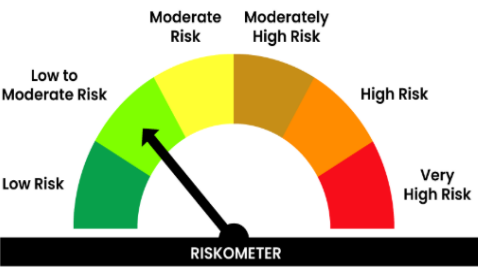



KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

ABAKKUS LIQUID FUND

(An open-ended liquid scheme – a relatively low interest rate risk and moderate credit risk)

Scheme Code: ABKS/O/D /LIF/25/11/0001

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter [As per AMFI, Tier I Benchmark is CRISIL Liquid Debt A-I TRI]
<ul style="list-style-type: none"> Income over short term. Investments in debt and money market Instruments with maturity upto 91 days 	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the scheme is low to moderate</p> <p>Risk of the Scheme is at Low to Moderate Risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the benchmark is low to moderate</p> <p>Benchmark Riskometer is at Low to Moderate Risk</p>
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.		

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

Offer for Units of Rs. 100/- each for cash during the New Fund Offer and Continuous Offer for Units at NAV based prices.

New Fund Offer Opens on:	December 08, 2025
New Fund Offer Closes on:	December 10, 2025
Scheme re-opens on:	December 15, 2025

Potential Risk Class (PRC) Matrix – Class B-I

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

B-I A scheme with Relatively Low interest rate risk and moderate Credit Risk.

Name of Mutual Fund	Abakkus Mutual Fund Registration Code: MF/088/25/14
Name of Asset Management Company	Abakkus Investment Managers Private Limited (“AMC”) CIN: U66301MH2025PTC446708
Name of Trustee Company:	Abakkus Trustee Private Limited (“Trustee”) CIN: U66190MH2025PTC446966
Address	Abakkus Corporate Centre, 6 th Floor, Param House, Shanti Nagar, Near Grand Hyatt, Off Santacruz Chembur Link Road, Santacruz East, Mumbai – 400055
Website	https://www.abakkusmf.com
Email	mf.investor.support@abakkusinvest.com
Toll Free No.	1800 267 1849

This Key Information Memorandum (KIM) sets forth concisely the information about the scheme that a prospective investor ought to know before investing. For further details of Abakkus Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors’ rights & services, risk factors, penalties & pending litigations, etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website <https://www.abakkusmf.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 Key Information Memorandum.

This Key Information Memorandum is dated November 27, 2025

Investment Objective	To generate optimal returns consistent with moderate levels of risk and high liquidity by investing in debt and money market instruments.			
	“There is no assurance that the investment objective of the Scheme will be achieved.”			
Asset Allocation Pattern	Under normal circumstances, the asset allocation pattern will be as follows:			
	Instruments	Indicative allocations (% of total assets)		
		Minimum	Maximum	
	Money Market & Debt Instruments (including Triparty Repo on government securities or T-Bills/Repo/Reverse Repo (including Corporate Bond Repo) with maturity up to 91 days	0%	100%	
	Securitized debt cumulative allocation not to exceed 20% of the net assets of the scheme (excluding foreign securitized debt).			
	Investments in Repo in Corporate debt and corporate reverse repo shall be within the limits prescribed as per SEBI circulars and			
	Investment in Debt and Money Market instruments with residual maturity upto 91 days only.			
	Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days			
	Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)			
	Sr. No.	Type of Instrument	Percentage of Exposure	Circular References
	1.	Securities Lending	1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary/ counterparty.	Paragraph 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
	2.	REITS and InvITS	The scheme will not invest in units of REIT and InvIT.	Clause 13 of Seventh Schedule of the SEBI Mutual Fund Regulations, 1996 and Para 12.21 of the SEBI Master Circular
	3.	Securitized debt	Upto 20% of the net assets of the Scheme.	Para 12.15 of the SEBI Master Circular dated June 27, 2024
	4.	Overseas/Foreign Securities	The scheme will not invest in Overseas securities.	Para 12.19 of SEBI Master Circular dated June 27, 2024
	5.	AT1 and AT2 bonds	The scheme will not invest in AT1 and AT2 bonds.	Para 12.2 of SEBI Master Circular dated June 27, 2024
	6.	Investment in debt instruments having structured obligations/ credit enhancements	up to 10% of the debt portfolio of the scheme	Para 12.3 of SEBI Master Circular dated June 27, 2024
	7.	Credit Default Swap	Upto 10% of net assets of scheme. The total exposure related to premium paid for all derivative	Para 12.28.1 of SEBI SEBI/HO/IMD/PoD2/P/CIR/2024/125 September 20, 2024.

		positions, including CDS, shall not exceed 20% of the net assets of the scheme	
8.	Equity derivatives for non-hedging purpose	The scheme will not invest in equity derivatives for non-hedging purpose.	Para 12.25.7 of SEBI Master Circular dated June 27, 2024
9.	Repo in Corporate Debt	1. Gross Exposure upto 10% of the net assets 2. Cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivatives upto 100% of the net assets	Para 12.18 of SEBI Master Circular dated June 27, 2024
10.	Units of mutual fund schemes of the AMC or in the Scheme of other mutual funds	upto 5% of the net assets of the scheme without charging any fees	Clause 4 of Seventh Schedule of SEBI Mutual Fund Regulations
11.	Short Selling	The Scheme shall not engage in Short Selling of Securities.	Para 12.11 of SEBI Master Circular dated June 27, 2024

The Fund shall not park funds pending deployment in short term deposits of scheduled commercial bank.

Deployment of funds collected during NFO period

The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. Basis root cause analysis, The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. Trustees shall also need to monitor the deployment of funds collected in NFO and take steps, as may be required, to ensure that the funds are deployed within a reasonable timeframe. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:

- i. not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.
- ii. not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme.
- iii. inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication.
- iv. report deviation, if any, to Trustees at each of the above stages.

Changes in Investment Pattern: Portfolio Rebalancing:

Rebalancing due to Passive Breaches

Pursuant to paragraph 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, in case of any deviation due to passive breaches, the asset allocation would be restored in line with the above-mentioned asset allocation pattern within 30 business days from the date of deviation.

In case the asset allocation is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objective of the scheme.

In case the scheme is not rebalanced within the afore mentioned mandate plus extended timelines:

- a. The AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- b. The AMC shall not levy any exit load, (if any), on the investor exiting the Scheme.

In case the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio of the scheme.

- i. The AMC shall immediately communicate the same to the investors of the scheme after the expiry of the mandated rebalancing period (i.e. 30 Business Days) through SMS and email/letter including details of portfolio not rebalanced.
- ii. The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced.
- iii. The AMC shall disclose scheme wise deviation of the portfolio (beyond aforesaid 10% limit) from the mandated asset allocation beyond 30 business days, on the AMC's website i.e. <https://www.abakkusmf.com>

The AMC shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

The above mentioned norms shall be applicable to main portfolio only and not to segregated portfolio(s), if any.

Rebalancing due to Short term defensive consideration:

Short-Term Defensive Considerations:

Subject to SEBI (MF) Regulations, the asset allocation indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the investors. As per clause 1.14.1.2.b of SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.

In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days from the date of such deviation or such other timeline as may be prescribed by SEBI from time to time.

It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above and for defensive considerations owing to changes in factors such as market conditions, market opportunities, applicable regulations and political and economic factors.

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 of the Regulations.

Rebalancing in case of involuntary corporate action

In the event of involuntary corporate action the scheme shall dispose the security not forming part of the underlying index within a day from the date of allotment of Listing.

In case of any breaches in asset allocation, the norms as specified in para 2.9 and 3.5.3.11 of SEBI Master circular on Mutual Funds dated June 27, 2024 shall be applicable.

Investment Strategy	<p>Being an open-ended, actively managed debt scheme, the fund management team will endeavour to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios.</p> <p>The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc.</p> <p>While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.</p> <p>The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.</p> <p>Investment views/decisions will be taken on the basis of the following parameters:</p> <ul style="list-style-type: none"> i. Prevailing interest rate scenario ii. Quality of the security/instrument (including the financial health of the issuer) iii. Maturity profile of the instrument. iv. Liquidity of the security v. Growth prospects of the company/industry vi. Any other factors in the opinion of the fund management team <p>For detailed derivative strategies, please refer to SAI</p>
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Scheme Specific Risk Factors :</p> <p>1. Risks factors associated with Fixed Income Securities:</p> <p>Interest-Rate Risk: Fixed income securities such as government bonds, corporate bonds, Money Market Instruments and Derivatives run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.</p> <p>Re-investment Risk: Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.</p> <p>Basis Risk: The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.</p> <p>Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.</p> <p>Liquidity Risk: The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.</p> <p>Credit Risk: This is the risk associated with the issuer of a debenture/bond or a Money Market Instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security</p>

and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

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

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

2. Risks factors associated with Derivatives Transactions

Systematic Risk: Systematic Risk is the risk associated with the entire market. Unlike unsystematic risk, it is not linked to a specific security or sector. Systematic risk is a market risk which can be due to macro-economic factors, news events, etc.

Mark to Market Risk: This risk is on account of day to day fluctuations in the underlying Security and its derivative instrument, which can adversely impact the portfolio.

Credit Risk: The credit risk is the risk that the counter party will default in its obligations and is generally small as in a Derivative transaction there is generally no exchange of the principal amount.

Interest rate risk: Derivatives carry the risk of adverse changes in the price due to change in interest rates.

Basis Risk: When a security is hedged using a Derivative, the change in price of the security and the change in price of the Derivative may not be fully correlated leading to basis risk in the portfolio.

