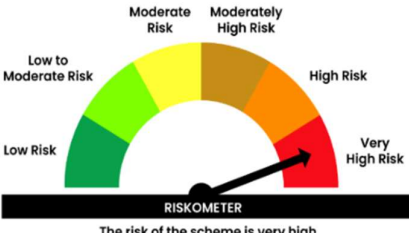
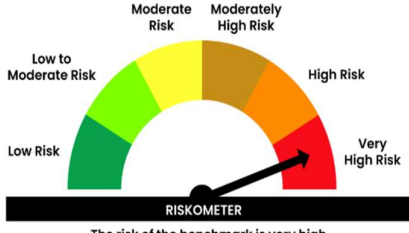


KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

ABAKKUS LARGE & MID CAP FUND

(An open-ended equity scheme investing in both large cap and mid cap stocks)

Scheme Code: ABKS/O/E/LMF/26/06/0005

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter
- Long term capital appreciation - Investment predominantly in large cap and mid cap stocks	 RISKOMETER The risk of the scheme is very high Risk of the Scheme is at Very High Risk	 RISKOMETER The risk of the benchmark is very high Benchmark Risk-o-meter is at Very High Risk
		NIFTY Large Midcap 250 Total Return Index (as per AMFI Tier I Benchmark)

* 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: July 15, 2026

New Fund Offer Closes on: July 29, 2026

Scheme re-opens on: August 06, 2026

Name of Mutual Fund	Abakkus Mutual Fund
Name of Asset Management Company	Abakkus Investment Managers Private Limited (“AMC”)
Name of Trustee Company:	Abakkus Trustee Private Limited (“Trustee”)
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 Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026 (herein after referred to as SEBI (MF) Regulations), as amended till date and circulars issued thereunder filed with SEBI. The units being offered for public subscription have not been approved or disapproved by SEBI nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated June 29, 2026.

Investment Objective	To generate long-term capital appreciation through a portfolio predominantly invested in equity and equity related instruments of large cap and mid cap companies.																						
	“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:																						
	Instruments	Indicative allocations (% of total assets)																					
		Minimum	Maximum																				
	Equity and Equity Related Instruments^	70%	100%																				
	a) Large Cap Companies	35%	65%																				
	b) Mid Cap Companies	35%	65%																				
	c) Other than Large Cap and Mid Cap Companies	0%	30%																				
	Debt securities (including securitised debt & debt derivatives), money market instruments and Gold and Silver Instruments	0%	30%																				
	Units issued by InvITs	0%	10%																				
	^Equity and Equity related instruments include (but not limited to) convertible debentures, equity warrants, convertible preference shares, equity derivatives and units of Real Estate Investment Trust (REITs). In terms of Paragraph 3.9.1 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, “Large Cap” shall consist of 1st -100th entities in terms of full market capitalization, “Mid Cap “shall be 101st - 250th entities and “Small Cap” 251st company onwards in terms of full market capitalization. Investment universe of “Large & Mid Cap” will be as per Paragraph 3.9.1 of the SEBI Master Circular for Mutual Funds 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 Large & Mid Cap companies prepared by AMFI in this regard will be adopted. As per Paragraph 13.8.2 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, the cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions, 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. The scheme may invest residual portion in equity, money market instruments and other liquid instruments, gold and silver instruments as permitted by SEBI and in InvITs, subject to the ceilings laid out in MF Regulations with respect to the respective asset class. Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars) <table><tr><th>Sr. No.</th><th>Type of Instrument</th><th>Percentage of Exposure</th><th>Circular References</th></tr><tr><td>1.</td><td>Securities Lending and Short Selling</td><td>1. Up to 20% of the net assets of a Scheme can be deployed in Stock Lending. 2. Up to 5% of the net assets of a Scheme can be deployed in Stock Lending to any single approved intermediary/counterparty.</td><td>Paragraph 13.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026</td></tr><tr><td>2.</td><td>Derivatives</td><td>Up to 50% of the net assets of equity component and debt component respectively.</td><td>Paragraph 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026</td></tr><tr><td>3.</td><td>Equity derivatives for non-hedging purpose</td><td>Up to 50% of the Equity Assets of the Scheme.</td><td>Paragraph 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026</td></tr><tr><td>4.</td><td>Debt derivatives for non-hedging purpose</td><td>Up to 50% of the Debt Assets of the Scheme.</td><td>Paragraph 8.5 & 13.15 of SEBI Master circular for Mutual Funds dated March 20, 2026</td></tr></table>			Sr. No.	Type of Instrument	Percentage of Exposure	Circular References	1.	Securities Lending and Short Selling	1. Up to 20% of the net assets of a Scheme can be deployed in Stock Lending. 2. Up to 5% of the net assets of a Scheme can be deployed in Stock Lending to any single approved intermediary/counterparty.	Paragraph 13.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026	2.	Derivatives	Up to 50% of the net assets of equity component and debt component respectively.	Paragraph 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026	3.	Equity derivatives for non-hedging purpose	Up to 50% of the Equity Assets of the Scheme.	Paragraph 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026	4.	Debt derivatives for non-hedging purpose	Up to 50% of the Debt Assets of the Scheme.	Paragraph 8.5 & 13.15 of SEBI Master circular for Mutual Funds dated March 20, 2026
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Abakus Large & Mid Cap Fund - Key Information Memorandum

	5.	Securitized Debt	Mortgage-backed securities and asset backed securities: Upto 40% of the debt assets.	Paragraph 13.1(2) of SEBI Master Circular for Mutual Funds dated March 20, 2026
	6.	Investment in debt instruments having structured obligations/ credit enhancements	Up to 10% of the debt portfolio of the scheme	Paragraph 13.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026
	7.	Repo/Reverse Repo/ Tri- Party repos (TREPS) on Government Securities and Treasury Bills (G-Secs and T-Bills)	To meet liquidity requirements or pending deployment as per regulatory limits	Paragraph 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026
	8.	Credit Default Swaps	Shall not exceed 10% of AUM of scheme and shall be within the overall limit of derivatives exposure	Paragraph 13.17 of SEBI Master Circular for Mutual Funds dated March 20, 2026
	9.	Infrastructure Investment Trusts (InvITs)	a) Up to 10% of its NAV in the units of InvITs b) Up to 5% of its NAV in the units of InvIT at single issuer level	Paragraph 13.13.5 of the SEBI Master Circular for Mutual Funds dated March 20, 2026
	10	Foreign/Overseas Securities	Up to 35% of total net assets of the scheme, subject to regulatory limits. Further, it may please be noted that all the provisions mentioned in SEBI Guidelines and Paragraph 13.11 related to 'Overseas Investments' of the SEBI Master Circular for Mutual Funds dated March 20, 2026 shall be complied. The investments shall be made subject to approval of threshold limits received from SEBI/ RBI from time to time.	Paragraph 13.11 of the SEBI Master Circular for Mutual Funds dated March 20, 2026
	11	Repo / Reverse Repo in permitted Corporate Debt Securities	Up to 10% of the net assets	Paragraph 3.8 of the SEBI Master Circular for Mutual Funds dated March 20, 2026
	12	Units of mutual fund schemes of the AMC or in the Scheme of other mutual funds	Up to 5% of the net assets of the scheme without charging any fees	Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations 2026, read with Paragraph 13.14.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026
	13	Unlisted Non-Convertible Debentures	Not exceeding 10% of the debt portfolio of the scheme	Paragraph 13.1(3) of SEBI Master Circular for Mutual Funds dated March 20, 2026.
	14	Unrated Debt and Money Market Instruments	Not exceeding 5% of the net assets of the scheme	Paragraph 13.1(4) of SEBI Master Circular for Mutual Funds dated March 20, 2026.
	15	AT1 and AT2 bonds	1. Up to 10% of the debt portfolio of the scheme and 2. not more than 5% of the debt portfolio of the scheme in	Paragraph 13.1(9) of SEBI Master Circular for Mutual Funds dated March 20, 2026.

		instruments issued by a single issuer	
16	Gold Instruments (including ETFs and ETCDs)	Currently up to 5% of net assets or as per regulatory limit prescribed from time to time. Note: - The percentage allocation will be reviewed to align with the regulatory limit once the global crisis settles.	Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations 2026, read with Paragraph 13.14.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026
17	Silver Instruments (including ETFs and ETCDs)	Up to 30% of net assets (residual portion) or as per regulatory limit prescribed from time to time.	Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations 2026, read with Paragraph 13.14.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026

In addition to the instruments stated in the table above the Scheme may undertake 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.	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 Paragraph 13.11.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026,, 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 Paragraph 13.11.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026 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 Paragraph 13.11.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026. 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 Paragraph 13.13.5 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, 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.

