SCHEME INFORMATION DOCUMENT (SID)
SECTION I

ABAKKUS ARBITRAGE FUND SO.01
(An open ended scheme investing in arbitrage opportunities)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter SO. 03	Benchmark Risk-o-meter
• Short to Medium Term return generation. • Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market.	 Risk of the Scheme is at Low Risk	 Benchmark Risk-o-meter is at Low Risk
		Nifty 50 Arbitrage 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: [*]
New Fund Offer Closes on: [*]
Scheme re-opens on: [*]

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

The particulars of the Scheme 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, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

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

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

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

This Scheme Information Document is dated August 20, 2026.

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SECTION I

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	Abakkus Arbitrage Fund
II.	**Category of the Scheme**	Hybrid Scheme- Arbitrage Fund
III.	**Scheme type**	An open ended scheme investing in arbitrage opportunities.
IV.	**Scheme code**	*Will be provided at the time of final filing.* **SO. 07**
V.	**Investment objective**	The Scheme is a hybrid scheme. The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. **There is no assurance that the investment objective of the Scheme will be achieved. SO. 05**
VI.	**Liquidity/listing details**	The Scheme being offered through this Scheme Information Document is an open ended scheme. The Scheme will offer purchase/switch-in and redemption/switch out of units at NAV based prices on every Business Day on an ongoing basis. The Mutual Fund shall transfer the Redemption proceeds within three working days from the date of Redemption or repurchase. **Listing:** The units of the Scheme are presently not proposed to be listed on any stock exchange. The AMC/Trustees, may at its discretion, can undertake listing on any of the stock exchange in future.
VII.	**Benchmark (Total Return Index)**	**Name of Benchmark:** Nifty 50 Arbitrage Index TRI **Justification of Benchmark:** The index measures performance of portfolio involving investment in equity and equivalent short position equity futures, short-term debt market investments and cash. The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to SEBI guidelines and other prevalent guidelines.
VIII.	**NAV disclosure**	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.

<table>
<tr><td></td><td></td><td>For further details refer Section II – 'III. Other Details' – 'C. Transparency/NAV'.</td></tr>
<tr><td>IX.</td><td>Applicable timelines</td><td>Timeline for Dispatch of Redemption proceeds:
Under normal circumstances the AMC shall endeavour to dispatch the Redemption proceeds within 3 (three) Business days from date of receipt of request from the Unit holder.

In case of delay beyond 3 (three) business days, the AMC is liable to pay interest to the investors at the rate of 15% per annum (or such rate as may be specified by SEBI from time to time). For further details, investors are requested to refer to Statement of Additional Information (SAI).</td></tr>
<tr><td>X.</td><td>Plans and Options</td><td>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.</td></tr>
</table>

XI.	**Load Structure**	**Entry Load:** Not applicable **Exit Load:** • 0.25% - If redeemed / switched out within 7 days from the date of allotment. • Nil - if redeemed/switched out after 7 days from the date of allotment. **Inter scheme Switch**: At the applicable load in the respective Schemes. The exit loads set forth above are subject to change at the discretion of the Trustees and such changes shall be implemented prospectively. For any change in load structure, the AMC will issue an addendum and display it on the website immediately. No load shall be levied on switches between plans/options and sub-options of the Scheme. Redemption of units would be done on First in First out Basis (FIFO). As per paragraph 11.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026, no entry load will be charged by the scheme to the investor.
XII.	**Minimum Application Amount/switch in**	**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. The Scheme does not require maintenance of minimum balance in the units of the Scheme. **SO. 36**
XIII.	**Minimum Additional Purchase Amount**	Rs.500/- and in multiples of Re. 1/- thereafter.
XIV.	**Minimum Redemption/ switch out amount**	**Redemption:** Rs.500/- or 1 Unit or account balance whichever is lower. **Switch Out-** Rs. 500/- and in multiples of Re. 1/- thereafter. In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder does not specify either the number or amount, the request will not be processed. The minimum amount of Redemption / Switch-out may be changed in future by the AMC / Trustee. There is no minimum balance requirement. **SO. 36**
XV.	**New Fund Offer Period**	NFO opens on: **[•]** NFO closes on: **[•]** As permitted by SEBI, NFO shall remain open for subscription for a minimum period of 3 (three) business days but not more than 15 (fifteen) calendar days. Any extension or change to the NFO dates will be subject to the requirement of NFO period not exceeding 15 calendar days.