Liquidity risk: During the life of the Derivative, the benchmark might become Illiquid and might not be fully capturing the interest rate changes in the market, or the selling, unwinding prices might not reflect the underlying assets, rates and indices, leading to loss of value of the portfolio.

Model Risk: The risk of mis-pricing or improper valuation of Derivatives.

Trade Execution: Risk where the final execution price is different from the screen price, leading to dilution in the spreads and hence impacting the profitability of the reverse arbitrage strategy.

Systemic Risk: For Derivatives, especially OTC ones the failure of one Counter Party can put the whole system at risk and the whole system can come to a halt.

The scheme may invest in various derivative products in accordance with and to the extent permitted under the regulations from time to time.

Derivative products are specialized instruments that require investment techniques and risk analysis which are different from those associated with stocks and other traditional securities.

Derivatives are highly leveraged instruments and a small price fluctuation in the underlying can have a larger impact on its value. Thus, its use can lead to disproportionate gains or losses to the portfolio. Execution of derivatives instruments depends on the ability of the fund manager to identify good opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. 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."

3. Risk factors associated with Securitized Debt:

The Scheme may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS). ABS are securitized debts where the underlying assets are receivables arising from various loans including automobile loans, loans against consumer durables, etc. MBS are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential/ commercial properties. At present in Indian market, following types of loans are securitized:

1. Auto Loans (cars/commercial vehicles/two wheelers)
2. Residential Mortgages or Housing Loans
3. Consumer Durable Loans
4. Corporate Loans

In terms of specific risks attached to securitization, each asset class would have different underlying risks. Residential Mortgages generally have lower default rates than other asset classes, but repossession becomes difficult. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Asset classes like credit card receivables are unsecured and in an economic downturn may witness higher default. A corporate loan/receivable, depend upon the nature of the underlying security for the loan or the nature of the receivable and the risks correspondingly fluctuate. The other main risks pertaining to Securitized debt are as follows: Prepayment Risk: This arises when the borrower pays off the loan sooner than expected. When interest rates decline, borrowers tend to pay off high interest loans with money borrowed at a lower interest rate, which shortens the average maturity of ABS. However, there is some prepayment risk even if interest rates rise, such as when an owner pays off a mortgage when the house is sold or an auto loan is paid off when the car is sold. Reinvestment Risk: Since prepayment risk increases when interest rates decline, this also introduces reinvestment risk, which is the risk that the principal can only be reinvested at a lower rate.

4. Risks associated with Securities Lending :

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.

5. Risk factors associated with processing of transactions through Stock Exchange Mechanism:

The trading mechanism introduced by the Stock Exchange(s) is configured to accept and process transactions for mutual fund Units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised Stock Exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing /settlement, etc. upon which the Fund has no control. Moreover, transactions conducted through the Stock Exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized Stock Exchange(s).

6. Risks factors associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities

The risks factors stated below for the Structured Obligations & Credit Enhancement are in addition to the risk factors associated with debt instruments. -Credit rating agencies assign CE rating to an

instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer. Liquidity Risk: SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold. Credit Risk: The credit risk of debt instruments which are CE rated derives rating based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. Inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk. Risks associated with Covered Call Strategy The risk associated with covered calls is the loss of upside, i.e. if the shares are assigned (called away), the option seller forgoes any share price appreciation above the option strike price. The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity, or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity. The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss. The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy any options.

7. Risks factors associated with segregated portfolio

1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
2. Security comprises of segregated portfolio may not realise any value.
3. Listing of units of segregated portfolio on recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

8. Risk Factors associated with Credit Default Swap

Credit Risks- Counter party default creates a considerable risk in swap agreements. Parties may default on payment obligations.

Market Risks- CDS can be highly volatile in value, shifting with the underlying credit quality or general market conditions and could realise significant losses. The Indian CDS market is still in its growing stage and lacks proper depth.

9. Risk factors associated with investment in Tri-Party Repo:

The mutual fund is a member of securities segment and Triparty Repo trade settlement of the

Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund. Risk associated with potential change in Tax structure This summary of tax implications given in the taxation section is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. The current taxation laws may change due to change in the 'Income Tax Act 1961' or any subsequent changes/amendments in Finance Act/Rules/Regulations. Any change may entail a higher outgo to the scheme or to the investors by way of securities transaction taxes, fees, taxes etc. thus adversely impacting the scheme and its returns.

10. Risk associated with Investment in Units of Mutual Funds:

Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors which impact the value of the Schemes' investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, suspension of subscription/redemptions of the scheme, change in fundamental attribute etc. The Scheme may invest in schemes of Mutual Funds. Hence, scheme specific risk factors of each such mutual fund schemes will be applicable to the Scheme portfolio.

11. Other Scheme Specific Risk factors:

- Mutual Fund Schemes are not guaranteed or assured return products.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price/value/interest rates of the securities in which the Scheme invests fluctuates, the value of investment in a mutual fund Scheme may go up or down.
- In addition to the factors that affect the value of individual investments in the Scheme, the NAV of the Scheme may fluctuate with movements in the broader equity and bond markets and may be influenced by factors affecting capital and money markets in general, such as, but not limited to, changes in interest rates, currency exchange rates, changes in Government policies, taxation, political, economic or other developments and increased volatility in the stock and bond markets.

Past performance does not guarantee future performance of any Mutual Fund Scheme

Plans /Options

The Scheme has following Plans:

1. Regular Plan
2. Direct Plan

Each of the Plans shall have two options:

1. Growth
2. Income Distribution cum capital withdrawal option (IDCW)-Reinvestment

In case of valid application received without indicating any choice of Option, the following Default Option will be considered for allotment:

- i. Growth Option - where Growth or IDCW Option is not indicated;
- ii. Monthly IDCW Reinvestment Option in case Daily/ Weekly/ Monthly/Quarterly IDCW Option is not indicated.

Option	Default option/ Frequency	Frequency	Record Date
Income Distribution cum capital withdrawal (IDCW)	Monthly		
Daily (Reinvestment)		Daily	Every Day
Weekly (Reinvestment)		Weekly	Every Monday
Monthly (Reinvestment)		Monthly	15th of the month
Quarterly (Reinvestment)		Quarterly	15th of the month after the quarter.

Investors should indicate the Plan/Option for which the subscription is made by indicating the choice in the appropriate box provided for the purpose in the application form.

The following criteria will be considered for Uniform disclosure on treatment of applications under Direct/Regular plans:

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

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

The amounts can be distributed under Income Distribution cum capital withdrawal option (IDCW) out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount (dividend) distribution under IDCW option is not guaranteed subject to approval of Trustees and availability of distributable surplus.

A clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to the investors, whenever distributable surplus is distributed.

The Plans and Options stated above will have a common portfolio but separate NAVs, as applicable, shall be applied among Plans and Options.

For detailed disclosure on default plans and options, kindly refer **SAI**

Applicable NAV (after the scheme opens for subscriptions and redemptions)	<p>The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:</p> <p>For Subscriptions/Purchases including Switch-Ins for liquid scheme:</p> <p>a) Where the application is received upto 1.30 pm on a Business Day and funds are available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day of receipt of application.</p> <p>b) Where the application is received after 1.30 pm on a Business Day and funds are available for utilization on the same day, the closing NAV of the day immediately preceding the next Business Day.</p> <p>c) Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day on which the funds are available for utilization.</p> <p>For Redemptions including Switch - outs:</p> <p>-In respect of valid applications received up to 3.00 p.m. – the closing NAV of the day immediately preceding the next Business Day ; and</p> <p>-In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable.</p>		
Minimum Application amount / Number of units	Purchase: Lumpsum investment: Rs.1000/- and in multiples of Re. 1/- thereafter. Systematic Investment Plan (SIP): Rs. 500/- and in multiples of Re. 1/- thereafter with a minimum of 6 instalments.	Additional Purchase: Rs. 100/- and in multiples of Re. 1/- thereafter.	Redemption: Redemption- Rs. 100/- or 1 Unit or account balance whichever is lower. Switch Out- Rs. 500/- and in multiples of Re. 1/- thereafter.
Dispatch of Redemption Request	<p>Under normal circumstances the AMC shall endeavour to dispatch the Redemption proceeds within 3 Business Day from date of receipt of request from the Unit holder.</p> <p>In case of delay beyond 3 business days, the AMC is liable to pay interest to the investors at the rate of 15% per annum (or such rate as may be specified by SEBI from time to time). For further details, investors are requested to refer to Statement of Additional Information (SAI).</p>		
Benchmark Index	CRISIL Liquid Debt A-I Total Return Index		
Dividend/IDCW Policy	<p>Any IDCW shall be compulsorily reinvested in the same option under the scheme at prevailing NAV on record date.</p> <p>The Scheme may declare IDCW subject to the availability of distributable surplus and approval from Trustees. IDCW would become payable to the unitholders whose names appear on the register of unitholders on the record date as fixed for the scheme. The IDCW declared will be paid net of tax deducted at source, wherever applicable. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be declared regularly. If the Fund declares IDCW, the NAV of the Scheme would stand reduced by the amount of IDCW.</p> <p>IDCW is the amount that can be distributed out of equalisation reserve which is part of the sale price that represents realised gains.</p>		
Name of the Fund Manager	Mr. Sanjay Doshi		
Name of the Trustee Company	Abakus Trustee Private Limited		
Performance of the scheme	Not Applicable		

Type of Load	Load chargeable (as %age of NAV)	
Exit Load	Investment period i.e. number of days from the date of subscription NAV	Exit load as a % of redemption proceeds
	1 Day	0.0070%
	2 Days	0.0065%
	3 Days	0.0060%
	4 Days	0.0055%
	5 Days	0.0050%
	6 Days	0.0045%
	7 Days or more	NIL

Recurring Expenses

1. AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors.
 2. No load will be charged on issue of bonus Units for existing as well as prospective investors.
 3. No exit load shall be levied in case of switch of investments from Direct Plan to Regular Plan, plans/options and sub-options of the Scheme and vice versa.
- The investor is requested to check the prevailing load structure of the scheme before investing. Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/ redeemed on any Business Day. At the time of changing the load structure, the AMC / Mutual Fund may adopt the following procedure:
- I. The addendum detailing the changes will be attached to Scheme Information Documents 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.
 - II. 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 office.
 - III. 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.
 - IV. Any other measure which the Mutual Fund may consider necessary.