The Scheme may invest residual portion up to 30% of the net assets of the Scheme in units of Gold and Silver instruments [including Exchange Traded Funds ('ETF') and Exchange Traded Commodity

Derivatives ('ETCD')) of other schemes of the Abakkus Mutual Fund as and when launched or in units of schemes of any other Mutual Funds.

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 ASSET ALLOCATION PATTERN/PORTFOLIO REBALANCING:

Rebalancing due to Passive Breaches

Pursuant to Paragraph 3.11.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 2026, 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 Paragraph 3.11.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.

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) 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 paragraph 3.11 of SEBI Master circular for Mutual Funds dated March 20, 2026 shall be applicable.

Investment Strategy	EQUITY INVESTMENT STRATEGY: The investment objective of the Scheme is to generate long term capital appreciation through a portfolio by predominantly invested in equity and equity related securities of large cap and mid cap companies. The Scheme will be actively managed. SO. 27. The investment emphasis of the Scheme would be on identifying companies with sound corporate management 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 support these opportunities. 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. 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. 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 may have prudent exposure to derivatives to capture opportunities arising out of market imperfection and to hedge the portfolio, whenever necessary. The allocations will be within the limits defined in the asset allocation table. 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. Pending investment of the scheme may be invested in debt & money market instruments. The credit quality of the portfolio will be monitored & maintained, supported by input from external sources, including credit rating agencies. The investment team will primarily use a top-down approach for taking interest rate view and sector allocation. A bottom-up approach will be applied for individual security selection based on issuer financial strength, credit metrics, and instrument liquidity. While debt investments carry risks such as interest rate risk, reinvestment risk, credit risk, and benchmark risk, these risks may be mitigated through prudent diversification. Portfolio Construction 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 security will affect the overall portfolio. 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 scheme. 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. Abakkus Investment Philosophy and MEETS Framework • Potential Alpha Generators ○ Believe in investing with an endeavor of generating alpha over the markets, than just allocating within the benchmark index. Accordingly, we would primarily focus on following- • Growth- Focus where profitability is expected to grow relatively higher than the market average. • Value: Focus on fundamentally underpriced companies with reasonable growth expectations. • Fundamental driven: ○ Bottom-up research with focus on balance sheet ○ Numbers speak more than presentations and hype ○ Returns ultimately are all about earnings
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Happy To Be Contrarian:

- Prefer to be first, early and/or only investors
- Do not chase the momentum
- Open to evaluating companies across sectors, market caps and business cycle

Agile and flexible

- Each investment opportunity is looked upon individual merit
- Not constrained to a particular theme or style

Patient investors

- Buy and hold
- Invest in a stock as if investing in a business
- Think like a partner
- Active Portfolio adjustments to align with market conditions

Risk reward equation

- Expected returns must adequately justify the risk / uncertainty assumed.
- A good company might not necessarily be a good stock
- Focus on the price we pay and value derived
- What is in the price?

MEETS framework

- Management
 - Focus on Quality – capability and track record
 - Capital allocation policy – capex is fine if Return on Equity (RoE) is maintained or enhanced
 - Capital distribution policies – that are fair to minority shareholders
 - Error in decision – business errors vs avoidable mishaps
- Earnings
 - Focus on quality of earnings v/s reported earnings
 - Focus on structural earnings vs cyclical earnings
 - Companies capable of doubling profits around four years where Enterprise Value (EV) / Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA) can halve over the same period.
- Events/Trends
 - Management meetings
 - Company Stock movement driven by specific events
 - Events which can create Buy or Sell opportunity
 - Events on the horizon
 - Disruptive trends/New themes
- Timing
 - Good company is not necessarily a good investment if price is not right
 - What is the price discounting
 - Time frame of investment
 - Mean Reversion
- Structural
 - Size of the opportunity
 - Competitive positioning / MOAT (competitive advantage)
 - Consistent growth in profits over time

EQUITY DERIVATIVE INSTRUMENTS:

Equity derivative instrument includes but are not limited to futures (both stock and index) and options (stock and index).

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: interest rates, exchange rates, commodities, and equities.

Derivatives can be either exchange traded or can be over the counter (OTC). Exchange traded derivatives are listed and traded on stock exchanges whereas OTC derivative transactions are generally structured between two counterparties. The risks associated with derivatives are similar to those associated with equity investments. The additional risks could be on account of:

1. Illiquidity
2. Potential mis - pricing of the Futures / Options
3. Inability of derivatives to correlate perfectly with the underlying (Indices, Assets, Exchange Rates)
4. Cost of hedge can be higher than adverse impact of market movements.
5. An exposure to derivatives in excess of the hedging requirements can lead to losses.
6. An exposure to derivatives can also limit the profits from a genuine investment transaction.

Exchange traded derivative contracts in stocks and indices in India are currently cash settled at the time of maturity/expiry.

For detailed derivative strategies, please refer to **SAI**.

DEBT INVESTMENT STRATEGY:

The Fund Manager would seek to provide risk adjusted returns by optimizing the trade-offs between liquidity, duration (interest rate movement), and credit quality, depending on the macro- economic, technical, and market factors including future course of system liquidity, interest rates, and other fiscal and monetary variables.

The investment strategy starts from analysis, then incorporates limits, looks at portfolio construction and rebalancing, and finally performance monitoring as a feedback loop.

The analysis activity starts from macroeconomic analysis, including fiscal and economic factors, impact of global and local events on India's macro-economy, and finally impact of these on the fixed income market. Technical analysis may be undertaken as to the likely range of movement and deciding the timing. Market activity analysis is looked into to determine liquidity of specific securities. Credit analysis and monitoring is resorted to and dovetailed with the other analysis to determine credit quality, and ideal spreads where specific securities ought to be trading at. This is a continuous process. All this analysis is sieved through limit filters set by the investment committee.

Based on these results, portfolio construction and rebalancing is carried out. The performance of the portfolio is continuously monitored, and feedback is taken as to the performance of individual securities to test the assumptions behind the analysis. The assumptions are then tweaked from the learning incorporated by the feedback.

Based on this learning, fresh analysis is carried out for portfolio rebalancing, and the process continuously iterates.

Debt Derivatives Strategy:

The Scheme may use Derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures (as and when permitted) or such other Derivative instruments as may be permitted under the applicable regulations. Derivatives will be used for the purpose of hedging, and portfolio balancing or such other purpose as may be permitted under the regulations and Guidelines from time to time.

