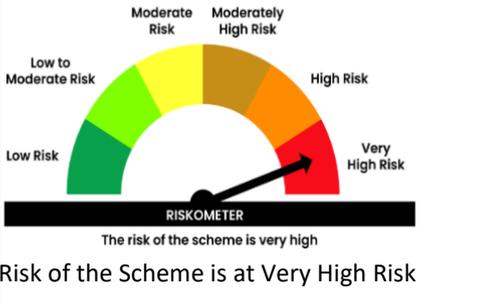
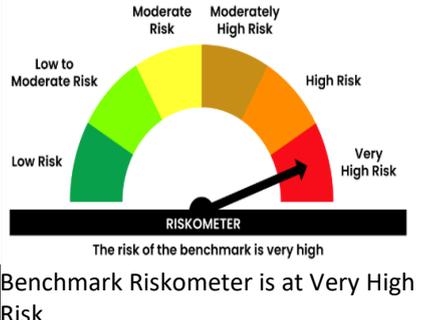


KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

ABAKKUS SMALL CAP FUND

(An open-ended equity scheme predominantly investing in small cap stocks)

Scheme Code: NA

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter [As per AMFI, Tier I Benchmark is NIFTY SmallCap 250 (TRI)]
<ul style="list-style-type: none"> Capital appreciation over the long term. To generate capital appreciation by investing in equity and equity related instruments in small cap stocks. 		

*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. 10/- each for cash during the New Fund Offer and Continuous Offer for Units at NAV based prices.

New Fund Offer Opens on: [*]

New Fund Offer Closes on: [*]

Scheme re-opens on: [*]

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
Registered Office of the entities	Abakkus Corporate Centre, 6th 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.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Abakkus Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://www.abakkusmf.com>.