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

The AMC has estimated that upto 2.00 % of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor may refer to the website of the Mutual Fund <https://www.abakkusmf.com>

Further, the disclosure of Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI (www.amfiindia.com). The Mutual Fund would update the current expense ratios on the website at least three Business days prior to the effective date of the change.

Expense Head	% of daily net assets
Investment Management and Advisory Fees	Upto 2.00%
Trustee fees **	
Audit fees	
Custodial fees	
RTA Fees	
Marketing & Selling expense including Agent commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 - bps)	
Brokerage & transaction cost over and above 12 bps for cash and 5 bps for derivative market trades respectively ¹	
Goods & Services Tax (GST) on expenses other than investment and advisory fees ²	
Goods & Services Tax (GST) on brokerage and transaction cost ²	
Other Expenses (to be specified as per Reg 52 of SEBI (MF Regulations))	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)	Upto 2.00%
Additional expenses under regulation 52 (6A) (c) ³	Upto 0.05%
Additional expenses for gross new inflows from specified cities ⁴	Upto 0.30%

As per Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and AMFI Circular No. CIR/ ARN-23/ 2022-23 dated March 07, 2023, the B-30 incentive structure for new

inflows shall be kept in abeyance. till the incentive structure is appropriately re-instated by SEBI with necessary safeguards.

****** In accordance with the Trust Deed constituting the Mutual Fund, the Trustee Company shall be entitled to charge fees upto 10 bps per annum on the daily net assets of the funds subject to a maximum of Rs. 5,00,00,000 per annum at Mutual Fund Scheme level; plus taxes. Such fee shall be paid to the Trustee within seven working days from the end of each quarter every year, namely, within 7 working days from June 30, September 30, December 31 and March 31 of each year. The Trustee may charge expenses as permitted from time to time under the Trust Deed and SEBI (MF) Regulations. The trusteeship fee shall be subject to the limits if any prescribed under the Regulations.

Investor Education and Awareness Initiative

As per clause 10.1.16 of Master Circular, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken. The total expenses charged to the Scheme shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations and as permitted under SEBI Circulars issued from time to time.

The Mutual Fund would update the current expense ratios on the website – <https://www.abakkusmf.com>. at least three working days prior to the effective date of the change and update the TER under the Section titled “Statutory Disclosures” under sub- section titled “Total Expense Ratio of Mutual Fund Schemes”.

Notes: Additional Expenses:

1) Brokerage and transaction costs which are incurred for the purpose of execution of trades up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. The brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively. Any amount towards brokerage & transaction costs, over and above the said 12 bps for cash market transactions and 5 bps for derivatives transactions respectively may be charged to the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52(6) of the SEBI (MF) Regulations, 1996.

2) Goods & Services Tax (GST) on expenses other than investment any advisory fees, if any, shall be borne by the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations, 1996.

Goods & Services Tax (GST) on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations, 1996.

Goods & Services Tax (GST) on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of total expenses ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations, 1996.

3) Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of Regulation 52 of the Regulations, not exceeding 0.05 percent of daily net assets of the scheme. Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.

4) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by AMFI data, from time to time are at least (a) 30 per cent of the gross new inflows into the scheme, or (b) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

In case inflows from such cities are less than the higher of (a) or (b) above, such expenses on daily net assets of the scheme shall be charged on proportionate basis in accordance with Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

The expenses so charged shall be utilised for distribution expenses incurred for bringing inflows from

such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Provided further that the additional TER can be charged based on inflows only from retail investors (Para 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024), has defined that inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from — retail investor) from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only. As per the AMFI Letter 35P/ MEM-COR/ 85-a/ 2022-23 dated March 03, 2023, the above B-30 incentive structure shall be in abeyance till further guidelines by SEBI.

These estimates have been made in good faith as per the information available to and estimates made by the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. Type of expenses charged shall be as per the Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total.

Direct Plan shall have a lower expense ratio. Commission/Distribution expenses will not be charged in case of Direct Plan. The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses/ commission which is charged in the Regular Plan.

Any other expenses which are directly attributable to a Scheme maybe charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited. The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the limits prescribed under the SEBI (MF) Regulations, 1996.

For the actual current expenses being charged, the Investor should refer to the website of the AMC <https://www.abakkusmf.com>.

The recurring expenses of the Scheme (excluding additional expenses under regulation 52(6A) (c) and additional distribution expenses for gross inflows from specified cities), as per SEBI Regulations are as follows:

Assets under management Slab (In Rs. crore)	Total expense ratio limits for equity oriented schemes
on the first Rs.500 crores of the daily net assets	2.00
on the next Rs.250 crores of the daily net assets	1.75
on the next Rs.1,250 crores of the daily net assets	1.50
on the next Rs.3,000 crores of the daily net assets	1.35
on the next Rs.5,000 crores of the daily net assets	1.25
on the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000crores of daily net assets or part thereof.
On balance of the assets	0.80%

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

Particulars	Regular Plan(Rs)	Direct Plan(Rs)
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1500	1500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	100	-
Returns after Expenses at the end of the Year	1250	1350
Returns in Percentage (%)	12.50	13.50

Note(s):

- The purpose of the above illustration is purely to explain the impact of expense ratio charged under the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.



	<ul style="list-style-type: none"> • It is assumed that the expenses charged are evenly distributed throughout the year. • The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses/commission. • Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to seek appropriate advice. <p>TER for the Segregated Portfolio, if applicable</p> <ol style="list-style-type: none"> 1. AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio. 2. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence. 3. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC. 4. The costs related to segregated portfolio shall in no case be charged to the main portfolio. <p>Not applicable in case of a new scheme.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section - Annual Scheme Recurring Expenses” in the SID.</p>
Actual Expenses	
Waiver of Load for Direct Applications	Not applicable.
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information, and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	<p>The AMC will calculate and disclose the first NAV upto four decimal places of the scheme within a period of 5 (five) Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs upto four decimal places on all Business Days.</p> <p>The AMC shall update the NAVs on website of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on the website of AMC (https://www.abakkusmf.com/) before 11.00 p.m. on every business Day. For further details, please refer to the SID.</p>
For Investor Grievances please contact	<p>Name and Address of Registrar: KFin Technologies Limited Selenium Building, Tower-B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana, India - 500 032 Contact No.: 040 - 6716 2222 Website address: https://www.kfintech.com</p> <p>Contact details for general service requests: Website: https://www.abakkusmf.com/ e-mail: mf.investor.support@abakkusinvest.com or Toll Free No: 1800 267 1849</p> <p>Investors may contact / visit any of the Investor Service Centres (ISCs) of the AMC; Complaints resolution should be addressed to Mr. Sanjay Joshi, who has been appointed as the Investor</p>

	<p>Relations Officer and can be contacted at:</p> <p>Tel No: +91 22 6884 6683 Email: iro@abakkusinvest.com Address: 9th Floor, Param House, Shanti Nagar, Near Grand Hyatt, Off Santacruz Chembur Link Road, Santacruz East, Mumbai – 400055</p>
Unitholders' Information	<p>Account Statement</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor if any) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month within 12 days from the end of the month for the unitholders who have opted for delivery via electronic mode and within 15 days from the end of the month for unitholders who have opted for delivery via physical mode.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18th day of April and September for investors who have opted for delivery via electronic mode and on or before 21st day of April and October for investors who have opted delivery via physical mode, providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, Refer SAI</p> <p>Half yearly Disclosures Portfolio/Financial Results:</p> <p>The Mutual Fund shall provide a complete statement of the Scheme portfolio within ten days from the close of each half year (i.e. 31st March and 30th September), in the manner specified by SEBI. The Portfolio Statement will also be displayed on the website of the AMC and AMFI.</p> <p>Paragraph 5.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website: https://www.abakkusmf.com/statutory-disclosures.html# and publish a notice regarding availability of the same in at least one English daily newspaper having nationwide circulation and, in a newspaper, having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.</p> <p>Monthly portfolio Disclosures:</p> <p>The Mutual Fund shall disclose the Portfolio of the Scheme as on the last day of the month on its website https://www.abakkusmf.com/statutory-disclosures.html# on or before the tenth day of the succeeding month in the prescribed format and AMFI Website at www.amfiindia.com.</p> <p>Annual Report:</p> <p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) in the manner specified by SEBI. The mutual fund shall provide physical copy of the abridged summary of the Annual Report without any cost, if a request through any mode is received from a unitholder. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC https://www.abakkusmf.com/statutory-disclosures.html# and Association of Mutual Funds in India (www.amfiindia.com). A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI) (www.amfiindia.com).</p>

	For further details, please refer to the SAI .
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Application No. _____

Offer for Units of Rs.100/- Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening. NFO Start Date: **08th December 2025** NFO Closure Date: **10th Decemeber 2025**

SCHEME NAME & TYPE OF THE SCHEME	PRODUCT LABELLING	SCHEME RISK-O-METER#	BENCHMARK RISK-O-METER#	POTENTIAL RISK CLASS (PRC) MATRIX																				
Abakus Liquid Fund An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.	<p>To provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them, the product labelling is as under: This product is suitable for investors who are Seeking:</p> <ul style="list-style-type: none">• Income over short term.• Investment in debt and money market instruments with maturity up to 91 days. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Investors understand that the principal will be at low to moderate Risk.</p>	 <p>As per AMFI Tier I Benchmark i.e. CRISIL Liquid Debt A-1 TRI</p> <p>The risk of the benchmark is low to moderate</p>	<table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																					
Interest Rate Risk ↓																								
Relatively Low (Class I)		B-I																						
Moderate (Class II)																								
Relatively High (Class III)																								
#The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.																								