		Any changes in dates of NFO will be published through notice on website of AMC i.e. https://www.abakkusmf.com/ and display of such notice on the notice board at each of the official point for acceptance of transactions for the Mutual Fund**.** **SO. 34** Electronic Payments including RTGS, NEFT and cheques/transfer instructions will be accepted till **[•]**
XVI.	**New Fund Offer Price**	Rs. 10/- per unit
XVII.	**Segregated portfolio/side pocketing disclosure**	The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees. The AMC may create a segregated portfolio of debt and money market instruments in the scheme, in case of a credit event/actual default at issuer level and in order to deal with liquidity risk. For details, kindly refer **SAI.** **SO. 53**
XVIII.	**Swing pricing disclosure**	Not Applicable.
XIX.	**Stock lending/Short selling**	The Scheme may engage in short selling of securities in accordance with the framework specified by SEBI. For details, kindly refer **SAI.**
XX.	**How to Apply and other details.**	Investors can undertake transactions in the Schemes of Abakkus Mutual Fund either through physical, online/electronic mode or any other mode as may be prescribed from time to time. **SO. 35** **Physical Transactions** For subscription/redemption/switches, application form and Key Information Memorandum may be obtained from the Official Points of Acceptance (OPAs) of the AMC/RTA or downloaded from the website of the AMC https://www.abakkusmf.com/contact.html . **Online/Electronic Transactions** Investors can undertake transactions via electronic mode through various online facilities offered by Abakkus AMC/other platforms specified by the AMC from time to time. During the New Fund Offers (NFO) period, investors applying under the Demat mode have the option to apply through Applications Supported by Blocked Amount (ASBA) facility. Investors will be required to submit ASBA form to the respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. ASBA applications can be submitted only at Self-Certified Syndicate Banks (SCSBs) at their designated branches. The list of SCSBs and their designated branches shall be displayed on the SEBI's website www.sebi.gov.in. ASBA form should not be submitted at locations other than SCSB as it will not be processed. For details on the ASBA process please refer to the ASBA application form. Please refer to **Section II** and the SAI for further details.
XXI.	**Where can applications for subscription/ redemption submitted**	The application forms/transactions slips for subscription/ redemption/switches can be submitted at the Official Points of Acceptance whose addresses are available on the website of the AMC. These include:

<table>
<tr><td></td><td></td><td>1. AMC/RTA branches i.e. Investor Service Centres
2. RTA website for investor to transact
3. BSE STAR MF / MFSS platform of the Stock Exchanges
4. MF Central
5. MF Utilities

The above list is indicative.</td></tr>
<tr><td>XXII.</td><td>Investor services</td><td>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.</td></tr>
<tr><td>XXIII.</td><td>Specific attribute of the scheme</td><td>Not Applicable.</td></tr>
<tr><td>XXIV.</td><td>Special product/ facility available during the NFO and on ongoing basis</td><td>Systematic Investment Plan (SIP)
SIP is a facility enabling investors to save and invest in the Scheme at frequency/dates prescribed by the Mutual Fund, by submitting post-dated cheques /payment instructions.

<table>
<tr><th>Particulars</th><th>Frequency</th><th>Details</th></tr>
<tr><td rowspan="5">Frequency and Transaction Dates</td><td>Weekly</td><td>Monday to Friday</td></tr>
<tr><td>Fortnightly</td><td>1-14, 7-21, 14-28 of the Month</td></tr>
<tr><td>Monthly</td><td>All Business days</td></tr>
<tr><td>Quarterly</td><td>All Business days</td></tr>
<tr><td>Half Yearly</td><td>All Business days</td></tr>
</table>
Unit holder can enrol for the SIP facility by submitting duly completed Enrolment Form at the Official Point(s) of Acceptance.

If the SIP period is not specified by the unit holder, then the SIP enrolment will be deemed to be for perpetuity and processed accordingly.

Default option:
Weekly – Wednesday
Fortnightly - 7-21 day of the month
Monthly/Quarterly/Half Yearly – 07th of every month/quarter/half yearly
Default frequency – Monthly

The SIP registration offline and online form shall take atleast 21 days and 7 days respectively for processing.</td></tr>
</table>