This Key Information Memorandum is dated December __, 2025

Investment Objective	<p>The Scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity related securities of Small Cap companies.</p> <p>The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.</p>																																			
Asset Allocation Pattern	<p>Under normal circumstances, the asset allocation pattern will be as follows:</p> <table border="1" data-bbox="357 394 1481 663"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related^ Instruments of Small cap companies</td> <td>65%</td> <td>100%</td> </tr> <tr> <td>Equity and related^ instruments of Companies other than small cap</td> <td>0%</td> <td>35%</td> </tr> <tr> <td>Debt securities (including securitised debt & debt derivatives) and money market instruments</td> <td>0%</td> <td>35%</td> </tr> <tr> <td>Units issued by InvITs</td> <td>0%</td> <td>10%</td> </tr> </tbody> </table> <p>^Equity and Equity related instruments include (but not limited to) convertible debentures, equity warrants, convertible preference shares, equity derivatives and units of REITs.</p> <p>In terms of clause 2.7.1 of the SEBI Master Circular, "Small Cap" shall consist of 251st company onwards in terms of full market capitalization. Investment universe of "Small Cap" will be as per clause 2.7.1 of SEBI Master Circular and as defined by SEBI/AMFI from time to time shall comprise companies as defined by SEBI from time to time. The list of stocks of Small Cap companies prepared by AMFI in this regard will be adopted.</p> <p>As per clause 12.24.1 of Master Circular, the cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions and Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/ assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme.</p> <p>Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1" data-bbox="357 1245 1481 2096"> <thead> <tr> <th>Sr. No.</th> <th>Type of Instrument</th> <th>Percentage of Exposure</th> <th>Circular References</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Securities Lending</td> <td>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.</td> <td>Paragraph 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024</td> </tr> <tr> <td>2.</td> <td>Equity derivatives for non-hedging purpose</td> <td>50% of the equity assets of the scheme. 1. Investments in Equity derivative instruments shall be up to 50% of the Equity portfolio of the scheme. 2. Investments in Debt derivative instruments shall be up to 50% of the Debt portfolio of the scheme. The investment in Debt derivative instruments shall only be for the purpose of hedging.</td> <td>Paragraph 12.25.7 of SEBI Master Circular on Mutual Funds dated June 27, 2024</td> </tr> <tr> <td>3.</td> <td>Securitized Debt</td> <td>Mortgage backed securities and asset backed securities: - Upto 40% of the debt assets.</td> <td>Paragraph 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024.</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Equity and Equity related^ Instruments of Small cap companies	65%	100%	Equity and related^ instruments of Companies other than small cap	0%	35%	Debt securities (including securitised debt & debt derivatives) and money market instruments	0%	35%	Units issued by InvITs	0%	10%	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.	Equity derivatives for non-hedging purpose	50% of the equity assets of the scheme. 1. Investments in Equity derivative instruments shall be up to 50% of the Equity portfolio of the scheme. 2. Investments in Debt derivative instruments shall be up to 50% of the Debt portfolio of the scheme. The investment in Debt derivative instruments shall only be for the purpose of hedging.	Paragraph 12.25.7 of SEBI Master Circular on Mutual Funds dated June 27, 2024	3.	Securitized Debt	Mortgage backed securities and asset backed securities: - Upto 40% of the debt assets.	Paragraph 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
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4.	Investment in debt instruments having structured obligations/ credit enhancements	Upto 10% of the debt portfolio of the scheme	Paragraph 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	Repo/Reverse Repo/ Tri-Party repos (TREPS) on Government Securities and Treasury Bills (G-Secs and T-Bills)	Upto 35% of the net assets of the scheme	Paragraph 1 of Seventh Schedule of SEBI Master Circular on Mutual Funds dated June 27, 2024
6.	Credit Default Swaps	Upto 10% of net assets of scheme. The total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the scheme	Paragraph 12.28.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Infrastructure Investment Trusts (InvITs)	a) Upto 10% of its NAV in the units of InvITs b) Upto 5% of its NAV in the units of InvIT at single issuer level	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and gazette notification dated October 31, 2025.
8.	Overseas Securities	35% of its the net assets of the scheme, subject to regulatory limits. Further, it may please be noted that all the provisions as mentioned in SEBI Guidelines and Para 12.19 related to 'Overseas Investments' of the SEBI Master Circular dated June 27, 2024 shall be complied. The investments shall be made subject to approval of threshold limits received from SEBI/ RBI from time to time.	Clause 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024
9.	Repo/Reverse Repo in permitted corporate debt securities	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	Paragraph 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Units of mutual fund schemes of the AMC or in the Scheme of other mutual funds	Investment in units of other mutual fund schemes - upto 5% of the net assets of the scheme without charging any fees	Paragraph 4 of Seventh Schedule of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Unlisted Non-Convertible Debentures	Not exceeding 10% of the debt portfolio of the scheme	Para 12.1.1 of SEBI Master Circular dated June 27, 2024
12.	Unrated Debt and Money Market Instruments	Not exceed 5% of the net assets of the scheme	Para 12.1.5 of SEBI Master Circular dated June 27, 2024
13.	AT1 and AT2 bonds	1. upto 10% of the debt portfolio of the scheme and 2. not more than 5% of the debt portfolio of the scheme in instruments issued by a single issuer	Para 12.2 of SEBI Master Circular dated June 27, 2024

In addition to the instruments stated in the table above the Scheme may undertake Short Selling and such other transactions in accordance with guidelines issued by SEBI and may also hold cash from time to time.

The Scheme will not invest/engage into the following instruments:

Sr. No.	Type of Instrument
1.	Short selling
2.	Fund of Funds Scheme

Investments in Overseas Securities

The Scheme may invest in Foreign Securities including ADR/GDR/ETFs/mutual funds upto 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time. The maximum amount that can be invested by the schemes of the Mutual Fund in Foreign Securities, calculated based on the cost of investments in Foreign Securities as per RBI Circular AP (DIR) Series Circular No. 3 dated July 26, 2006, read with Para 12.19 of the Master Circular, permits the Mutual Fund to invest in Foreign Securities i.e. US \$ 1 billion per Mutual Fund, within the overall industry limit of US\$ 7 billion. Further, investments in overseas Exchange Traded Fund (ETF(s)) are subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion. All the requirements as per Para 12.19 of the Master Circular dated June 27, 2024 would be adhered to by the AMC for investment in foreign securities.