Please read the instructions and refer to SID, KIM and Addendums issued for the respective schemes and SAI of Abakus Mutual Fund.

1. DISTRIBUTOR INFORMATION*					(Please refer instruction no. 1)	
Broker Code/ ARN / RIA** / PMRN** Code	Sub Broker /Agent's ARN Code	Bank Branch Code	Internal Code for Sub - Agent / Employee	EUIN*	ISC Date Timestamp & Reference No.	

☐ **By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transaction in the scheme (s) of Abakus Mutual Fund. (Please ✓ if applicable)
*In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

2. UNIT HOLDING OPTION	<input checked="" type="checkbox"/> PHYSICAL MODE (Default)	<input type="checkbox"/> DEMAT MODE*	(Please refer instruction no. 7)
*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode. Please ensure that the sequence of names as given in the order of the applicants matches as per the Depository Details. In case of any ambiguity or validation failure with the depository details, AMC will allot units in the Physical Mode.			

National Securities Depository Limited DP Name - _____ DP ID I N _____ Beneficiary A/c No. _____	Central Depository Services (India) Limited DP Name - _____ DP ID _____ Beneficiary A/c No. _____
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Enclosures - Please (✓) ☐ Client Masters List (CML) ☐ Transaction cum Holding Statement ☐ Delivery Instruction Slip (DIS)

3. MODE OF HOLDING	(Please refer instruction no. 5)
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(In case of Demat Purchase, Mode of Holding should be same as in Demat Account) ☐ Single ☐ Joint ☐ Anyone or Survivor (Default)

4. APPLICANT'S NAME AND INFORMATION (Mandatory) to be filled in BLOCK LETTERS. (Name and DOB shall be as per Income Tax Records)	(Please refer instruction no. 3)
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Folio No. _____ (For Existing Investor) Gender ☐ Male ☐ Female ☐ Others

Name of Sole / 1st Applicant (Name as per IT Records) Mr/ Ms. / M/s. _____ First _____ Middle _____ Last _____

PAN/PEKRN (Mandatory) _____ KYC No. _____ Date of Birth / Date of Incorporation (Mandatory) D D M M Y Y Y Y

Mobile No. _____ Email ID _____

The Email ID belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA
The Mobile No. belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA
The default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: (please ✓ here) ☐ Account Statement ☐ Annual Report/Abridged summary ☐ Other Statutory Information
(We would recommend you to choose an online mode to help us save paper & contribute towards a greener & cleaner environment.)

LEI Code _____ Valid upto D D M M Y Y Y Y (Legal Entity Identifier Number is Mandatory for transaction value of INR 50 crore and above for Non-Individual investors. Refer Instruction no. 4a)

Tax Status (Mandatory, Please ✓) ☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP
☐ Minor through guardian ☐ Company ☐ FIIs ☐ PIO ☐ Body Corporate ☐ Society/Club ☐ Sole Proprietorship
☐ Non Profit Organisation ☐ Financial Institution ☐ NBFC ☐ Bank ☐ Others _____ (Please Specify)

Non Profit Organization [NPO] ☐ Yes or ☐ No

I / We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
If yes, please quote the Registration No. provided by DARPAN portal of NITI Aayog: _____

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will reject the application. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

GUARDIAN DETAILS (In case First / Sole Applicant is minor) / CONTACT PERSON- DESIGNATION / POA HOLDER (In case of Non- Individual Investors) (Name and DOB shall be as per IT Records)
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Mr. / Ms. (Name as per IT Records) _____ First _____ Middle _____ Last _____

PAN (Mandatory) _____ KYC No. _____ Gender ☐ Male ☐ Female ☐ Others

Mobile No. _____ Email ID _____

Designation/Relationship with Minor _____ Date of Birth/Date of Incorporation (Mandatory) D D M M Y Y Y Y

Date of Birth Proof for minors (Any One)
<input type="checkbox"/> Birth Certificate <input type="checkbox"/> Marks Sheet (HSC/ICSE/CBSE) <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others _____

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)
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Abakus Investment Managers Private Limited
9th Floor, Param House, Shanti Nagar, Near Grand Hyatt, Santacruz (East), Mumbai - 400055, Maharashtra, India

Received from Mr. / Ms. _____ Date: ____/____/____

Application No.	_____
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Collection Centre / AMC Stamp & Signature

5a. MAILING ADDRESS (Address as per KYC)

Local Address of 1st Applicant _____

_____ City _____ Dist. _____

State _____ Pin Code _____ Telephone _____ Mobile _____

5b. OVERSEAS CORRESPONDENCE ADDRESS (Mandatory for NRI/ FII Applicant)

[Please provide Full Address P.O. Box address is not sufficient] _____

_____ Zip Code: _____ Telephone _____ Mobile _____

6a. SECOND APPLICANT'S DETAILS* (In case of Minor, there shall be no joint holders) [Name and DOB shall be as per Income Tax Records]

Name Mr. / Ms. _____
(Name as per IT Records) First Middle Last

PAN (Mandatory) _____ CKYC No. _____ Gender ☐ Male ☐ Female ☐ Others

Mobile No. _____ Email ID _____ Date of Birth (Mandatory)

D	D	M	M	Y	Y	Y	Y
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The Email ID belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

The Mobile No. belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Tax Status
(Mandatory, Please ✓) ☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation

6b. THIRD APPLICANT'S DETAILS* (In case of Minor, there shall be no joint holders) [Name and DOB shall be as per Income Tax Records]

Name Mr. / Ms. _____
(Name as per IT Records) First Middle Last

PAN (Mandatory) _____ CKYC No. _____ Gender ☐ Male ☐ Female ☐ Others

Mobile No. _____ Email ID _____ Date of Birth (Mandatory)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

The Email ID belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

The Mobile No. belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Tax Status
(Mandatory, Please ✓) ☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation

7. KYC Details (Mandatory Occupation)

(Please refer instruction no. 3e)

Applicant	Private Sector Service	Public Sector Service	Government Service	Business	Professional	Agriculturist	Retired
First Applicant:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others (please specify) _____			
Second Applicant:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others (please specify) _____			
Third Applicant:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others (please specify) _____			

Gross Annual Income

Applicant	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	>25 Lacs-1 crore	>1 crore								
First Applicant:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	OR Net worth (for Non-Individuals) ₹ (please specify) _____				as on <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)		D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y							
Second Applicant:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	OR Net worth (for Non-Individuals) ₹ (please specify) _____				as on <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)		D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y							
Third Applicant:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	OR Net worth (for Non-Individuals) ₹ (please specify) _____				as on <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)		D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y							

For Individuals

(Please refer instruction no. 3d)

Applicant	I am Politically Exposed Person (PEP)	I am Related to Politically Exposed Person (RPEP)	Not applicable
First Applicant:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Third Applicant:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For Non Individuals, if involved in any of the below mentioned services, please ✓ the appropriate option :

(i) Foreign Exchange / Money Changer Services ☐ Yes ☐ No (ii) Gaming / Gambling / Lottery / Casino Services ☐ Yes ☐ No (iii) Money Lending / Pawning ☐ Yes ☐ No

Tear here

SR. NO.	SCHEME NAME /PLAN	OPTION	PAYMENT DETAILS			
			Amount (₹)	Instrument No	Date	Drawn on Bank (Bank and Branch)
1.	Abakkus Liquid Fund <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Reinvestment				

8. BANK ACCOUNT DETAILS FOR PAYOUT (Please attach copy of cancelled cheque)

(Please refer instruction no. 4)

Name of the Bank

Account No.

Account Type

Bank Branch

Address

Bank City

State

Pincode

MICR Code (9 digits)

IFSC Code for NEFT / RTGS

This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.

9. INVESTMENT & PAYMENT DETAILS* The name of the first/ sole applicant must be pre-printed on the cheque.

(Please refer instruction no. 6)

Scheme Name	Plan	Option (Please refer to SID for the IDCW Frequency & Option)
Abakkus Liquid Fund	<input type="checkbox"/> Regular <input type="checkbox"/> Direct Plan	<input type="checkbox"/> Growth (Default) <input type="checkbox"/> IDCW Reinvestment

Payment Type (Please ✓)	<input type="checkbox"/> Non-Third Party	<input type="checkbox"/> Third Party Payment (Pls fill third party declaration form)
Transaction Type	<input type="checkbox"/> Lumpsum (min Rs. 1000)	<input type="checkbox"/> SIP* (min Rs. 500)
Amount (INR)		
Mode of Payment (Please ✓) <input type="checkbox"/> Cheque <input type="checkbox"/> NEFT / RTGS <input type="checkbox"/> OTM (One Time Mandate) (This facility is only applicable for Existing Investors who have an existing OTM registered in the folio.)	Cheque No. / UTR No.	Cheque No. / UTR No.
Drawn on Bank		
A/c Number		
Date		

Cheque should be drawn in favour of scheme name e.g. "Abakkus Liquid Fund"

*If you wish to register SIP, kindly fill the relevant SIP Registration & OTM Debit Mandate Form.

Reason for investment ☐ House ☐ Children's Education ☐ Children's Marriage ☐ Car ☐ Retirement ☐ Others (please specify)

Investment horizon Please (✓) anyone ☐ 5 Years ☐ 10 Years ☐ 15 Years ☐ 20 Years ☐ 25 Years

10. FATCA AND CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor)

(Please refer instruction no. 8)

Non-Individual investors should mandatorily fill separate FATCA and Ultimate Beneficial Ownership (UBO) Form.