		SIP Top-Up Facility: 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. In case the investor opts for both options, the Variable Top Up option would be triggered. Note: Default frequency, in case the Top-Up facility is opted and no frequency is selected, shall be Yearly. **SIP Pause Facility**: SIP Pause facility allows investors to pause their existing SIP for for a period ranging from 1 month up to 3 months in a respective scheme. Thereafter, automatically the balance SIP instalments (as originally registered) will resume. The investor can opt for SIP Pause Facility only 2 (two) times during the entire investment tenure. Note: The SIP Pause facility shall be available to investors only after completion of a minimum of six (6) SIP instalments. **SIP through Electronic Clearing System (ECS)/Direct Debit** Investors/Unit holders may also enroll for SIP facility through Electronic Clearing Service (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks/Branches. In order to enroll for SIP ECS Debit facility or Direct Debit Facility, an Investor must fill-up the Application Form for SIP ECS/ Direct Debit facility. In case of SIP with payment mode as ECS/Direct Debit, Investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the ECS/debit mandate is provided. All SIP cheques/payment instructions from 2nd to the last should be of the same amount and same date (excluding first cheque). However, there should be a gap of 30 (thirty) days between first SIP Instalment and the second instalment in case of SIP started during ongoing offer. Investors will have the right to discontinue/cancel the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. SIPs shall be cancelled within 5 (five) business days of such request placed by the investor. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds from three Instalments out of a continuous series of Instalments submitted at the time of initiating a SIP, the SIP is deemed as discontinued. In case of auto cancellations, uniform timeline for treating a SIP as closed/cancelled shall be as specified by SEBI. Number of failed debit attempts prior to cancellations of SIP for weekly, fortnightly and monthly shall be 3 attempts and in case of bi-monthly or higher interval/frequency shall be 2 attempts. Units will be allotted at the Applicable NAV of the respective dates on which the investments are sought to be made. In case the date falls on a Holiday or falls during a Book Closure period, the immediate next Business Day will be considered for this purpose. An extension of an existing SIP will be treated as a new SIP on the date of such application, and all the above conditions need to be met with.

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

Systematic Transfer Plan (STP)
STP is a facility given to the Unit holders to transfer sums on periodic basis from one scheme to other schemes launched by the Mutual Fund from time to time by giving a single instruction.

Investors can opt for the Systematic Transfer Plan by investing a lump sum amount in one scheme of the fund and providing a standing instruction to transfer sums at regular intervals.

Particulars	Frequency	Details
Frequency and Transaction Dates	Weekly	Monday to Friday
	Fortnightly	1-14,7-21, 14-28 day of Month
	Monthly	1,5,7,10,15,20,25 day of Month

The STP registration form shall be submitted at least 4 (four) working days before the 1st due date for transfer.

Note: Discontinuing or cancelling an STP requires a processing timeline of 4 (four) business days.

Systematic Withdrawal Plan (SWP)
SWP is a facility enabling the unit holders to withdraw amount from the Scheme at a frequency prescribed by the Mutual Fund from time to time, by giving a single instruction to the Mutual Fund.

There are two options available under SWP viz - Monthly option and Quarterly option, the details of which are given below:

Frequency	Date
Monthly	All business days
Quarterly	All Business days

Default Frequency: Monthly 5th of the month

The SWP registration form shall be submitted at least 4 (four) working days before the 1st due date for transfer.

Note: Discontinuing or cancelling an SWP requires a processing timeline of 4 (four) business days.

Switch Facility:
Investors who hold units in any of the schemes of Abakkus Mutual Fund may switch all or part of their holdings to the Scheme during the New Fund Offer Period subject to the provisions in the scheme information document of the respective scheme. Switch-in requests are subject to the minimum application amount as mentioned in the respective Scheme Information Document.

For switch-in requests received from the open-ended scheme during the New Fund Offer Period (NFO) under the Scheme, the switch-out

		requests from such Scheme will be effected based on the applicable NAV of such Scheme, as on the day of receipt of the switch request, subject to applicable cut-off timing provisions. However, the switch-in requests under the Scheme will be processed on the date of the allotment of the Units **ONLINE TRANSACTIONS THROUGH WEBSITE OF THE MUTUAL FUND** Facility of online transactions is available on the official website of the Mutual Fund i.e. https://investor.abakkusmf.com . Consequent to this, the website of Mutual Fund is declared to be an "OPAT" for applications for subscriptions, redemptions, switches and other facilities. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID shall be applicable for applications received on the website. **OFFICIAL POINT OF ACCEPTANCE FOR MFCENTRAL** As per paragraph 17.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions/service requests, the QRTA's, KFin Technologies Limited (KFintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral, a digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal/mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital/physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. **STOCK EXCHANGE INFRASTRUCTURE FACILITY** The investors can subscribe to/switch/redeem the units of the Scheme on platform of National Stock Exchange ("MFSS", "NMFII") and "BSEStAR MF" platform of BSE Ltd. For details kindly refer **SAI.**
XXV.	**Weblink**	Please visit https://www.abakkusmf.com/total-expense-ratio.html for Daily TER. Visit https://www.abakkusmf.com/factsheet.html# for scheme factsheet.

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY SO.55

It is confirmed that:

(i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.

(ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.

(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

(v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.

(vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/that there are no deviations from the regulations.

(vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.

(viii) The Trustees have ensured that the **Abakkus Arbitrage Fund** approved by them is a new product offered by **Abakkus Mutual Fund** and is not a minor modification of any existing Fund.