Limits for a period of six months from the date of closure of NFO: The Scheme intends to invest up to US \$ 100 million in foreign securities including overseas ETFs, subject to guidelines laid down by SEBI vide Para 12.19 of the Master Circular dated June 27, 2024. Investment in Overseas Securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

Investment in InViTs

The Scheme may invest in the units of InViTs as per Para 12.21 (on Investments in units of InViTs) of the Master Circular dated June 27, 2024, as amended from time to time, subject to the following: a. No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of InViT; and b. A mutual fund scheme shall not invest: i. more than 10% of its NAV in the units of InViT; and ii. more than 5% of its NAV in the units of InViT issued by a single issuer.

Investment in Mutual Fund Units

The Scheme may invest upto 5% of its net assets in units of other schemes of the Mutual Fund as and when launched or in units of schemes of any other Mutual Fund, provided the aggregate inter-Scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund.

Deployment of funds collected during NFO period

The AMC shall deploy the funds garnered in an NFO within 30 (thirty) business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 (thirty) 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 (thirty) 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 (thirty) 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)

Investment Strategy	<p>of Regulation 18 of the Regulations.</p> <p>Rebalancing in case of involuntary corporate action</p> <p>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.</p> <p>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.</p> <p>EQUITY INVESTMENT STRATEGY:</p> <p>The investment objective of the Scheme is to generate long-term capital by investing predominantly in equity and equity related securities of Small Cap companies.</p> <p>The Scheme will be actively managed. The investment emphasis of the scheme would be on identifying companies with sound corporate managements and prospects of good future growth. Essentially, the focus would be on stocks driven by long-term fundamentals. However, short term opportunities would also be seized, provided underlying values supports these opportunities. A portion of the scheme will also be invested in IPOs, emerging sectors and other primary market offerings that meet our investment criteria. The scheme would invest a substantial portion of its investible assets (65% - 100%) in equity and equity related instruments of small cap companies. This is namely, large cap (1-100th company in terms of full market capitalization), mid cap companies (101st -250th company in terms of full market capitalization) and small cap (251st company onwards in terms of full market capitalization) as defined under Para 2.7 of the SEBI Master Circular dated June 27, 2024 as may be amended by SEBI from time to time. Pending investment of the scheme may be invested in debt & money market instruments and other liquid instruments or both. The scheme may have prudent exposure to Futures & Options (F&O) to capture opportunities arising out of market imperfection and to hedge the portfolio, whenever necessary.</p> <p>Stock identification process would include company and business analysis, industry analysis, future plans, projections, and valuations. The fund management team may also consider technical analysis as part of stock identification process. Based on analysis of various financial and non-financial parameters, the stocks will finally be shortlisted for portfolio construction process.</p> <p>The Fund Manager of the scheme would also take cues from the global macroeconomic trends, Government policy and monetary policy actions to decide on the asset allocation. The allocations will be within the limits defined in the asset allocation table.</p> <p>Apart from in-house research, external research is used as an important source of information. Various magazines, journals, newspapers and databases also help in the research process.</p> <p>Portfolio Construction</p> <p>The fund manager has the primary responsibility for portfolio construction based on the investment objective of the Scheme. Every investment decision taken is by keeping in mind the investment objective of the Scheme and how the security will affect the overall portfolio.</p> <p>In addition, the current macro-economic/industry scenario is also monitored and analyzed to assess any impact on the sector and asset allocation decisions of the fund. Technical views which are relevant to asset allocation, if applicable may also be taken into consideration. The focus would be on long term investing driven by fundamental research. However, short-term performance will also be monitored and evaluated.</p> <p>Abakkus Investment Philosophy and MEETS Framework</p> <p>The investment strategy and portfolio construction would be guided by the Abakkus Investment Philosophy and MEETS framework as outlined below.</p> <p>Abakkus Investment Philosophy</p> <p>Alpha generators:</p>
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	<ul style="list-style-type: none"> • Believe in investing with an endeavour to generate alpha over the markets than just allocation within benchmark index. We would focus on following • Growth companies: Companies where profitability is expected to grow higher than the market average • Value companies: Fundamentally underpriced stocks with reasonable growth expectations • Small Cap companies: Companies which are smaller with a scalable business model but have the growth potential of becoming Mid cap or Large cap in future <p>Fundamental driven:</p> <ul style="list-style-type: none"> • Bottom-up research with focus on Balance sheet • Numbers speak more than presentations and hype • Returns ultimately are all about earnings, earnings & earning <p>Happy To Be Contrarian:</p> <ul style="list-style-type: none"> • Prefer to be first, early and/or only investors • Not chase the momentum • Open to look at companies across sectors, market caps and business cycle <p>Agile and flexible</p> <ul style="list-style-type: none"> • Each investment opportunity is looked upon individual merit • Not constrained to a particular theme or style <p>Patient investors</p> <ul style="list-style-type: none"> • Buy and hold • Invest in a stock as if investing in a business • Think like a partner <p>Risk reward equation</p> <ul style="list-style-type: none"> • Expected returns have to justify the risk / uncertainty taken • A good company might not necessarily be a good stock • Focus on the price we pay and value derived • What is in the price? <p>MEETS framework</p> <p>Management</p> <ul style="list-style-type: none"> • Focus on Quality – capability and track record • Capital allocation policy – capex is fine if RoE is maintained or enhanced • Capital distribution – need to be fair to minority shareholders <p>Error in decision – business errors vs avoidable mishaps</p> <p>Earnings</p> <ul style="list-style-type: none"> • Focus on quality of earnings as against reported earnings • Focus on structural earnings vs cyclical earnings • Companies that can double profits in 4 years or less or where EV/EBITDA can halve in four years <p>Events/Trends</p> <ul style="list-style-type: none"> • Management meetings • Com Stock movement because of events. • Can be Buy or Sell opportunity • Events on the horizon • Disruptive trends/New themes <p>Timing</p> <ul style="list-style-type: none"> • Good company is not necessarily a good investment if price is not right • What is the price discounting • Time frame of investment • Mean Reversion <p>Structural</p> <ul style="list-style-type: none"> • Size of the opportunity • Competitive positioning / MOAT • Consistent growth in profits
<p>Risk Profile of the Scheme</p>	<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>1. Risks factors associated with Equity and Equity Related Instruments:</p> <p>Equity and Equity Related Instruments by nature are volatile and prone to price fluctuations on a daily</p>