The below information is required for all applicants/guardian

Particulars	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify)
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify)
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify)

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No [Please tick (✓)]

If 'YES' please fill for ALL countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen/Resident/Green Card Holder/Tax Resident in the respective countries.

Particulars	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other please specify)	If TIN is not available please tick () the reason A, B or C (as defined below)
First Applicant / Guardian				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Second Applicant				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Third Applicant				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

- ☐ Reason A ⇒ The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- ☐ Reason B ⇒ No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- ☐ Reason C ⇒ Others, please state the reason thereof:

*Address Type of Sole/1st Holder:	*Address Type of 2nd Holder:	*Address Type of 3rd Holder:
<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business

*If the address type is not ticked the default will be considered as residential.

11. NOMINATION DETAILS* (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat) (Please refer instruction no. 9)

☐ I/We do hereby nominate the person(s) more particularly described here under to receive the Units held in my/our Folio in the event of my/our death.
(Please fill the nominee details in the table given below)

OR

☐ I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio. I/We understand the implications/issues involved in non-appointment of any nominee(s) and am/are further aware that in case of my demise/ death of all the unit holders in the folio, my/our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund/AMC for settlement of death claim/transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio.

If you do not wish to nominate (Opt Out of Nomination), it is mandatory to sign as per the mode of holding in signature space provided below i.e. in Nomination Details section

Name of the Nominee(s)	Relationship with Applicant (Mandatory)	Date of Birth	Guardian Name	Guardian's relationship with nominee	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%) (Mandatory)	Nominee Address <div><input type="checkbox"/> Please tick if the nominee address is same as mentioned in first holder address</div>
		(Mandatory to be furnished in case the Nominee is a minor)				
Nominee 1		DD/MM/YYYY				
Nominee 2		DD/MM/YYYY				
Nominee 3		DD/MM/YYYY				

Email ID	Mobile Number	Identity Type *** (PAN/ Aadhaar last 4 digits/ DL/Passport for NRI's)	Identity Number	Signature of Nominee/ Guardian of Nominee (Optional)
Nominee 1				
Nominee 2				
Nominee 3				

** if % is not specified, then the assets shall be distributed equally amongst all the nominees.
 *** Provide only number: PAN or Driving Licence or Aadhaar (last 4 digits). For NRI/ OCI/ PIO, Passport number is acceptable. Copy of the document is not required.
 **** to be furnished only in following conditions/ circumstances:
 . Date of Birth(DoB): please provide, only if the nominee is minor.
 . Guardian: It is optional for you to provide, if the nominee is minor.

- I/ We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC as follows: (please tick, as appropriate)
☐ Name of nominee(s) ☐ Nominate: Yes / No
- This nomination shall supersede any prior nomination made by me / us, if any.

Signature(s) #Signatures of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

Name(s) of the holder(s)	Signature(s) of holder	Witness Name, Address and Signature#
Sole / First Holder (Mr./ Ms.)		1.
Second Holder (Mr./ Ms.)		2.
Third Holder (Mr./ Ms.)		

12. CONFIRMATION CLAUSE

I/We hereby confirm that I/We have read, understood, and agree to the Privacy Policy available at [www.abakkusmf.com]. I/We provide my/our free, specific, informed, unconditional, and unambiguous consent to Abakkus Investment Managers Private Limited ("AMC")the Fund for the collection, processing, storage, use, or disclosure of my/our personal data for lawful and necessary purposes related to investment, regulatory compliance, servicing, or any other activity incidental or connected thereto.
 I/We understand that my/our personal data may be shared with third parties, service providers, or other entities engaged under contract with the AMC/Fund, in accordance with applicable laws and the Digital Personal Data Protection Act, 2023, and its Rules, 2025.
 I/We acknowledge that I/We have been informed of my/our rights to access, correct, update, and withdraw consent for processing my/our personal data, and that such withdrawal may affect the provision of services by the AMC/Fund. I/We further consent to the retention of my/our personal data only for as long as necessary to fulfill the lawful purposes for which it was collected or as required under applicable laws and regulations.

13. DECLARATION AND SIGNATURES

I/We hereby confirm and declare as under- I/We have read and understood the contents of the Statement of Additional Information of Abakkus Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addendum there to, issued from time to time and the instructions. I/We, hereby apply to the Trustee of Abakkus Mutual Fund for allotment of units of the Scheme(s) of Abakkus Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/Abakkus Mutual Fund, I/We hereby authorise the AMC/Abakkus Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree to notify Abakkus immediately in the event the information in the self-certification changes. For investors investing in Direct Plan: I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. Applicable to Micro Investors: I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding Rs. 50, 000 in a year. Applicable to NRIS: I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/ FCNR Account (s). FATCA and CRS Declaration: I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ("the Authorised Parties") or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

☐ Please ✓ : if the EUIN space is left blank: I / We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature(s) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

Sign of 1st Applicant / Guardian / Authorised Signatory / POA

Sign of 2nd Applicant / Authorised Signatory / POA

Sign of 3rd Applicant / Authorised Signatory / POA

Points to remember											
Please ensure that 1. Your Application Form is complete in all respects & signed by all applicants. 2. Name, Address and Contact Details are mentioned in full. Email id & Mobile number should be provided along with the declaration whether it belongs to Self or a Family member. 3. Bank Account Details are entered completely and correctly. IFSC Code & 9 digit MICR Code of your Bank is mentioned in the Application Form. 4. Permanent Account Number (PAN) Mandatory for all Investors (including guardians, joint holders, NRIs and POA holders) irrespective of the investment amount. 5. Know Your Client (KYC) Mandatory for irrespective of the amount of investment (please refer the guideline 4(e) for more information) 6. Your Investment Cheque / DD is drawn in favour of < Scheme Name > dated and signed. For e.g "Abakkus Flexi cap Fund" 7. Application Number is mentioned on the reverse of the cheque. 8. A cancelled cheque leaf of your Bank is enclosed in case your investment cheque is not from the bank account that you have furnished in the Application Form. 9. Documents as listed are submitted along with the Application form (as applicable to your specific case).	Documents	Individuals	NRIs/ PIO/ OCI	Minors	Companies / Body Corporates	Trusts	Societies	HUF	Partnership Firms / LLP	FPIs	Investments through Constituted Attorney
	Signed A/c Payee cheque/draft favouring the scheme	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Copy of cancelled cheque (Required where pay out bank details are different from the instrument bank)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Resolution / Authorisation to invest				✓	✓	✓		✓	✓	
	List of Authorised Signatories with Specimen Signature(s)				✓	✓	✓		✓	✓	
	Memorandum & Articles of Association				✓						
	Trust Deed					✓					
	Bye-Laws						✓				
	Partnership Deed / Deed of Declaration							✓	✓		
	Proof of PAN & KYC / CKYC - KIN number (including for guardian)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Foreign Inward Remittance Certificate		✓							✓	
	Date of Birth Certificate or School Living Certificate or Passport of Minor evidencing relationship with Guardian			✓							
	Declaration for Identification of Beneficial ownership				✓	✓	✓	✓	✓	✓	✓
	FATCA / CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	PIO/OCI (As applicable)		✓								

All documents for entities above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- Please read the Scheme Information Document/Key Information Memorandum of the respective Scheme carefully before investing.
- Please furnish all information marked as 'MANDATORY': In the absence of any mandatory information, the application would be rejected.
- The application form should be completed in ENGLISH and in BLOCK LETTERS.
- All cheques, demand drafts and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name" - E.g. Abakus Flexi cap Fund.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application/transaction slip duly signed by investor(s).
- Any over-writing / changes made while filling the form must be authenticated by cancelling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.

- Investors must write the application form number / folio number /PAN number on the reverse of the cheque/demand draft.
- FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website.
- In case of new individual investors who are not KYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.
- In case of new non-individual investors, please fill the KYC application form issued by KYC Registration Agency available on our website www.abakusmf.com
- In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
- Please strike off sections that are not applicable.

INSTRUCTIONS FOR COMMON APPLICATION FORM

1. DISTRIBUTOR INFORMATION

- Commission (if any) shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- Please mention 'DIRECT' in case the application is not routed through any distributor.
- Pursuant to SEBI circular(old) dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIIN is mandatory in case of advisory transactions.
- Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- Distributor are advised to ensure that they fill in the RIA/PMRN code, in case they are a Registered Investment Advisor / Portfolio Manager.
- Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP/STP and EUIIN is not applicable for transactions such as Installments under SIP/STP/SWP, Redemption, SWP Registration.
- Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular.

2. EXISTING INVESTORS OF ABAKKUS MUTUAL FUND

If you are an existing investor please mention your existing folio number, so that the unit will be allotted in the same folio. If it is blank, then new folio number will be generated.