The Fund will be allowed to take exposure in interest rate swaps only on a non-leveraged basis. A swap will be undertaken only if there is an underlying asset in the portfolio. In terms of Circular No. MFD.BC.191/07.01.279/1999-2000 and MPD.BC.187/07.01.279/1999- 2000 dated November 1, 1999 and July 7, 1999 respectively issued by RBI permitting participation by Mutual Funds in interest rate swaps and forward rate agreements, the Fund will use Derivative instruments for the purpose of hedging and portfolio balancing. The Fund may also use derivatives for such purposes as maybe permitted from time to time. Further, the guidelines issued by RBI from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to by the Mutual

	Fund. IRS and FRA do also have inherent credit and settlement risks. However, these risks are substantially reduced as they are limited to the interest streams and not the notional principal amounts. Investments in Derivatives will be in accordance with the extant Regulations/guidelines. Presently Derivatives shall be used for hedging and/or portfolio balancing purposes, as permitted under the Regulations. For detailed derivative strategies, please refer to SAI. Portfolio Turnover: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be played out to enhance the total return of the portfolio, which will result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. The fund manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.
Risk Profile of the Scheme	Scheme Specific Risk Factors 1. Risks factors associated with Equity and Equity Related Instruments: Equity and Equity Related Instruments by nature are volatile and prone to price fluctuations on a daily 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:

- a. Auto Loans (cars/commercial vehicles/two wheelers)
- b. Residential Mortgages or Housing Loans
- c. Consumer Durable Loans

- d. Personal Loans
- e. 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

- a. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
- b. Security comprises of segregated portfolio may not realise any value.
- c. 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 InvITS

- **Market Risk:** 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 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:** 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 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 2026' 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. Risk factors of repo market:

- **Illiquidity Risk** - The repo market for corporate debt securities is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties. Therefore, to mitigate such risks, it has been stipulated that gross exposure to Repo in corporate bonds would be limited to 10% of net assets of the concerned scheme. Further, the tenor of repo would be taken based on nature and unit holders' pattern of the scheme.
- **Counter-party Risk** - Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the schemes shall carry out repo transactions with only those counter parties, which has a credit rating of 'A1+' or 'AA-and above'. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the scheme's account before the money is lent to the counter-party. Overall, we would have a limited number of counter-parties, primarily comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers. Similarly, in the event of the scheme being unable to pay back the money to the counter party as contracted, the counter-party may hurriedly dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases. Sufficient funds flow management systems are in place to mitigate such risks.
- **Collateral Risk (as a repo buyer)** - Collateral risks arise due to fall in the value of the security (change in credit rating and/or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, we have stipulated the minimum credit rating of the issuer of collateral security ('AA' for long-term instruments /A1+ for money market instruments), maximum duration of the collateral security (10 years) and minimum haircuts on the value of the security.

18. Risk factors related to Silver / Gold Instruments:

- The NAV of Silver / Gold ETFs is related to the value of Silver / Gold held by the Silver / Gold ETF. The value (price) of Silver / Gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of Silver / Gold ETFs. The factors that may affect the price of Silver / Gold, among other things, include demand and supply for Silver / Gold in India and in the global market, Indian and foreign exchange rates, interest rates, inflation trends, trading in Silver / Gold as commodity, legal restrictions on the movement/trade of Silver / Gold that may be imposed by RBI, Government of India or countries that supply or purchase Silver / Gold to/from India, trends

	and restrictions on import/export of Silver / Gold jewellery in and out of India, etc. • Listing of the units of the Silver / Gold ETFs does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the ETF may quote below its face value / NAV. The market price of the Units of the ETF, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the Unit (or NAV), and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units in the Exchange may lead to market price of the Units to quote at premium or discount to NAV. To that extent the return from the Scheme shall differ from the return on Silver / Gold. 19. 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. For details on risk factors and risk mitigation measures, please refer SID.																																				
Plans /Options	The Scheme has following Plans: 1. Regular Plan 2. Direct Plan Each of the Plans shall have following option: Growth. No Income Distribution cum Capital Withdrawal (IDCW) option will be provided. 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: <table><tr><th>Scenario</th><th>Broker Code</th><th>Plan</th><th>Default Plan to be captured</th></tr><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></table> 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. 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.	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
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																																		
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5.	Direct	Not Mentioned	Direct Plan																																		
6.	Direct	Regular	Direct Plan																																		
7.	Mentioned	Regular	Regular Plan																																		
8.	Mentioned	Not Mentioned	Regular Plan																																		

Abakus Large & Mid Cap Fund - Key Information Memorandum

Applicable NAV (after the scheme opens for subscriptions and redemptions)	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: For Purchase (including switch-in) of any amount: Closing NAV of the day on which the funds are available for utilization shall be applicable irrespective of the size and time of receipt of such application For this purpose, the cut-off time for credit of funds to bank account of respective scheme shall be 3:00 pm. For Redemptions including Switch - outs: ● In respect of valid applications received upto 3 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable. ● In respect of valid applications received after 3 p.m. on a Business Day by the Fund or any time on a Non-Business day, 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. 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.		
Minimum Application amount / Number of units	Purchase: Lumpsum investment: Rs.500/- 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. 500/- and in multiples of Re. 1/- thereafter.	Redemption: Redemption- Rs. 500/- or 1 Unit or account balance whichever is lower. Switch Out- Rs. 500/- and in multiples of Re. 1/- thereafter.
Despatch of Redemption Request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 (three) Business Days from the date of redemption or repurchase. For list of exceptional circumstances refer Paragraph 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026. For further details, please refer SAI.		
Benchmark Index	NIFTY Large Midcap 250 Total Return Index		
Dividend/IDCW Policy	Not Applicable		
Name of the Fund Manager	Mr. Pratish Krishnan Koller (Equity), Mr. Abhishek Krishnaswami Srinivas (Fixed Income)		
Name of the Trustee Company	Abakus Trustee Private Limited		
Performance of the scheme	This scheme is a new scheme and does not have any performance track record.		
Additional Scheme Related Disclosures	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#. ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds including detailed description. Not Applicable. iii. Functional Website link for Portfolio Disclosure – Fortnightly/Monthly - Appropriate disclosure in		

	this respect will be available at https://www.abakkusmf.com/statutory-disclosures.html# . iv. Functional website link to the respective addendums to the SID. Not Applicable as it is a new scheme. v. Portfolio Turnover Rate. Not Applicable as it is a new scheme. vi. Aggregate investment in the Scheme. Not Applicable as it is a new scheme. For disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.
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Expenses of the scheme	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.				
Load Structure	All the expenditures pertaining to launch of new fund offer till the date of allotment of mutual fund units to investors shall be borne by the asset management company or trustees or sponsor. 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/statutory-disclosures.html or connect at mf.investor.support@abakkusinvest.com or your distributor. As per clause 11.7.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, has decided that there shall be no entry Load for all Mutual Fund Schemes. <table border="1"> <thead> <tr> <th>Type of Load</th><th>Load chargeable (as %age of NAV)</th></tr> </thead> <tbody> <tr> <td>Exit Load</td><td>1% if Units redeemed / switched out before 6 months from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 6 months from the date of allotment.</td></tr> </tbody> </table> 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. In accordance with Paragraph 11.7.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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. Note on Load Exemptions: - AMC shall not charge any load on issue of bonus units for existing as well as prospective investors. - 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: - The AMC shall issue an addendum and display the same on its website immediately. The latest applicable addendum shall be part of SID and KIM. (E.g. in case of changes in load structure, the addendum carrying the latest applicable load structure shall be attached to all KIM and SID till it is updated). Further, the account statements shall continue to include applicable load structure.	Type of Load	Load chargeable (as %age of NAV)	Exit Load	1% if Units redeemed / switched out before 6 months from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 6 months from the date of allotment.
Type of Load	Load chargeable (as %age of NAV)				
Exit Load	1% if Units redeemed / switched out before 6 months from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 6 months from the date of allotment.				