basis due to macro and micro economic factors. The value of Equity and Equity Related Instruments may fluctuate due to factors affecting the securities markets such as price volatility, volumes traded, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Scheme may be adversely affected. Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk; however, the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, if there is a subsequent decline in the value of securities held in the Scheme's portfolio.

Investments in equity and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

The various types of risks factors associated with Equity and Equity related instruments are:

- Quality Risk: Risk of investing in unsustainable/weak companies
- Price Risk: Risk of overpaying for a stock
- Concentration Risk: Risk of Concentration
- Liquidity Risk: High Impact Costs
- Volatility Risk: Price Volatility due to company or portfolio specific factors
- Event Risk: Price risk due to company, sector specific or market event
- Corporate Governance Risk: Risk of investing in companies with poor governance practices
- Macroeconomic Risk: Impact of interest rates, inflation, or GDP changes

2. Risks factors associated with Fixed Income Securities:

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.

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

Basis Risk: The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

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

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

Credit Risk: This is the risk associated with the issuer of a debenture/bond or a Money Market Instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities 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.

3. 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.

Derivatives are financial contracts of pre-determined fixed duration, like stock Futures/options and index futures and options, whose values are derived from the value of an underlying primary financial instrument such as: Equities, Interest rates, Exchange rates and Commodities.

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."