3. SOLE/FIRST APPLICANT'S DETAILS

- Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
 - In case the applicant is a Non individual Investor (including HUF), then Legal Entity Identifier(LEI) Number is mandatory to be mentioned in the space provided. As per the RBI circular No. RBI/2020-21/82 - DPSS.CO.OD No.901/06.24.001/2020-21 dated January 05, 2021, it is mandatory for all Non-individuals to obtain Legal Entity Identifier(LEI) and quote the same for any transactions beyond Rs. 50 crore routed through RTGS / NEFT w.e.f 1st April'21.
 - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
 - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/Beneficiary. There shall be no joint account with a minor unitholder.
 - Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are:
NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FII: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
 - Where the investment is on behalf of a Minor by the Guardian:
 - The Minor shall be the first and sole holder in the account.
 - No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
 - Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
 - A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photocopy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate/ mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc.
 - Passport of the minor d) Any other suitable proof evidencing the relationship.
 - Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from the joint account of the minor with parent or legal guardian.
 - If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.
- d. Politically Exposed Person (PEP)*
- *PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior

- politicians, senior Government/ judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.
- Domestic PEPs: Individuals who are or have been entrusted domestically with prominent public functions within India, for example Heads of State or of Governments, senior government, judicial or military officials, senior executives of state-owned corporations.
- Family members are individuals who are related to PEP either directly or through marriage or similar forms of partnership.

e. KYC Requirements and details:

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

• PAN

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

• KNOW YOUR CUSTOMER (KYC)

- Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website www.abakusmf.com
 - In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017: Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund.
 - Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or CKYC Form.
 - Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC Identifier ('KIN') will be generated for such customer.
 - New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.
 - AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
 - If the PAN of investor is not updated on CKYCR system, the investor should submit self certified copy of PAN card to the Mutual Fund/ AMC.
- In accordance with AMFI circular - 35P/MEM-COR/54/2019-20 dated February 28, 2020, it is mandatory, KYC to be verified by KYC Registration Agency before processing redemption. Further, investor requested to complete KYC process before placing redemption request.

• The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of Abakus Mutual Fund and on website www.abakusmf.com. The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

• Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment, fresh purchase, & additional purchase and Micro SIP installments by an investor in a financial year i.e April to March does not exceed ₹50, 000/- it shall be exempt from the requirement of PAN.

However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

f. Contact Information

- Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- As per SEBI letter SEBI/HO/IMD/DOF4/OW/P/2018/0000019378/1 dated July 9, 2018 and AMFI Best Practice Guidelines Circular No. 77/2018-19 the first/sole holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. Individual investors must declare whether the primary email address and mobile number being provided belongs to Self or a Family member and tick the relevant code in the application form. The email id/ contact details mentioned on the application form should be the same as the ones provided in the KRA. If found different, the details mentioned on KRA records will be updated in the folio. Investor will need to update the email id/mobile number with the KRA in case of any change.

INSTRUCTIONS FOR COMMON APPLICATION FORM (Cont'd.)

- c. Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.
- d. Overseas address is mandatory for NRI/FII investors.

4. BANK DETAILS

- a. Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected.
- b. Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- c. Please attach an original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- d. Abakus Mutual Fund will endeavour to remit the Redemption through electronic mode, wherever sufficient bank account details of the unit holder are available.

5. MODE OF HOLDING

Please select mode of holding, if option left blank then default option of Anyone or Survivor will be considered.

6. INVESTMENT/PAYMENT DETAILS

Plans:

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number(ARN) Holder("Distributor")(hereinafter referred to as "Direct Plan").

- There shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" e.g. "Abakus Flexi cap Fund". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Please indicate the Plan under which you wish to invest. Also indicate your choice for IDCW payout or re-investment. If any information is left blank, the default option will be available.
- Payment may be made only by Cheque or Electronic Fund Transfer. Cheque should be drawn in favour of the "Scheme name" - e.g. "Abakus Flexi cap Fund" and crossed "Account Payee only".
- Please refer to Scheme Information Document, Statement of Additional Information & Key Information Memorandum of the scheme for the Minimum amount criteria of the scheme. Please note that third party payments shall not be accepted.
- Third Party Payment shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related person/s' means such persons as may be specified by the AMC from time to time. Exceptions: MF will accept subscriptions to schemes of Abakus MF accompanied by Third-Party Payment Instruments only in the following exceptional cases:
 - a. Payment by Employer on behalf of employee under Systematic Investment Plans or lumpsum/one time subscription, through Payroll deductions or deductions out of expense reimbursements.
 - b. Custodian on behalf of a Foreign Portfolio Investors (FPIs) or a client.
 - c. Payment by an AMC to an empanelled Distributor on account of commission/incentive etc. in the form of the Mutual Fund units of the schemes managed by such AMC through SIP or lumpsum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
 - d. Payment by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
 - e. Payment by registered Stock brokers of recognized stock exchanges for their clients having demat accounts. The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.
 - Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
 - Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at <https://www.abakusmf.com>)
 - Submit a cancelled cheque leaf or copy of bank statement / pass book mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below :

a. Payment by Cheque:

An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/ signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

- (1) a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number
- (2) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

b. Payment by Prefunded Instrument:

- (1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
- (2) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account. The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retain the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

d. Lumpsum Investment

If you are from a city where there is no designated Investor Service Centre of Abakus MF you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

NRI investors

NRI Investors and FPIs- NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FPIs (erstwhile known as FIIs) may purchase units only on a repatriation basis and subject to applicable laws. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

Repatriation basis

NRIs and PIOs may pay their subscription amounts by way of Demand draft, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR (B) Accounts. FPIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in NRE Accounts / FCNR (B) maintained in accordance with Foreign Exchange Management Regulations, 2016.

Non-Repatriation basis

Non-Repatriation basis - NRIs and PIOs may pay their subscription amounts by way of inward remittance through normal banking channels or out of funds held in NRE/FCNR (B) NRO account maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

e. Systematic Investment Plan (SIP)

Please read Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the respective scheme for the applicability/ availability of Special Features in the respective scheme.

- In case the investor opts for Normal SIPs the payment details of first installment needs to be provided.
- If you wish to register SIP, kindly fill the relevant SIP Registration & OTM Debit Mandate Form.

7. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- a. Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.
- c. Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity Link Savings Scheme during the lock-in period.

INSTRUCTIONS FOR COMMON APPLICATION FORM (Cont'd.)

8. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA) FATCA & CRS TERMS & CONDITIONS:

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Abakus Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information

FATCA & CRS INSTRUCTIONS: If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND Any one of the following documents: <ul style="list-style-type: none"> Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailling address in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence
Telephone number in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence

9. NOMINATION DETAILS

- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- Nomination is not allowed in a folio of a Minor unitholder.
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on ("Anyone or Survivor" basis).
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).

SEBI issued its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 inter alia advising intermediaries to take necessary steps to ensure compliance with the requirements specified in the rules and guidelines specified by the Government of India. AMFI also issued its best practices guidelines circular no. 135/BP/63/2015-16 dated September 18, 2015 on this matter. The AMC and the Mutual Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities, as specified under the applicable laws. Accordingly, the following aspects need to be adhered to :

All investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected. Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties. Please consult your professional tax advisor for further guidance on your tax residency, if required. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

10. DECLARATION AND SIGNATURES

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POA Donor) and the POA holder
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
- In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/invest money on behalf of the investor.

11. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, Abakus Mutual Fund has adopted 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.abakusmf.com in downloadable format . Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

SIP REGISTRATION & OTM DEBIT MANDATE FORM

Broker Code/ ARN / RIA** / PMRN** Code	Sub Broker /Agent's ARN Code	Bank Branch Code	Internal Code for Sub - Agent / Employee	EUIN*	ISC Date Timestamp & Reference No.

☐ **By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transactions in the scheme(s) of Abakkus Mutual Fund. (Please ✓ if applicable) *In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf.

Please Note: All field marked with asterisk (*) to be mandatorily filled.

1. UNIT HOLDER INFORMATION

Existing Folio Number Existing UMRN

Name of Sole / 1st Applicant (Name as per IT Records) Mr. / Ms. / M/s. First Middle Last

2. SIP INVESTMENT & PAYMENT DETAILS

Scheme - Abakkus ☐ Growth (Default)

Please tick (✓) ☐ Regular Plan ☐ Direct Plan ☐ IDCW Reinvestment

SIP Frequency ☐ Weekly (every wednesday) ☐ Fortnightly (alternate every wednesday) ☐ Monthly ☐ Quarterly ☐ Half- Yearly

SIP Date* SIP Start SIP End (End date cannot exceed 40 years) (*You may select any date from 1st to 28th of the month. In case SIP date is not appropriately selected, '07' would be the default SIP date for Monthly/Quarterly/Half yearly SIPs. For Fortnightly SIP, Alternate Wednesday and for Weekly SIP, Every Wednesday will be the default day.)

SIP Amount (₹ in figures) (₹ in words)

☐ SIP Top Up Facility (Optional) (✓ to avail facility) ☐ Fixed* OR ☐ Variable* (Please fill the applicable section below) SIP Top Up Frequency ☐ Half Yearly OR ☐ Yearly*

*Fixed Top Up Amount: OR *Variable Top Up Percentage: ☐ 5% ☐ 10% ☐ 15% ☐ 20% ☐ Others (Multiple of 5% only)

* The Fixed TOP UP amount shall be for minimum Rs. 500/- and in multiples of Rs. 1/- thereafter. *If the Variable Top Up percentage is not selected, the default shall be 5%.

☐ SIP Top Up Cap Amount

First Installment Details

First SIP Transaction via Cheque No. Cheque Dated Amount (₹) In Figures

Mandatory Enclosure (if 1st Installment is not by cheque) ☐ Blank cancelled cheque ☐ Copy of cheque

The name of the first/ sole applicant must be pre-printed on the cheque.

3. DECLARATION(S) & SIGNATURE(S) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

I/We hereby authorise Abakkus Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold Abakkus mutual fund or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.


"I/We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I/We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information." For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding Rs. 50,000 in a year.

Sign of 1st Applicant / Authorised Signatory / POA

Sign of 2nd Applicant / Authorised Signatory / POA

Sign of 3rd Applicant / Authorised Signatory / POA

4. OTM DEBIT MANDATE FORM (Applicable for Lumpsum additional purchases as well as SIP Registrations)

 UMRN Bank Use Date

Sponsor Bank Code Bank Use ☒ CREATE ☒ MODIFY ☒ CANCEL

Utility Code I/We hereby authorize Abakkus Mutual Fund

To Debit (tick✓) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other Bank A/c

With Bank IFSC / MICR

An Amount Of Rupees In words ₹ In figures

DEBIT TYPE ☒ Fixed Amount ☒ Maximum Amount FREQUENCY ☒ Mthly ☒ Qtrly ☒ H-Yrly ☒ Yrly ☒ As & when presented

PAN No Phone No Email ID

Reference 1 Reference 2

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

PERIOD

From Signature Of Primary Account Holder Signature Of Joint Account Holder Signature Of Joint Account Holder

To 1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

Maximum period of validity of this mandate is 40 years only

Instructions for Systematic Investment Plan (SIP)

Please read Scheme Information Document along with Statement of Additional Information and addendum issued from time to time before filling this form.