Recurring Expenses	II. The digital copies of SID shall have a functional website link to the respective addendums to the SID issued after the last update of SID. III. The addendum shall be sent via email to all the distributors/brokers/Investor Service Centre (ISC), so that the same can be provided along with the SID and KIM till it is updated. 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). All expenses of the scheme shall be clearly identified and shall be paid from the scheme. The expenses shall be subject to the base expense limits, brokerage limits, transaction cost and statutory levy permissible under these regulations. The base expense ratio ("BER") of the scheme shall be sum of expenses mentioned at sub-regulation (4), sub-regulation (5) and sub-regulation (6) but excluded statutory levy applicable, if any, on the said expenses and transaction cost specified under sub-regulation (10) of Regulation 66 of MF Regulations. The maximum base expense ratio as percentage of daily net assets shall be upto 2.10% per annum. Total expense ratio ("TER") shall be total of expense charged within the base limit, brokerage cost permitted, transaction cost incurred for the purpose of execution of trade and statutory levies charged to the investors, as may be permitted under the SEBI (Mutual Funds) Regulations and circulars issued thereunder from time to time.																	
	<table border="1"> <thead> <tr> <th>Expense Head</th><th>% p.a. of daily Net Assets* (Estimated p.a.)</th></tr> </thead> <tbody> <tr> <td>Investment Management and Advisory fees</td><td rowspan="11">Upto 2.10 %</td></tr> <tr> <td>Audit fees/fees and expenses of trustees</td></tr> <tr> <td>Custodial Fees</td></tr> <tr> <td>Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td></tr> <tr> <td>Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes</td></tr> <tr> <td>Costs related to investor communications</td></tr> <tr> <td>Costs of fund transfer from location to location</td></tr> <tr> <td>Cost towards investor education, awareness and financial inclusion</td></tr> <tr> <td>Brokerage & transaction cost pertaining execution of trade</td></tr> <tr> <td>Costs of statutory advertisements;</td></tr> <tr> <td>Such other expenses as may be specified in the Regulations*</td></tr> <tr> <td>Maximum Base expenses ratio (BER) permissible under Regulation 66</td><td>Upto 2.10%</td></tr> <tr> <td>Statutory levies (including GST) on all expenses excluding brokerage and transaction cost</td><td>As applicable (including GST of 18%)</td></tr> </tbody> </table>	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)	Investment Management and Advisory fees	Upto 2.10 %	Audit fees/fees and expenses of trustees	Custodial Fees	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes	Costs related to investor communications	Costs of fund transfer from location to location	Cost towards investor education, awareness and financial inclusion	Brokerage & transaction cost pertaining execution of trade	Costs of statutory advertisements;	Such other expenses as may be specified in the Regulations*	Maximum Base expenses ratio (BER) permissible under Regulation 66	Upto 2.10%	Statutory levies (including GST) on all expenses excluding brokerage and transaction cost
Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)																	
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Such other expenses as may be specified in the Regulations*																		
Maximum Base expenses ratio (BER) permissible under Regulation 66	Upto 2.10%																	
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	As applicable (including GST of 18%)																	

Statutory levies (including GST) on brokerage and transaction cost

Additionally, levies such as Stamp Duty, STT etc. will be charged on Turnover / transaction value of securities which will be at prescribed rates.

*Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

The base expenses of the scheme (s) including the investment management and advisory fee shall not exceed the limit as specified in the Regulations and amendments thereto.

The total of all expenses i.e. Total Expense Ratio (TER) charged to the investors of the scheme shall be total of expense charged within the base limit specified above, brokerage cost, transaction cost incurred for the purpose of execution of trade and statutory levies charged to the investors, as specified in the Regulations.

Pursuant to Chapter XI on SEBI (Mutual Funds) Regulations read with Paragraph 11.9.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC shall annually set aside 0.02% of daily net assets of the scheme for investor education, awareness and financial inclusion initiatives.

The expenses towards Investment Management and Advisory Fees under Regulation 66 (4) and the various sub-heads of recurring expenses mentioned under Regulation 66 (5) of SEBI (MF) Regulations, 2026 can be apportioned under various expense heads/ sub heads without any sub limit, as permitted under the applicable regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 66 (4) and (5) respectively.

In addition to the limits as specified in Regulation 66(7) of SEBI (MF) Regulations, 2026 or the Base Recurring Expenses (Base Expense Limit) as specified above, the following costs or expenses may be charged to the Scheme namely-

- The Scheme may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified in the Regulations.

- Transaction cost incurred for the purpose of execution of a trade shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

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

- a) GST on investment and advisory fees, brokerage and transaction costs on execution of trades shall be borne by the Scheme.
- b) Investor education and awareness initiative fees of at least 2 basis points on daily net assets of the Scheme.

All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan.

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

Assets under management Slab (In Rs. crore)	Base expense ratio limits
On the first Rs. 500 crores of the daily net assets	2.10%
On the next Rs. 250 crores of the daily net assets	1.90%
On the next Rs. 1,250 crores of the daily net assets	1.60%
On the next Rs. 3,000 crores of the daily net assets	1.50%

On the next Rs. 5,000 crores of the daily net assets	1.40%
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 the balance of the assets	0.95%

The base expenses of the Scheme(s) including the investment management and advisory fee shall not exceed the limit stated in Regulation 66 of the SEBI (MF) Regulations and amendments thereto.

Additional expenses for gross new inflows from specified cities.

a. In line with the provisions of Clause 11.6 of Master Circular dated March 20, 2026, the AMC shall pay additional commission in the following manner:

1. Additional commission is payable to distributors for onboarding new eligible investors as follows:
 - a. New individual investors (new PAN) from B-30 cities at the mutual fund industry level;
 - b. New women individual investors (new PAN) from both Top 30 and B-30 cities.
2. The structure of additional commission will be as follows:
 - Lumpsum Investments: 1% of amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year.
 - Systematic Investment Plan, 1% of the total investment made during the first year, subject to a maximum of ₹2,000.
3. Additional distribution commission will be paid from the 2 basis points on daily net assets, mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives and will be subject to adequate claw back provisions.
4. The additional commission will be in addition to the existing trail commission paid to the distributor from the Scheme.
5. Distributor will be eligible to receive additional commission for mobilizing investments from new women investors from Top-30 cities and in cases where the commission for new investments from B-30 cities has not been claimed for the same women investors / investment. Dual incentives for the same investor / investment will not be permitted.
6. Payment of additional commission will be applicable as per stipulated timelines and will subject to implementation standards as may be prescribed by AMFI via email dated December 27, 2025.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associate, sponsor, trustee or any other entity through any route.

Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower. A list of such miscellaneous expenses shall be as provided by AMFI in consultation with SEBI. Such expenses incurred by AMC shall be properly recorded in the books of account of AMC and audited at year end.

Illustration:

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	-
Distribution Expenses	100	-
Returns after Expenses at the end of the Year	1250	1350
Returns in Percentage (%)	12.50	13.50

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

Abakus Large & Mid Cap Fund - Key Information Memorandum

	For the actual current expenses being charged to the Scheme, the Investor should refer to the website of the Mutual Fund at https://www.abakkusmf.com/total-expense-ratio.html . Any change in the BER in comparison to previous base BER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change. Further, the notice of change in BER shall be updated on the website at least three working days prior to effecting such change.
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	The AMC will calculate and disclose the first NAV upto three 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 three decimal places on all Business Days. The Net Asset Value of the scheme shall be calculated on daily basis and disclosed in the manner specified by SEBI. The 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. In case the schemes invests in ETCs, the NAV will be calculated and disclosed at the close of every Business Day and uploaded on the Abakus Mutual Fund website i.e. (https://www.abakkusmf.com) and AMFI website (www.amfiindia.com) by 9.00 a.m. of the following business day.
For Investor Grievances please contact	Contact details for general service requests: Website: https://www.abakkusmf.com/contact.html e-mail: mf.investor.support@abakkusinvest.com or Toll Free No: 1800 267 1849 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 Relations Officer and can be contacted at: 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
Unitholders' Information	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). The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder. On receipt of request from the unit holder, the AMC shall issue units in dematerialized form to a unit holder in a scheme within 2 working days. 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. 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. Monthly Disclosure Portfolio:

Paragraph 6.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Mutual Fund shall disclose the Portfolio of the Scheme as on the last day of the month on its website on <https://www.abakkusmf.com/statutory-disclosures.html#> or before the tenth day of the succeeding month in the prescribed format.

AMC shall declare on their website the hosting of the monthly statement of its schemes portfolio on their website and on the website of AMFI.

In case of unitholder whose email addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. The unitholders whose e-mail address are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. Investors may also place a specific request through modes such as SMS, telephone, email or written request (letter) for a physical or electronic copy of the statement of scheme portfolio.