4. Risks factors associated with Short Selling & 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. Short-selling is the sale of shares or securities that the seller does not own at the time of trading. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock/security he shorted and returns the stock/security to the lender to close out the loan. The inherent risks are Counterparty risk and liquidity risk of the stock/security being borrowed. The security being short sold might be illiquid or become illiquid and covering of the security might occur at a much higher price level than anticipated, leading to losses.

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. 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, personal 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. Personal Loans
5. 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 personal loans, 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 Securitised 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.

7. 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, co-mingling 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.

8. Risk factors Associated with investment in Overseas Securities

The Scheme may invest in overseas markets subject to necessary approvals and within the limits specified in the asset allocation pattern of the scheme. Such investments carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances. The AMC believes that investment in foreign securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme.

To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time. Currency Risk: To the extent that the assets of the Scheme will be invested in foreign securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

Regulatory Limit Risk - The Scheme's investments in overseas securities is subject to the regulatory limits applicable for overseas investments as prescribed by RBI/SEBI from time to time and as per the regulations prevailing in the overseas jurisdiction where investments are made/intended to be made. In this regard, overseas investments will be halted, if such limit is breached either at the mutual fund level or at mutual fund industry level. Risks associated with Repo transactions in Corporate Bonds.

The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The

risk is further mitigated through overcollateralization (the value of the collateral being more than the repo amount).

9. 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.

10. 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.

11. Risk Factors Associated with Investments in REITs and InvITS

- **Market Risk:** REITs and InvITS Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence, but actual market movements may be at variance with the anticipated trends.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- **Reinvestment Risk:** Investments in REITs & InvITS may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Regulatory/Legal Risk:** REITs and InvITS being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law. The above are some of the common risks associated with investments in REITs & InvITS. Investment results may vary substantially on a monthly, quarterly or annual basis. Risks associated with investment in units of mutual fund Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.
- **Liquidity risk:** The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions will be in accordance with SEBI mandated process.
- **Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors.
- **Default risk** - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

12. Risk Associated with investment in Instruments having Special Features:

Credit Risk/Principal at risk: The issuer has the option to write off the principal in times of severe financial stress. Since these bonds are unsecured investor will have any recourse to recover money in case issuer write off the principal. Such bonds may get converted into equity on happening of certain pre-defined event.

Central Bank may instruct issuer of the bonds to write down the entire value of its outstanding AT1 bonds, if it thinks the bank has passed the Point of Non Viability (PONV), or requires a capital infusion to remain a going concern. Also, issuer may not pay interest under certain circumstances. Such interest cannot be recovered in future also.

Interest Rate Risk: where there is no defined maturity, it may yield lower interest especially when the interest rates are rising.

Liquidity Risk: There is no surety that bond holder will get your principal back on the call date as the issuer may choose to extend the tenure of bonds at a future date. Bond holder has the option of selling these bonds in the secondary market, but bond holder may have to exit at a loss as the bond's price may differ from the cost price. Also, some of these are bonds are thinly traded, which means there are limited buyers.

13. Risk factors associated with investment in unrated securities:

The scheme may invest in unrated securities as permitted under regulation. Investment in unrated securities involve a risk of default or decline in market value higher than rated instruments due to adverse economic and issuer-specific developments. Such investments display increased price sensitivity to changing interest rates and to a deteriorating economic environment. The market values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities.

14. 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.

15. Risk Factor Associated with Investing in Tier I and Tier II Bonds:

Tier I and Tier II Bonds are unsecured, and RBI prescribes certain restrictions in relation to the terms of these Bonds. Tier I and Tier II bonds are unsecured in nature. The claims of the Bondholders shall (i) be subordinated to the claims of all depositors and general creditors of the Bank; (ii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis creditors of the Bank; (iii) Unless the terms of any subsequent issuance of bonds/ debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under the Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (iv) rank pari passu without preference amongst themselves and other subordinated debt eligible for inclusion in Tier 1 / Tier 2 Capital as the case may be. The Bonds are not redeemable at the option of the Bondholders or without the prior consent of RBI.