The Unit holders of the Scheme can benefit by investing specific amounts periodically, for a continuous period. In case of Equity/Debt and hybrid funds, at the time of registration, the SIP allows the investors to invest fixed equal amounts subject to minimum of Rs. 500/- and multiples of Rs. 1/-

Following are the frequencies and minimum amount of SIP -

- Weekly, Fortnightly, Monthly, Quarterly and Half-yearly
- Minimum number of instalments for each frequency is 6(Six)

Investors can enroll themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar & Transfer Agent.

Investors can subscribe to SIP by using OTM. The cheques should be in favour of the scheme and crossed "Account Payee Only", and the cheques must be payable at the centre where the applications are submitted to the Investor Service Centre.

In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs from the name on the Cheque, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip.

Further, Investors/ unitholders subscribing for SIP are required to submit SIP request by filling SIP application form at least 21 working days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for SIP's.

In case existing mandates are successfully registered, a new SIP registration will take upto five business days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).

A fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the SIP, subject to giving 2 calendar days prior notice in writing or by filling SIP cancellation form to the subsequent SIP date.

New: Please fill Common Application Form along with SIP Registration & OTM Debit Mandate Form. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP as per the scheme name available in the Common application. In case of any ambiguity in the form, Fund reserves the right to reject the SIP request.

Existing: Please fill SIP Registration & OTM Debit Mandate Form and mention the existing folio number. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the Folio. In case Multiple Schemes are available in the folio then Fund reserves the right to reject the SIP request.

- The SIP registration will be discontinued or considered as closed/ cancelled by the AMC upon 3 failed debit attempts under Weekly, Fortnightly and monthly frequencies and 2 failed debit attempts under Quarterly Frequencies.
- The AMC will endeavour to have the cancellation of registered SIP mandate within 02 Business days from the date of receipt of the cancellation request from the investor. The existing instructions / mandate would continue till the date that when it is confirmed the SIP has been cancelled.
- In case of SIP investments, where the entire instalment amount is not available in the bank account, the SIP for that month would be rejected. Allocation to a particular Scheme or pro-rata allocation to Schemes will not be carried out. For e.g. the investor has SIPs in Scheme A and Scheme B of the AMC for amounts of INR 2000 each. If the investor has less than INR 4000 in the bank account on the day of SIP, no order will be placed.
- As per NPCI Circular NPCI/NACH/OC No.012/2023-24, mandate can be registered for a maximum duration of 40 years. An investor has to mandatorily enter the 'End Date' of the mandate by filling the date for a maximum period of 40 years from the start date or less
- If the OTM end date is more than 40 years, then the OTM Mandate will be rejected.

Default Dates:

Please read Scheme Information Document along with Statement of Additional Information and addendum issued from time to time before filling this form. The Unit holders of the Scheme can benefit by investing specific amounts periodically, for a continuous period.

- For Weekly SIP, Wednesday will be the default day and in case of Fortnightly SIP Alternate Wednesday will be the default option.
- The SIP transaction (in weekly / fortnightly) will happen only on business day. For e.g. if the default day falls on a non-working day, the transaction will take place on the next working day only.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 10 Business Days lead time from the receipt of SIP request
- In case the SIP 'End period' is incorrect or not mentioned by the investor in the SIP form, then the default end period would be 40 years from the start date until further instructions are received from investor.

SIP Top Up Facility:

SIP Top-Up facility shall be available to all the investors. Investors can opt for SIP Top Up facility with Fixed Top Up option or Variable Top Up option wherein the amount of the SIP could be increased at fixed intervals.

- The Fixed Top Up amount shall be for minimum INR 500/- and in multiples of INR 1/- thereafter.
- Variable Top Up would be available in at 5%, 10% and 15% and such other denominations (over and above 5%, 10% and 15%) as opted by the investor in multiples of 5%.
- In case the investor opts for both options, the Variable Top Up option would be triggered.
- The frequency is fixed at Yearly and Half Yearly basis.
- In case the SIP Top Up facility is not opted by ticking the appropriate box and frequency is not selected, the Top Up facility may not be registered. Default frequency, in case Top Up facility is opted and frequency is not selected would be Half-Yearly interval.
- Quarterly SIP offers Top up frequency only at yearly intervals.
- If the investor fails to specify either the frequency or amount, it shall be deemed as Yearly Top-Up of Rs. 500.
- If both are not specified, the application may be processed as a normal SIP, subject to all other details being complete.

SIP Pause Facility:

The Scheme offers Systematic Investment Plan ("SIP") Pause facility ("the Facility") for investors who wish to temporarily pause their SIP in the Schemes of the Fund. (subject to terms and conditions)

SIP pause requests should be submitted at least 15 days before the requested start date.

Please view below illustration for Fixed Top Up:

Installment Number	From	To	Monthly SIP Installment	Top Up Amount(Rs)	SIP Amount with Top Up (Rs)
1 to 12	01-Apr-25	31-Mar-26	1000	0	1000
13 to 24	01-Apr-26	31-Mar-27	1000	1000	2000
25 to 36	01-Apr-27	31-Mar-28	2000	1000	3000
37 to 48	01-Apr-28	31-Mar-29	3000	1000	4000
49 to 60	01-Apr-29	31-Mar-30	4000	1000	5000

Please view below illustration for Variable Top Up:

- **SIP Tenure: 01 April 2025 to 31 March 2030**
- **Monthly SIP Instalment: ₹1000/-**
- **TopUp Frequency: Yearly, TopUp percentage: 10%**
- **Instalment date – 1st of every month**

Installment Number	From	To	Monthly SIP (Rs)	Top Up Amount (10%) (Rs)	Top Up Amount (rounded off) (Rs)	SIP Amount with Top Up (Rs)
1 to 12	01-Apr-25	31-Mar-26	1000	0	0	1000
13 to 24	01-Apr-26	31-Mar-27	1000	100	100	1100
25 to 36	01-Apr-27	31-Mar-28	1100	110	110	1210
37 to 48	01-Apr-28	31-Mar-29	1210	121	121	1331
49 to 60	01-Apr-29	31-Mar-30	1331	133.1	133	1464

Top-Up Cap option:

Unit holders have an option to cap the SIP Top-up amount based on either a fixed predefined amount or date as detailed below

Top-Up Cap amount: Investor has an option to cap the SIP instalment (including Top- Up amount) once it reaches a fixed predefined amount. Thereafter the SIP instalment will remain constant till the end of SIP tenure.

- The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate.
- In case of difference between the Top Up Cap amount and the maximum amount mentioned on Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Top-Up Cap amount.

Top-Up Cap month-year: Investor has an option to provide an end date to the SIP Top-up amount. It is the date from which Top - up to the SIP instalment amount will cease and the SIP instalment will remain constant till the end of SIP tenure. If none of the above options for Top-up cap is selected by the investor, the SIP Top-up will continue as per the SIP end date and Top-up amount specified by the investor.

KEY PARTNER/AGENT INFORMATION (Investors Applying under direct plan should mention "DIRECT" in ARN Column)

Distributor/ RIA Code	Sub Agent ARN	Sub Agent Code/Bank Branch Code/Internal Code	*Employee Unique Identification Number (EUIN)
ARN-			
<p>* EUIN Declaration (Only where EUIN box is left blank) - EUIN Declaration: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/ relationship manager/sales person of the distributor/sub broker and the distributor has not charged any advisory fees on this transaction.</p>			
Signature of Sole/First Applicant/Guardian		Signature of Second Applicant	
		Signature of Third Applicant	

1. INVESTOR'S DETAILS (Names should be in the same sequence as appearing in your Demat Account. In case of discrepancies, the Application is liable to get rejected.)

Sole/First Applicant	Mr Ms M/s	
KYC Identification Number (KIN)		PAN (Mandatory) <input type="checkbox"/> PAN card Copy
Guardian's (If Sole / First Applicant is a Minor) OR Contact Person's (In case of Non-Individual Investors only)		
Name	Mr Ms M/s	
KYC Identification Number (KIN)		PAN (Mandatory) <input type="checkbox"/> PAN card Copy
Are you a resident of USA/Canada? (✓) Yes <input type="checkbox"/> No <input type="checkbox"/> Default if not ticked.		

2. INVESTMENT DETAILS

Scheme Name : Abakus Liquid Fund	Plan (✓) : <input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option (✓) : <input type="checkbox"/> Growth (default) <input type="checkbox"/> IDCW	Sub-Option (✓) : <input type="checkbox"/> Reinvestment of IDCW <input type="checkbox"/> Payout of IDCW
Total Amount to be blocked (in Figures) ₹	(in Words)

3. SCSB ACCOUNT DETAILS (please refer websites of NSE, BSE and SEBI for list of SCSBs)

(MANDATORY)

Bank Name	
Bank Address	
Bank A/c No.	Bank City
Bank A/c No.	A/c. Type (✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE* <input type="checkbox"/> *For NRI Investors

4. DEMAT ACCOUNT INFORMATION (Mandatory for crediting units in demat account)

If you wish to hold your investment in dematerialised mode please furnish the below details and enclose a copy of the Client Master/Transaction Cum Holding Statement/ Cancelled delivery instruction slip.