Half Yearly Results:

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on <https://www.abakkusmf.com/statutory-disclosures.html#> the website of the AMC and AMFI.

Written communication (including digital modes such as email/SMS etc.) shall be sent to unitholders by the asset management company about the availability of financial results.

Annual Report:

The scheme wise annual report, in machine readable format, shall be hosted on the website of the AMCs and on the website of AMFI. The AMCs shall display the link prominently on their websites and make the physical copies available to the unit holders, at their registered offices at all times.

The websites of the AMCs shall also be linked with AMFI website so that the investors and analyst(s) can access the annual reports of all mutual funds at one place.

AMCs shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI.

AMCs shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof.

AMC 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

Application No. _____

Please read the instructions and refer to SID, KIM and Addendums issued for the respective schemes and SAI of Abakkus 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 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. 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 ☒ PHYSICAL MODE (Default) ☐ 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																Central Depository Services (India) Limited																																													
DP Name -																DP Name -																																													
DP ID	I	N														Beneficiary A/c No.															DP ID															Beneficiary A/c No.															

Enclosures - Please (✓) ☐ Client Masters List (CML) ☐ Transaction cum Holding Statement ☐ Delivery Instruction Slip (DIS)

3. MODE OF HOLDING (Please refer instruction no. 5)

(In case of Demat Purchase, Mode of Holding should be same as in Demat Account)

☐ Single ☐ Joint ☐ Anyone or Survivor

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)

[illegible]

Gender ☐ Male ☐ Female ☐ Others

Name of Sole / 1st Applicant (Name as per IT Records)		Mr/ Ms. / M/s.	First	Middle	Last
PAN/PEKRN (Mandatory)			CKYC No.		Date of Birth / Date of Incorporation (Mandatory)
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	DDMMYY						
Tax Status (Mandatory, Please ✓)	☐ Resident Individual ☐ Minor through guardian ☐ Non Profit Organisation				☐ NRI-Repatriation ☐ Company ☐ Financial Institution				☐ NRI-Non Repatriation ☐ FIIs ☐ NBFC				☐ Partnership ☐ PIO ☐ Bank		☐ Trust ☐ Body Corporate ☐ Others		☐ HUF ☐ Society/Club (Please Specify)		☐ AOP ☐ Sole Proprietorship	

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 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]

Mr. / Ms.
(Name as per IT Records)

[illegible]

Designation/Relationship with Minor

Date of Birth/Date of Incorporation
(Mandatory)

Date of Birth Proof for minors (Any One)

☐ Birth Certificate☐ Marks Sheet (HSC/ICSE/CBSE)☐ School Leaving Certificate☐ Passport☐ Others

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Abakkus Investment Managers Private Limited

9th Floor, Param House, Shanti Nagar, Near Grand Hyatt, Santacruz (East), Mumbai - 400055, Maharashtra, India

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

[illegible]

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 _____ 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

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 _____ 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

7. KYC Details (Mandatory Occupation)

(Please refer instruction no. 3e)

First Applicant:	☐ Private Sector Service	☐ Public Sector Service	☐ Government Service	☐ Business	☐ Professional	☐ Agriculturist	☐ Retired
	☐ Housewife	☐ Student	☐ Forex Dealer	☐ Others (please specify) _____			
Second Applicant:	☐ Private Sector Service	☐ Public Sector Service	☐ Government Service	☐ Business	☐ Professional	☐ Agriculturist	☐ Retired
	☐ Housewife	☐ Student	☐ Forex Dealer	☐ Others (please specify) _____			
Third Applicant:	☐ Private Sector Service	☐ Public Sector Service	☐ Government Service	☐ Business	☐ Professional	☐ Agriculturist	☐ Retired
	☐ Housewife	☐ Student	☐ Forex Dealer	☐ Others (please specify) _____			

Gross Annual Income

First Applicant:	☐ Below 1 Lac	☐ 1-5 Lacs	☐ 5-10 Lacs	☐ 10-25 Lacs	☐ >25 Lacs-1 crore	☐ >1 crore								
	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:	☐ Below 1 Lac	☐ 1-5 Lacs	☐ 5-10 Lacs	☐ 10-25 Lacs	☐ >25 Lacs-1 crore	☐ >1 crore								
	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:	☐ Below 1 Lac	☐ 1-5 Lacs	☐ 5-10 Lacs	☐ 10-25 Lacs	☐ >25 Lacs-1 crore	☐ >1 crore								
	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)

First Applicant:	☐ I am Politically Exposed Person (PEP)	☐ I am Related to Politically Exposed Person (RPEP)	☐ Not applicable
Second Applicant:	☐ I am Politically Exposed Person (PEP)	☐ I am Related to Politically Exposed Person (RPEP)	☐ Not applicable
Third Applicant:	☐ I am Politically Exposed Person (PEP)	☐ I am Related to Politically Exposed Person (RPEP)	☐ Not applicable

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 ☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ 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

☐ SB
 ☐ CA
 ☐ SB-NRE
 ☐ SB-NRO
 ☐ Others

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	☐ Regular ☐ Direct Plan	☐ Growth (Default) ☐ IDCW Payout ☐ IDCW Reinvestment IDCW Frequency

Payment Type (Please ✓)	☐ Non-Third Party	☐ Third Party Payment (Pls fill third party declaration form)
Transaction Type	☐ Lumpsum	☐ SIP*
Amount (₹)		
Mode of Payment (Please ✓) ☐ Cheque ☐ NEFT / RTGS ☐ 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 Flexi Cap 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			☐ Indian ☐ U.S. ☐ Others (Please specify)
Second Applicant			☐ Indian ☐ U.S. ☐ Others (Please specify)
Third Applicant			☐ Indian ☐ U.S. ☐ 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 ☐ B ☐ C ☐
Second Applicant				Reason : A ☐ B ☐ C ☐
Third Applicant				Reason : A ☐ B ☐ C ☐

☐ 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: ☐ Residential ☐ Registered Office ☐ Business	*Address Type of 2nd Holder: ☐ Residential ☐ Registered Office ☐ Business	*Address Type of 3rd Holder: ☐ Residential ☐ Registered Office ☐ Business
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*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 ☐ Please tick if the nominee address is same as mentioned in first holder address
		(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.

1. 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

2. 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
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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.
 - c) 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.
- 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.
- 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 list 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.

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 Manage-

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.

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	- 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: 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	- 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	If no Indian telephone number is provided - 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 If Indian telephone number is provided along with a foreign country telephone number - 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	- 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).
- 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.

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:

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.

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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 Scheme Name ☐ Growth (Default)
☐ IDCW Payout
☐ IDCW Reinvestment

Please tick (✓) ☐ Regular Plan ☐ Direct Plan

SIP Frequency ☐ Weekly (Monday to Friday) ☐ Fortnightly (1-14, 7-21, 14-28) ☐ 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, 7-21 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*

*In case of Quarterly/Half Yearly SIP, only Yearly frequency is available under SIP Top Up Facility.

Fixed Top Up Amount*: ₹ OR Variable Top Up Percentage: ☐ 5% ☐ 10% ☐ 15% ☐ 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*: ₹ OR ☐ SIP Top Up Cap Month:

(*Investor has to choose only one option either CAP amount or CAP month - year, In case of multiple selection, Top Up Cap amount will be considered as a default selection)

First Installment Details

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

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

Utility Code ☒ CREATE ☒ MODIFY ☒ CANCEL

Sponsor Bank Code Bank use 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 ☐ Daily ☐ Weekly ☐ Bi- Monthly ☐ Monthly ☐ Quarterly ☐ Half- Yearly ☐ Annualy ☐ As & when presented

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

Maximum period of validity of this mandate is 40 years only 1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

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 -

- Daily, Weekly, Bi-Monthly, Monthly, Quarterly, Half-Yearly, 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 SIPs.