The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments

issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 5 thereof and are subject to certain loss absorbency features as described in bond prospectus and required of Tier 1/Tier 2 instruments at the Point of Non Viability as provided for in Annex 16 of the aforesaid Basel III Guidelines as amended from time to time. The Bonds are essentially non-equity regulatory instruments, forming part of a Bank's capital, governed by Reserve Bank of India (RBI) guidelines and issued under the issuance and listing framework given under Chapter VI of the SEBI (Issue and Listing of Non-Convertible Redeemable Preference Shares) Regulations, 2013 ("NCRPS Regulations"). These instruments have certain unique features which, inter-alia, grant the issuer (i.e. banks, in consultation with RBI) a discretion in terms of writing down the principal/interest, to skip interest payments, to make an early recall etc. without commensurate right for investors to legal recourse, even if such actions of the issuer might result in potential loss to investors. Payment of coupon on the Bonds is subject to the terms of Information Memorandum, including Coupon Discretion, Dividend Stopper Clause, Loss Absorption as contained in the Information Memorandum. The Bonds are subject to loss absorption features as per the guidelines prescribed by RBI.

There may be no active market for the Bonds on the platform of the Stock Exchanges. As a result, the liquidity and market prices of the Bonds may fail to develop and may accordingly be adversely affected.

There is no assurance that a trading market for the Bonds will exist and no assurance as to the liquidity of any trading market. Although an application will be made to list the Bonds on the NSE and/or BSE, there can be no assurance that an active market for the Bonds will develop, and if such a market were to develop, there is no obligation on the issuer to maintain such a market. The liquidity and market prices of the Bonds can be expected to vary with changes in market and economic conditions, financial condition and prospects and other factors that generally influence market price of such instruments. Such fluctuations may significantly affect the liquidity and market price of the Bonds, which may trade at a discount to the price at which one purchases these Bonds.

Issuer is not required to and will not create or maintain a Debenture Redemption Reserve (DRR) for the Bonds issued under this Disclosure Document.

As per the Companies (Share Capital and Debentures) Rules, 2014, as amended, no Debenture Redemption Reserve is required to be created by Banking Companies issuing debentures.

There is no assurance that the Tier I/Tier II bonds will not be downgrade.

The Rating agencies, which rate the Bonds, have a slightly different rating methodology for Tier I and Tier II bonds. In the event of deterioration of the financial health of the Issuer or due to other reasons, the rating of the Bonds may be downgraded whilst the ratings of other bonds issued by the issuer may remain constant. In such a scenario, for Tier I and Tier II Bond holders may incur losses on their investment.

16. 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.

17. 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

	<p>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.</p> <ul style="list-style-type: none">• Past performance does not guarantee future performance of any Mutual Fund Scheme.
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<p>Plans /Options</p>	<p>The Scheme has following Plans:</p> <ol style="list-style-type: none"> 1. Regular Plan 2. Direct Plan <p>Each of the Plans shall have following option:</p> <ul style="list-style-type: none"> - Growth <p>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.</p> <p>The following criteria will be considered for Uniform disclosure on treatment of applications under Direct/Regular plans:</p> <table border="1" data-bbox="352 607 1252 949"> <thead> <tr> <th>Scenario</th> <th>Broker Code</th> <th>Plan</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2.</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3.</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4.</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5.</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6.</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7.</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8.</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 (thirty) calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 (thirty) calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>The Plans and Options stated above will have a common portfolio but separate NAVs, as applicable, shall be applied among Plans and Options.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	Scenario	Broker Code	Plan	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
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7.	Mentioned	Regular	Regular Plan																																		
8.	Mentioned	Not Mentioned	Regular Plan																																		
<p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p>	<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 Purchase of any amount:</p> <p>In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable.</p> <p>In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</p> <p>Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>For Switch-ins of any amount:</p> <p>In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p>																																				