NSDL <input type="checkbox"/> DP Name	DP ID	Beneficiary Account No.
CSDL <input type="checkbox"/> DP Name	Beneficiary Account No.	

5. UNDERTAKING BY ASBA INVESTOR / ACCOUNT HOLDER

1. I/We hereby undertake that I/We am/are an ASBA investor(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009.

2. In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all acts as are necessary to make an application for purchase of units in the NFO blocking the amount to the extent mentioned above in the "SCSB details" or unblocking of funds in the bank account maintained with the SCSB specified in the ASBA Form, transfer of funds to the Issuer's account designated for this purpose on receipt of instruction from the Registrar after finalisation of the basis of allotment entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar to Abakus Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon finalisation of the basis of allotment and to transfer the requisite money to the Issuer's account designated for this purpose.

3. In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application.

4. If the DP ID, Client ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the ASBA Application shall be rejected and the AMC, R&TA and SCSB shall not be liable for losses, if any.

5. I/We hereby authorise the SCSB to make relevant revisions as may be required to be done during the NFO, in the event of price revision.

Having read and understood the contents of the SID and SAI, I / We hereby apply under Direct / AMFI Certified empanelled distributors to the Trustees of Abakus Mutual Fund for units of the Scheme / Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We have understood the details of the Scheme and I / We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We hereby authorise Abakus Mutual Fund, its Investment Manager and its Agents to disclose details of my / our investment to my / our bank(s) / Abakus Mutual Fund's Bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us. I / We hereby declare that the particulars given above are correct and express my / our willingness to make payments referred above through participation in ECS / Direct Debit Facility. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / We would not hold Abakus Mutual Fund, their appointed service providers or representatives responsible. I / We will also inform Abakus Mutual Fund, about any changes in my / our bank account. We have understood that the present scheme does not offer any guarantee or assured return and that the scheme is subject to credit risk or default risk including possible loss of principal, any losses in case of a default will be borne by me/us.

* I / We confirm that I am / We are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct. I / We hereby declare that the amount being invested by me / us in the Scheme of Abakus Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time. *Applicable to NRI I / We confirm that the ARN holder has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. I/We acknowledge that the AMC has not considered my/our tax position in particular and that I/we should seek tax advice on the specific tax implications arising out of my/our participation in the scheme. I/We confirm that I am/We are not United States person(s) under the laws of United States or resident(s) of Canada. In case of change to this status, I/We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the Scheme(s).

Signature of the Applicant(s)	1. Sole / First Applicant / Guardian / POA	2. Second applicant / POA	3. Third Applicant / POA	Attn: NRI investors; payment must be made through NRE/ FCNR Accounts)
Signature of the Bank Account Holder(s)	1. Sole / First Applicant / Guardian / POA	2. Second applicant / POA	3. Third Applicant / POA	

Acknowledgement Slip

Received from Mr./M. s.	Folio No.
SCSB Account details: Account No.	PAN No.
Bank Name	Branch
Total Amount to be blocked	

Background:

In its continuing endeavour to make the existing New Fund Offer process more efficient, SEBI introduced a supplementary process of applying in New Fund Offer, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process:

1. **Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer (NFO), containing an authorization to block the application money in a bank account.
2. **Self-Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R&TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an arrangement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. An SCSB shall identify its Designated Branches (DBs) at which an ASBA Applicant shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website:
 - i. Name and address of the SCSB
 - ii. Addresses of DBs and CB and other details such as telephone number, fax number and email ids.
 - iii. Name and contact details of a nodal officer at a senior level from the CB.
3. **Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she:
 - i. is a Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor,
 - ii. is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as ASBA Investors.
4. **ASBA Facility in Brief:** An Investor shall submit his / her Application through an ASBA Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor (ASBA Account%) is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Application Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New Fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuers account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal / rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Applicants to the AMC account designated for this purpose. In case of withdrawal/ Rejection of the Offer, the R&TA shall notify the SCSBs to unblock the blocked amount of the ASBA Applicants within one day from the day of receipt of such notification.
5. **Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

Investors are requested to check with their respective banks about the availability of the ASBA facility.

6. Other Information for ASBA Investors:

1. On the closure date of the NFO, the ASBA form should be submitted to the SCSBs before the 3.00 p.m. or such other time as may be decided by respective SCSBs.
2. The Applicant intending to invest in the Scheme through ASBA Process will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/ CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.
3. Signatures as available with depository will be taken for all purpose after the allotment of units in case of demat holding.
4. All static details in our records would be taken from the demat account (DP ID) provided by you.
5. Bank account details provided in the ASBA Application form will be used for refunding reject applications where DP ID is not matching.
6. Bank Mandate for redemptions/IDCW will be as per your DP ID in case of demat holding.
7. SCSB shall give ASBA investors an acknowledgement for the receipt of ASBAs.
8. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
9. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
10. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
11. R&TA shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.
12. ASBA facility is currently available only to those investors who wish to hold the units in dematerialized form.

Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable Foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA Application Form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account.
9. Application accepted by SCSB and not uploaded on/with the Exchange / Registrar

SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA, CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM - FOR NON-INDIVIDUALS

Name of the entity

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office
 *Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

Folio Number / /

PAN Date of Incorporation

City of Incorporation Country of Incorporation

Entity Constitution Type (Please tick as appropriate) ☐ Partnership Firm ☐ HUF ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP/BOI ☐ Trust ☐ Liquidator ☐ Limited Liability Partnership ☐ Artificial Juridical Person ☐ Others

Please tick the applicable tax resident declaration:

1. Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number %	Identification Type (TIN or Other, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

%In case Tax Identification Number is not available, kindly provide its functional equivalent\$.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

ADDITIONAL KYC INFORMATION

Gross Annual Income (₹) ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore

OR

Net-worth (Mandatory for Non-Individuals) ₹ as on (Not older than 1 year)

Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) ☐ PEP ☐ Related to PEP ☐ Not Applicable

Is the entity involved in any of the mentioned services: (Please tick as appropriate) ☐ Foreign exchange/ Money changer ☐ Gaming/ Gambling/ Lottery (Casinos, betting syndicates) ☐ Money lending/ Pawning ☐ Not applicable

*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/Judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, Financial institution ☐

OR

Direct reporting NFE ⁷ (please tick as appropriate) ☐

GIIN

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (please tick as applicable) If the entity is a financial institution, ☐ Applied for ☐ Not required to apply for - please specify 2 digits sub-category ¹⁰ ☐ Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company ¹ (that is, a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2	Is the Entity a related entity ² of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/>
3	Is the Entity active ³ NFE	Yes <input type="checkbox"/> Name of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part D)
4	Is the Entity a passive ⁴ NFE	Yes <input type="checkbox"/> Name of Business <input type="text"/>

¹Refer 2a of Part C | ²Refer 2b of Part C | ³Refer 2c of Part C | ⁴Refer 3(ii) of Part C | ⁵Refer 1 of Part C | ⁷Refer 3(vii) of Part C | ¹⁰Refer 1A of Part

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick tick applicable category) ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company ☐ Unincorporated association / body of individuals ☐ Private Trust
☐ Public Charitable Trust ☐ Religious Trust ☐ Others

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).
(Please attach additional sheets if necessary)

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of part C)

Details	UBO1	UBO2	UBO3
Name			
PAN			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
Tax ID No. %			
Tax ID Type			
Address	<div>Zip</div> <div>State</div> <div>Country</div>	<div>Zip</div> <div>State</div> <div>Country</div>	<div>Zip</div> <div>State</div> <div>Country</div>
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business
City of Birth			
Country of birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others
Nationality			
Father's Name			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>
Percentage of Holding (%)^			

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:
* To include US, where controlling person is a US citizen or green card holder
%In case Tax Identification Number is not available, kindly provide functional equivalent
^Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

⁴Refer 3(iii) of Part C | ¹¹Refer 3(iv) (A) of Part C

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Abakus Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA& CRS Terms and Conditions below and hereby accept the same.

Name

Designation

Signatures

Signatures

Signatures

Date

Place

PART C FATCA Instructions & Definitions

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - i. The three financial years preceding the year in which determination is made; or
 - ii. The period during which the entity has been in existence, whichever is less.
 - Investment entity is any entity:
 - i. Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - ii. Individual and collective portfolio management; or
 - iii. Investing, administering
- or**
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
 - i. The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
 - ii. The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for GIIN:
 - A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2 Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

- a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;
- c. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfils all of the following requirements: <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> i. an Investor Protection Fund referred to in clause (23EA); ii. a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and iii. an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
 - ii) an investment entity defined in clause (b) of these instructions
 - iii) a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

1. IDCW,
2. Interest
3. Income equivalent to interest,
4. Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
5. Annuities

PART C FATCA Instructions & Definitions

6. The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
7. The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
8. The excess of foreign currency gains over foreign currency losses
9. Net income from swaps
10. Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor or, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

As per SEBI Master Circular No. SEBI/HO/MIRSD/MIRSD-SEC-5/P/CIR/2023/022 dated February 03, 2023 read along with the latest amendments including SEBI Circular no. SEBI/HO/MIRSD/MIRSDSEC/FATF/P/CIR/2023/091 dated June 16, 2023, non-individuals and trusts are required to provide details of Ultimate Beneficiary Owner (UBO) persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i) More than 10% of shares or capital or profits of the juridical person, where the juridical person is a
- ii) company;
- iii) More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership;
- iv) or
- v) More than 10% of the property or capital or profits of the juridical person, where the juridical
- vi) person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

(v) Specified U.S. person – A U.S. person other than the following:

- (i). a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii). any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii). the United States or any wholly owned agency or instrumentality thereof;
- (iv). any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code
- or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- a. The FFI is an FFI solely because it is an investment entity;
- b. The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- c. The FFI does not maintain a financial account for any non participating FFI;
- d. The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- e. The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	Sponsored, Closely Held Investment Vehicle