In case existing mandates are successfully registered, a new SIP registration will take upto five 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 Daily, Weekly, Fortnightly and monthly frequencies and 2 failed debit attempts under Quarterly, Half-Yearly and Yearly 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 Rs. 2000 each. If the investor has less than Rs. 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.

Maximum amount for SIP is Rs. 1 crore

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, Every Wednesday will be the default day and in case of Fortnightly SIP 7 -21 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 Rs. 500/- and in multiples of Rs. 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 Yearly interval.
- Quarterly/Half Yearly SIP offers Top up frequency only at yearly intervals.

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 10 days before the requested start date.

Please view below illustration for Fixed Top Up:

- SIP Tenure: 01 April 2025 to 31 March 2030
- Monthly SIP Instalment: Rs.1000/-
- TopUp Frequency: Yearly, Fixed TopUp amount: Rs. 1000/-
- Instalment date - 1st of every month

Installment Number	From	To	Monthly SIP Instalment	Top Up Amount (₹)	SIP Amount with Top Up (₹)
1 to12	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: Rs. 1000/-
- TopUp Frequency: Yearly, TopUp percentage: 10%
- Instalment date - 1st of every month

Installment Number	From	To	Monthly SIP (₹)	Top Up Amount (10%) (₹)	Top Up Amount (rounded off) (₹)	SIP Amount with Top Up (₹)
1 to12	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.

OFFICIAL COLLECTION CENTRES (FOR FRESH PURCHASES & SWITCH-INS)

ABAKKUS AMC AUTHORISED COLLECTION CENTRES

9th Floor, Param House, Shanti Nagar, Near Grand Hyatt, Santacruz (East), Mumbai - 400055, Maharashtra, India