	<p>For Redemptions including Switch - outs: In respect of valid applications received up to 3.00 p.m. – same day’s closing NAV shall be applicable. In respect of valid applications received after 3.00 p.m. - the closing NAV of the next Business Day shall be applicable. With respect to investors who transact through the stock exchange, a confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining Applicable NAV for the Scheme and cut off timing for the transactions.</p> <p>To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP, STP or record date of dividend etc.</p>
Minimum Application amount / Number of units	<p>During NFO: Minimum application amount (lumpsum): Rs. 500/- and in multiples of Re. 1/- thereafter.</p> <p>On Continuous basis: Minimum amount for purchase/Switch in Rs. 500/- and in multiples of Re 1/- thereafter</p> <p>Minimum Additional Purchase Amount Rs. 500/- and in multiples of Re. 1/- thereafter</p> <p>Minimum Redemption Amount/Switch Out Rs. 100/- or 1 Unit or account balance whichever is lower.</p> <p>The Switch must comply with the redemption rules of the Scheme and the issue rules of the other (receiving) scheme.</p> <p>In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder does not specify either the number or amount, the request will not be processed.</p> <p>The minimum amount of Redemption/Switch-out may be changed in future by the AMC / Trustee.</p> <p>Note: The number amount will not be applicable for investment made in the Scheme in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.</p>
Dispatch of Redemption Request	<p>Timeline for Dispatch of Redemption proceeds:</p> <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. 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	NIFTY SmallCap 250 (TRI)
Dividend/IDCW Policy	Not applicable
Name of the Fund Manager	Mr. Sanjay Doshi
Name of the Trustee Company	Abakkus Trustee Private Limited
Performance of the scheme	Not Applicable
Additional Scheme Related Disclosures	<p>(i) Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors): Not applicable as this is a new Scheme. However appropriate disclosure in this respect will be available at https://www.abakkusmf.com/statutory-disclosures.html#</p> <p>(ii) Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a</p>

	<p>percentage of NAV of the scheme: Not Applicable as this is a new scheme.</p> <p>(iii) Portfolio Turnover Rate: Not Applicable as this is a new scheme.</p>							
Expenses of the scheme	<p>These expenses are incurred for the purpose of various activities related to the NFO such as sales and marketing expenses, advertising, registrar expenses, printing and stationery, communication, statutory expenses, bank charges etc.</p> <p>As required under the SEBI (Mutual Funds) Regulations, all NFO expenses will be borne only by the AMC and not by the Scheme. Accordingly, the NFO expenses would be incurred from AMC books and not from Scheme's books.</p>							
Load Structure	<p>Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC; https://www.abakkusmf.com or connect at mf.investor.support@abakkusinvest.com or your distributor.</p> <p>As per clause 8.6 of SEBI Master Circular dated June 27, 2024, has decided that there shall be no entry Load for all Mutual Fund Schemes.</p> <table border="1"> <thead> <tr> <th>Type of Load</th> <th>Load chargeable (as %age of NAV)</th> </tr> </thead> <tbody> <tr> <td>Entry load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td> <p>For each purchase of Units through Lumpsum/ switch-in/Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Exit load on redemption/Systematic Withdrawal Plan (SWP)/ Switch-out, will be as follows:</p> <ul style="list-style-type: none"> i. If units redeemed or switched out are upto 10% (limit) of the units purchased or switched in within 3 months from the date of allotment – Nil ii. If units redeemed or switched out are over and above the 10% (limit) within 3 months from the date of allotment – 1% of the applicable NAV iii. If redeemed/switched out after 3 months from the date of allotment – Nil </td> </tr> </tbody> </table>		Type of Load	Load chargeable (as %age of NAV)	Entry load	Nil	Exit Load	<p>For each purchase of Units through Lumpsum/ switch-in/Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Exit load on redemption/Systematic Withdrawal Plan (SWP)/ Switch-out, will be as follows:</p> <ul style="list-style-type: none"> i. If units redeemed or switched out are upto 10% (limit) of the units purchased or switched in within 3 months from the date of allotment – Nil ii. If units redeemed or switched out are over and above the 10% (limit) within 3 months from the date of allotment – 1% of the applicable NAV iii. If redeemed/switched out after 3 months from the date of allotment – Nil
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	<p>However, the Trustee shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations.</p> <p>In accordance with clause 10.8.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, to bring about parity among all class of unit holders, no distinction among unit holders would be made based on the amount of subscription while charging exit loads. The exit load charged, if any, shall be credited to the scheme. Goods and Services tax on exit load shall be paid out of the exit load proceeds and exit load net of Goods and Services tax shall be credited to the schemes.</p> <p>Note on Load Exemptions:</p> <ol style="list-style-type: none"> 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. <p>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:</p> <ol style="list-style-type: none"> 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.