KFINTECH - INVESTOR SERVICE CENTRES

AGARTALA: Ols Rms, Chowmuhani Mantri Bari Road 1st Floor, Near Jana Sevak Saloon Building Traffic Point, Tripura West, Agartala-799001. **AGRA:** 3rd Floor, 303 Corporate Park, Block no- 109, Sanjay Place, Agra-282002. **AHMEDABAD:** Office No. 401, On 4Th Floor, Abc-I Off. C.G. Road, Ahmedabad-380009. **AJMER:** Shop no. 2, 3rd Floor, Above Raymond Shop, Opp City Power House, Hathl Bhata, Ajmer-305001. **AKOLA:** Shop No 25, Ground Floor, Yamuna Tarang Complex, Murtizapur Road, N.H. No- 6 Opp Radhakrishna Talkies, Maharashtra-444001. **ALIGARH:** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh-202001. **ALLAHABAD:** Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Prayagraj-211001. **ALWAR:** Office Number 137, First Floor, Jai Complex, Kos No-2, Alwar-301001. **AMARAVATHI:** Shop No. 21, 2Nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi-444601. **AMBALA:** 6349, 2Nd Floor, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala-133001. **AMRITSAR:** Sco 5, 2Nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar-143001. **ANAND:** 203 SAFFRON ICON, OPP SENIOR CITIZEN GARDEN, MOTA BAZAR, V V NAGAR ANAND, Anand-388120. **ANANTHAPUR:** #13/4, Vishnupriya Complex Beside Sbi Bank, Near Tower Clock, Ananthapur-515001. **ASANSOL:** 112/N G. T. Road Bhanga Pachil, G.T Road Asansol, Paschim Bardhaman Asansol, West Bengal-713303. **AURANGABAD:** Shop NO B 30/A Motiwala, Trade Center, Nirala Bazar, Chhatrapati Sambhajnagar, Aurangabad-431001. **AZAMGARH:** Shop no. 18 Gr. Floor, Nagarpalika Infront of Tresery office, Azamgarh-276001. **BALASORE:** 1-B. 1st Floor, Kalinga Hotel Lane Baleshwar, Baleshwar Sadar, Balasore-756001. **BANGALORE:** Old No 35, New No : 59, KAMALA NIVAS, 1ST FLOOR, PUTTANNA ROAD BASAVANGUDI, BANGALORE-560004. **BANKURA:** Plot Nos- 80/1/Anatunchati Mahalla, 3Rd Floor, Ward No-24, Opposite P.C Chandra Bankura Town, Bankura-722101. **BAREILLY:** 1St Floorrear, Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly-243001. **VADODARA:** 1st Floor, 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, Vadodara-390007. **BEGUSARAI:** SRI RAM MARKET, KALI ASTHAN CHOWK MATIHANI ROAD, BEGUSARAI, BIHAR-851101. **BELGAUM:** Premises No.101, Cts No.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum-590011. **BELLARY:** Ground Floor, 3Rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary-583103. **BERHAMPUR** (OR): Opp Diyya Nandan Kalyan Mandap, 3Rd Lane, Dharan Nagar, Near Lohiya Motor, Berhampur-760001. **BHAGALPUR:** 2Nd Floor, Chandralok Complexhantaghar Radha Rani Sinha Road, Bhagalpur-812001. **BHARUCH:** 123 Nexus Business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, Bharuch-392001. **BHATINDA:** Mcb -2-3-01043 2 Floor, Goniana Road, Opporite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda-151001. **BHAVNAGAR:** 303 Sterling Point, Waghwadi Road, Bhavnagar-364001. **BHILAI:** Office No.2, 1St Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai-490020. **BHILWARA:** Office No. 14 B, Prem Bhawan Pur Road, Gandhi Nagar, Near Canarabank, Bhilwara-311001. **BHOPAL:** Sf-13, Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2 M P Nagar, Bhopal-462011. **BHUBANESWAR:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar-751007. **BIKANER:** H.No. 10 Himtasar House, Museum circle Civil line Bikaner, Rajasthan-334001. **BILASPUR:** Shop.No.306, 3Rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur-495001. **BOKARO:** City Centre, Plot No. He-07, Sector-Iv Bokaro Steel City, Bokaro-827004. **BORIVALI:** Gomati Smutground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai-400092. **BURDWAN:** Saluja Complex; 846, Laxmipur, G T Road, Burdwan; Ps: Burdwan, Burdwan-East-713101. **CALICUT:** Second Floor, Manimuriyl Centre Bank Road, Kasaba Village, Calicut-673001. **CHANDIGARH:** Second Floor, SCO 2469-70, Sco 2469-70, Sec. 22-C, Chandigarh-160022. **CHENNAI:** 9Th Floor, Capital Towers 180 Kodambakkam High Road, Nungambakkam, Chennai-600034. **CHINSURA:** No : 96 Po: Chinsurah, Doctors Lane, Chinsurah-712101. **COCHIN:** Door No:61/2784, Second floor, Sreealakshmi Tower Chittoor Road, Ravipuram Ernakulam, Kerala-682015. **COIMBATORE:** 3Rd Floor, Jaya Enclave 1057 Avinashi Road, Coimbatore-641018. **CUTTACK:** Shop No-45, 2Nd Floor, Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack-753001. **DARBHANGA:** H-No-185, Ward No-13, National Statistical office Campus, Kathalbari Bhandar Chowk Darbhanga, Bihar-846004. **DAVANGERE:** D.No 162/6, 1st Floor, 3Rd Main P J Extension, Davangere Taluk, Davangere Manda, Davangere-577002. **DEHRADUN:** Shop No-809/799 Street No-2 A, Rajendra Nagar, Near Sheesha Lounge Kaulgarh Road, Dehradun-248001. **DEORIA:** K. K. Plaza, Above Apurva Sweets Civil Lines Road, Deoria-274001. **DHANBAD:** 204-A, 2Nd Floor, New Market, Bank More Katras road, Dhanbad-826001. **DHULE:** Ground Floor, Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule-424001. **DURGAPUR:** Mwav-16 Bengal Ambuja, 2Nd Floor, City Centre Distt. Burdwan Durgapur-16, Durgapur-713216. **ELURU:** Dno-23A-7-72/73, K S Plaza Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru-534002. **ERODE:** Address No 38/1, Ground Floor, Sathy Road (Vcty Main Road) Sorna Krishna Complex, Erode-638003. **FARIDABAD:** A-2B, 2Nd Floor, Neelam Bata Road Peer Ki Mazar, Nehru Groundnit, Faridabad-121001. **FEROZPUR:** The Mall Road Chawla Building 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur-152002. **GANDHIDHAM:** Shop # 12, Shree Ambica Arcade, Plot # 300 Ward 12, Opp. Cg High School, Near Hdfc Bank, Gandhidham-370201. **GANDHI NAGAR:** 138 - Suesh solitaire, Nr. Podar International School Kudasan, Gandhinagar, Gujarat-382421. **GAYA:** Property No. 711045129, Ground Floor, hotel Skylark, Road, Gaya-823001. **GHAZIABAD:** Ff - 31, Konark Building, Rajnagar, Ghaziabad-201001. **GHAZIPUR:** House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur-233001. **GONDA:** H No 762, Shiv Sadan, Iti Road, Near Raghukul Vidyapeeth Civil Lines, Gonda-271001. **GORAKHPUR:** Shop No 8 & 9, 4Th Floor, Cross Road The Mall Bank Road, Gorakhpur-273001. **GULBARGA:** H No 2-231, Krishna Complex, 2Nd Floor Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi, Gulbarga-585105. **GUNTUR:** 2Nd Shatter, 1St Floor, Hno. 6-14-48 14/2 Lane, Arundal Pet, Guntur-522002. **GURGAON:** No: 212A, 2Nd Floor, Vipul Agora M. G. Road, Gurgaon-122001. **GUWAHATI:** Ganapati Enclave, 4Th Floor, Opposite Bora Service Ullubari, Guwahati, Assam-781007. **GWALIOR:** City Centre, Near Axis Bank, Gwalior-474011. **HALDWANI:** Shoop No 5, Kmvn Shopping Complex, Haldwani-263139. **HARIDWAR:** Shop No. - 17, Bhatia Complex Near Jamuna Palace, Haridwar-294410. **HASSAN:** Sas No: 490, Hemadri Arcade, 2Nd Main Road, Salgame Road Near Brahmins Boys Hostel, Hassan-573201. **HISSAR:** Shop No. 20, Ground Floor, R D City Centre Railway Road, Hissar-125001. **HOSHIARPUR:** Unit # Sf-6, The Mall Complex 2Nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur-146001. **HUBLI:** R R Mahalakshmi Mansion, Above Indusind Bank, 2Nd Floor, Desai Cross Pinto Road, Hubballi-580029. **HYDERABAD:** 2nd floor JBS Station, Lower Concourse 1, Situated in Jubilee Bus Metro Station, Secunderabad-500009. **HYDERABAD**(GACHIBOWLI): Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad-500032. **INDORE:** 101 Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore-452001. **JABALPUR:** Shop No. 201, 2Nd Floor, V-Arcade Complex, Near Vanzari Chowk M.G. Road, Junagadh-362001. **KANNUR:** 2Nd Floor, Global Village Bank Road, Kannur-670001. **KANPUR:** 15/46 B Ground Floor, Opp : Muir Mills Civil Lines, Kanpur-208001. **KARIMNAGAR:** 2Nd Shutterhno., 7-2-607 Sri Matha Complex Mankammathota, Karimnagar-505001. **KARNAL:** 3 Randhir Colony, Near Doctor J.C.Bathla Hospital, Karnal-132001. **KARUR:** No 88/11, Bb Plaza Nrmp Street K S Mess Back Side, Karur-639002. **KHAMMAM:** 11-4-3/3, Shop No. S-9, 1St Floor, Srinvenkata Sairam Arcade Old Cpi Office, Near Priyadarshini College nehru Nagar, Khammam-507002. **KHARAGPUR:** Holding No 254/220, Sbi Building Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur, Kharagpur-721304. **KOLHAPUR:** 605/1/4 E WardShahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur-416001. **KOLKATA:** 2/1 Russel Street, 4Th Floor, Kankaria Centre, Kolkata-70001. **KOLLAM:** Sree Vigneswara Bhavan, Shastri Junction, Kollam-691001. **KOTA:** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota-324007. **KOTTAYAM:** 1st Floor, Csiascension Square Railway Station Road, Collectorate P O, Kottayam-686002. **KURNOOL:** Shop No:47, 2Nd Floor, S Komda Shopping Mall, Kurnool-518001. **LUCKNOW:** 1st Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, Lucknow-226001. **LUDHIANA:** Sco 122, Second Floor, Above Hdfe Mutual Fun, Feroze Gandhi Market, Ludhiana-141001. **MADURAI:** No. G-16/7, Ar Plaza 1St Floor, North Veli Street, Madurai-625001. **MALDA:** Ram Krishna Pally, Ground Floor, English Bazar, Malda-732101. **MANDI:** House No. 99/11, 3Rd Floor, Opposite Gss Boy School, School Bazar, Mandi-175001. **MANGALORE:** Shop No - 305, Marian Paradise Plaza, 3Rd Floor, Bunts Hostel Road Dakshina Kannada, Karnataka, Mangalore-575003. **MARGOA:** Shop No 21, Osia Mall 1St Floor, Near Ktc Bus Stand, Sgdpa Market Complex, Margao-342003. **MATHURA:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Briwasi Centrum, Near New Bus Stand, Mathura-281001. **MEERUT:** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut Uttar Pradesh-250001. **MEHSANA:** Ff-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana-384002. **MIRZAPUR:** Triveni Campus, Near Sbi Life Ratanganj, Mirzapur-231001. **MOGA:** 1St Floordund Road, Mandir Wali Gali Civil Lines Barar Ghat, Moga-142001. **MORADABAD:** Chadha Complex G. M. D. Road, Near Tadi Khana Chowk, Moradabad-244001. **MORENA:** House No. Hig 959, Near Court Front Of Dr. Lal Lab, Old Housing Board Colony, Morena-476001. **MUMBAI:** 6/8 Ground Floor, Crossley House, Near Bse (Bombay Stock Exchange)Next Union Bank, Fort Mumbai-400001. **MUZAFFARPUR:** First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaaffarpur-842001. **MYSORE:** No 2924, 2Nd Floor, 1St Main 5Th Cross, Saraswathi Puram, Mysore-570009. **NADIAD:** 311-3Rd Floor, City Center, Near Paras Circle, Nadiad-387001. **NAGERKOL:** Hno 45, 1st Floor, East Car Street, Nagercoil-629001. **NAGPUR:** Plot No. 2, Block No. B / 1 & 2, Shree Apratment Khare Town, Mata Mandir Road, Dharampeth, Nagpur-440010. **NAANDED:** Shop No.4, Santakripa Market G G Road, Opp.Bank Of India, Nanded-431601. **NASIK:** S-9, Second Floor, Suyojit Sankul Sharanpur Road, Nasik-422002. **NAVSARI:** 103 1St Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari-396445. **NEW DELHI:** 305 New Delhi House, 27 Barakhamba Road, New Delhi-110001. **NOIDA:** F-21, 2Nd Floor, Near Kalyan Jewelers Sector-18, Noida-201301. **PALGHAT:** No: 20 & 21, Metro Complex H.P.O.Road, Palakkad H.P.O.Road, Palakkad-678001. **PANIPAT:** Shop No. 20, 1St Floor, Bmk Market Behind Hive Hotel, G.T.Road, Panipat-132103. **PANJIMI:** H. No: T-9, T-10 Affran Plaza, 3Rd Floor, Near Don Bosco High School, Panjim-403001. **PATHANKOT:** 2Nd Floor, Sahni Arcade Complex, Adj.Indra Colony Gate Railway Road, Pathankot, Pathankot-145001. **PATIALA:** B- 17/423, Lower Mall, Patiala Opp Modi College, Patiala-147001. **PATNA:** Flat No.- 102, 2BHK Maa Bhawani Shirdalay Exhibition Road, Patna-800001. **PONDICHERRY:** No 122(10B), Muthumariamman Koil Street, Pondicherry-605001. **PUNE:** Office # 207-210, Second Floor, Kamla Arcade, Jm Road, Opposite Balgandharva, Shivaji Nagar, Pune-411005. **RAIPUR:** Office No- 401, 5th Floor, PITHALIA PLAZA, Fafadinh Chowk, Raipur-492001. **RAJAHMUNDRY:** D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor Vadrevu vari Veedhi T - Nagar, Rajahmundry-533101. **RAJKOT:** 302 Metro Plaza, Near Moti Tanki Chowk Rajkot, Rajkot Gujarat-360001. **RANCHI:** Room no 103, 1st Floor, Commerce Tower Beside Mahabir Tower Main Road, Ranchi-834001. **RENUKOOT:** C/O Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot-231217. **REWA:** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa-486001. **ROHTAK:** Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak-124001. **ROORKEE:** Near Shri Dwarkadish Dharm Shala, Ramnagar, Roorkee-247667. **ROURKELA:** Dhanajay Niwas, 2nd Floor Main Road, Uditnagar, Rourkela, Sundargarh, Rourkela-769012. **SAGAR:** Ii Floor Above Shiva Kanch Mandir, 5 Civil Lines Sagar, Sagar-470002. **SALEM:** No.6 Ns Complex, Omalur Main Road, Salem-636009. **SAMBALPUR:** First Floor, Shop No. 219, Sahej Plaza Golebazar, Sambalpur, Sambalpur-768001. **SATNA:** 1st Floor, Gopal Complex, Near Bus Stand Rewa Road, Satna-485001. **SHILLONG:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong-793001. **SHIMLA:** 1st Floor, Hills View Complex, Near Tara Hall, Shimla-171001. **SHIMOGA:** Jayarama Nilaya, 2Nd Corss Mission Compound, Shimoga-577201. **SHIVPURI:** A. B. Road, In Front Of Sawarkar Park, Near Hotel Vanasthali, Shivpuri-473551. **SIKAR:** First Floorsuper Tower, Behind Ram Mandir, Near Taparyya Bagichi, Sikar-332001. **SILCHAR:** N.N. Dutta Road, Chowchakra Complex Premtala, Silchar-788001. **SILIGURI:** Nanak Complex, 2Nd Floor, Sevoke Road, Siliguri-734001. **SITAPUR:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur-261001. **SOLAN:** Disha Complex, 1St Floor, Above Axis Bank Rajgarh Road, Solan-173212. **SOLAPUR:** Shop No 106., Krishna Complex 477 Dakshin Kasaba, Datta Chowk, Solapur-413007. **SONEPAT:** Shop No. 205 Pp Tower, Opp Income Tax Office, Subhash Chowk, Sonapat-131001. **SRI GANGANAGAR:** Address Shop No. 5, Opposite Bihani Petrol Pump, Nh - 15, Near Baba Ramdev Mandir, Sri Ganganagar-335001. **SRIKAKULAM:** D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital CB Road, Srikakulam-532001. **SULTANPUR:** 1st Floor Shop No 90A, Ramashanker Market, Ramashanker Market Civil Line, Sultanpur-228001. **SURAT:** Ground Floor, Empire State Building, Near Udha Darwaja Ring Road, Surat-395002. **THANE:** Room No. 302, 3Rd Floor ganga Prasad, Near Rbl Bank Ltd, Ram Maruti Cross RoadNaupada, Thane West, Mumbai-400062. **TIRUNELVELL:** 55/18 Jeney Building, 2Nd Floor S N Road, Near Aravind Eye Hospital, Tirunelveli-627001. **TIRUPATHI:** Shop No:18-1-421/F1, City Center K.T.Road, Airtel Backside Office, Tirupathi-517501. **TIRUVALLA:** 2Nd Floorerinjeny Complex, Ramanchira Opp Axis Bank, Thiruvalla-689107. **TRICHUR:** 4Th Floor, Crown Tower Shaktan Nagar Opp. Head Post Office, Thrissur-680001. **TRICHY:** No 23C/1 E V R Road, Near Vekkaliaram Kalyana Mandapam Putthur, Trichy-620017. **TRIVANDRUM:** 3rdFloor, No-38 TC-82/3417, CAPITOL CENTER OPP SECRETARIAT MG ROAD, TRIVANDRUM-695001. **TUTICORIN:** 4 - B A34 - A37, Mangalam Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin-628003. **UDAIPUR:** Shop No. 202, 2Nd Floor, Business Centre 1C Madhuwan, Opp G P O Chetak Circle, Udaipur-313001. **UJJAIN:** Heritage Shop No. 227, 87 Vishvavidhyalaya Marg Station Road, Near Icici Bank Above Vishal Megha Mart, Ujjain-456001. **VALSAD:** 406 Dreamland Arcade, Opp Jade Blue Tithal Road, Valsad-396001. **VAPI:** A-8, Second Floor, Solitaire Business Centre, Opp Dcb Bank Gidc Char Rasta, Silvassa Road, Vapi-396191. **VARANASI:** D:64 / 127, C - H, Second Floor, Arihant Complex, Sibra, Near Petrom Pump, Varanasi-221010. **VASHI:** 902, 2Th Floor, Plot No 39/03, Sector 30A Opp Inorbit Mall, Vashi Navi Mumbai, Vashi Navi Mumbai-400703. **VELLORE:** No 2/19, 1St Floor, Vellore City Centre Anna Salai, Vellore-632001. **VIJAYAWADA:** Hno26-93, 1St Floor Sundarammastreet Gandhinagar, Krishna, Vijayawada-520010. **ANDHERI:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East, Opp Andheri Court, Mumbai, Andheri-400069. **VISAKHAPATNAM:** Dno : 48-10-40, Ground Floor, Surya Ratna Arcade Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam-530016. **WARANGAL:** Shop No:202, Ground Floor Warangal City Road, 15-1-237 Mulugu Road Junction, Warangal -506002. **YAMUNA NAGAR:** B- 185/A, 2Nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building) Pyara Chowk, Yamuna Nagar-135001. **MALAPPURAM:** MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, Malappuram-676519. **GHATKOPAR:** 11/Platinum Mall, Jawahar Road Ghatkopar (East), Mumbai-400077. **KALYAN:** Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan-421301. **KORBA:** Office No.202 2nd floor, ICRC GUBE, 97 T.P. Nagar, Korba-495677. **SATARA:** G7 465 A, Govind Park Satar Bazaar, Satara-415001.

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

Toll Free Number : 18002671849 | Email : mf.investor.support@abakkusinvest.com | Website : www.abakkusmf.com

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				D D M M Y Y Y Y											
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 specify																		

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)

%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	D D M M Y Y Y Y	(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 ⁶ ☐	GIIN																		
OR	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																		
Direct reporting NFE ⁷ (please tick as appropriate) ☐	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 ☐ (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange																	
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 ☐ (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of stock exchange																	
3	Is the Entity active ³ NFE	Yes ☐ Name of Business Please specify the sub-category of Active NFE			(Mention code-refer 2c of Part D)														
4	Is the Entity a passive ⁴ NFE	Yes ☐ Name of Business																	

¹Refer 2a of Part C

²Refer 2b of Part C

³Refer 2c of Part C

⁴Refer 3(ii) of Part C

⁶Refer 1 of Part C

⁷Refer 3(vii) of Part C

¹⁰Refer 1A of Part C

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	Zip State Country	Zip State Country	Zip State Country
Address Type	☐ Residence ☐ Registered office ☐ Business	☐ Residence ☐ Registered office ☐ Business	☐ Residence ☐ Registered office ☐ Business
City of Birth			
Country of birth			
Occupation Type	☐ Service ☐ Business ☐ Others	☐ Service ☐ Business ☐ Others	☐ Service ☐ Business ☐ Others
Nationality			
Father's Name			
Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
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 Abakkus 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

D D M M Y Y Y Y

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: • 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; 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 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. Explanation- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- 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. Dividends,
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 (Contd..)

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.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, 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 settler 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