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).

Recurring Expenses

The AMC has estimated that upto 2.25 % 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 2.25%	
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 2.25%
Additional expenses under regulation 52 (6A) (c) ³		Upto 0.05%

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 reinstated 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) In order to encourage mutual fund distributors to expand their outreach and create awareness among new investors in terms of regulations 52(4A) of SEBI (MF) Regulations ,1996 the mutual fund distributors shall be eligible for additional commission in the following manner:

(i) New individual investors (new PAN) from B-30 cities, at the mutual fund industry level

(ii) New women individual investors (new PAN) from both Top 30 and B-30 cities

Sr	Investment Mode	Commission Structure
1.	Lump Sum Investment	1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year
2.	Systematic Investment Plan (SIP)	1% of the total investment made during the first year, subject to a maximum of ₹2,000

The additional distribution commission shall be paid from the 2 basis points on daily net assets, mandated to be set apart annually by AMCs for investor education awareness and financial inclusion initiatives, subject to adequate claw back provisions.

The additional commission specified above shall be in addition to the existing trail commission paid to the distributor from the scheme.

Distributors shall be eligible to receive the additional commission for mobilizing investments from new women investors from Top-30 cities and in cases where the commission for new investment from B-30 cities has not been claimed for the same woman investor/ investment. Dual incentives for the same investor/investment shall not be permitted. These provisions on additional incentive structure shall come into effect from February 01, 2026.

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	2.25
on the next Rs.250 crores of the daily net assets	2.00
on the next Rs.1,250 crores of the daily net assets	1.75
on the next Rs.3,000 crores of the daily net assets	1.60
on the next Rs.5,000 crores of the daily net assets	1.50
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	1.05

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.
- 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.

TER for the Segregated Portfolio, if applicable

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.

<p>Actual Expenses</p>	<p>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.</p> <p>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.</p> <p>4. The costs related to segregated portfolio shall in no case be charged to the main portfolio.</p> <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>
<p>Tax treatment for the Investors (Unitholders)</p>	<p>Investors are advised to refer to the details in the Statement of Additional Information, and also independently refer to their tax advisor.</p>
<p>Daily Net Asset Value (NAV) Publication</p>	<p>The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 (five) Business days from the date of allotment of units under the NFO. Subsequently, the AMC will calculate and disclose NAVs at the close of every Business Day in the manner specified by SEBI.</p> <p>The Net Asset Value of the scheme shall be calculated on daily basis and disclosed in the manner specified by SEBI. Abakkus Investment Managers Private Limited ("AMC") shall update the NAVs on its website https://www.abakkusmf.com/ and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 11.00 p.m. every Business Day.</p>
<p>For Investor Grievances please contact</p>	<p>Name and Address of Registrar: KFin Technologies Limited: Unit: Abakkus Mutual Fund Karvy Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032 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;</p> <p>Complaints resolution should be addressed to Mr. Sanjay Joshi, who has been appointed as the Investor Relations Officer and can be contacted at:</p> <p>Tel No: +91 22 6884 6683 Email: mf.iro@abakkusinvest.com Address: 9th Floor, Param House, Shanti Nagar, Near Grand Hyatt, Off Santacruz Chembur Link Road, Santacruz East, Mumbai – 400055</p>
<p>Unitholders' Information</p>	<p>Accounts Statements: 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 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</p>

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**

Half yearly Disclosures: Portfolio/Financial Results

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.

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>.

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.

Monthly Portfolio Disclosure

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> on or before the tenth day of the succeeding month in the prescribed format and AMFI Website at www.amfiindia.com.

Annual Report:

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).

For further details, please refer to the SAI.