For Abakkus Investment Managers Private Limited

Sd/-
Lijo Varghese
Compliance Officer

Date: August 20, 2026
Place: Mumbai

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances the asset allocation pattern will be: **SO. 13**

Instruments	Indicative allocations (% of total assets)	
	Minimum	**Maximum**
Equity and Equity Related Instruments^ including foreign / overseas securities and including equity derivatives	65	80
Debt* and Money Market Instruments, including margin money deployed in derivative transactions	0	35

^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).

*As per SEBI guidelines, the exposure in debt instruments under normal circumstances will be limited to government securities with maturities up to one year and repo backed by government bonds only. However, this is subject to change in accordance with regulatory guidelines prescribed by the relevant authorities from time to time.

Equity allocation is measured as the Gross exposure to equities, equity related instruments and derivatives. The exposure to derivative shown in the above asset allocation table is exposure taken against the underlying equity investments i.e. in case the Scheme have a long position in a security and a corresponding short position in the same security, then the exposure for the purpose of asset allocation will be counted only for the long position. The intent is to avoid double counting exposure and not to take additional asset allocation with the use of derivative.

If suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may hedge the equity portfolio by using derivatives or may invest in short-term debt / money market instruments.

Under Defensive Circumstances:

Instruments	Indicative allocations (% of total assets)	
	Minimum	**Maximum**
Equity & Equity related instruments including foreign / overseas securities and including equity derivatives	0	65
Debt and Money Market Instruments, including Units of Debt oriented mutual fund schemes and margin money deployed in derivative transactions	35	100

Defensive circumstances are when the arbitrage opportunities in the market are negligible, in view of the fund manager.

As per clause 13.18.1 of Master Circular dated March 20, 2026, the cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions, mutual fund units, 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. **SO.17**

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars) **SO. 18 & 19**

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.	Equity and Debt derivatives for non-hedging purpose	Upto 50% of the Net assets of the scheme	Paragraph 13.15 and 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026
3.	Equity and Debt derivatives for hedging purpose	Upto 100% of the Net assets of the scheme.	Clause 8.5, 8.6 and 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026
4.	Securitized Debt	Up to 20% of the net assets of the scheme.	Paragraph 13.1(2) of SEBI Master Circular for Mutual Funds dated March 20, 2026
5.	Investment in debt instruments having structured obligations/ credit enhancements	Up to 10% of the debt portfolio of the scheme. Group exposure in such instruments - 5% the debt portfolio of the scheme.	Paragraph 13.1(10) of SEBI Master Circular for Mutual Funds dated March 20, 2026
6.	Repo/Reverse Repo/ Tri- Party repos (TREPS) on Government Securities and Treasury Bills (G-Secs and T-Bills)	A part of the net assets may be invested in the tri-party repo as may be provided by RBI to meet the liquidity requirement	Paragraph 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026
7.	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
8.	Foreign/Overseas Securities **SO. 15**	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

9.	Repo/Reverse Repo in permitted Corporate Debt Securities	Gross Exposure up to 10% of the net assets	Paragraph 13.8 of the SEBI Master Circular for Mutual Funds dated March 20, 2026
10.	Units of mutual fund schemes of the AMC or in the Scheme of other mutual funds	Investment in units of Abakkus Mutual Fund / Other Mutual Fund schemes - up to 5% of the net asset value of mutual fund 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
11.	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.
12.	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.
13.	Instruments with Special Features such as 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 instruments issued by a single issuer The debt instruments having such special features, which otherwise are Non-Convertible Debentures, may be treated as debt instruments until converted to equity.	Paragraph 13.1(9) 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
2.	Infrastructure Investment Trusts (InvITs)

Investments in Overseas Securities SO. 15 & 16

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: Investment in Overseas Securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

Investment in Mutual Fund Units

The Scheme may invest upto 5% of its net assets in units of other schemes of the Mutual Fund as and when launched or in units of schemes of any other Mutual Fund, provided the aggregate inter-Scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund.

Deployment of funds collected during NFO period

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

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

CHANGES IN ASSET ALLOCATION PATTERN / PORTFOLIO REBALANCING: SO. 22, 23 & 24.

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.

B. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme shall be invested in accordance with the investment objective in any (but not exclusively) of the following securities:

- **Equity and Equity related instruments** including (but not limited to) convertible debentures, equity warrants, convertible preference shares, equity derivatives and units of ReITs.

- **Debt Securities**
  Debt instruments issued by statutory bodies (which may or may not carry a state/central government guarantee), Corporate Entities (Public / Private sector undertakings), Public / Private sector banks and development financial institutions and guaranteed by Government of India and State Governments including but not limited to:
  1. Non-convertible debentures;
  2. Bonds;

3. Secured premium notes;
4. Zero interest bonds;
5. Deep discount bonds;
6. Floating rate bond / notes;
7. Pass through certificates;
8. Asset backed securities;
9. Mortgage backed securities;
10. Securitized Debt, Structured Obligations, Credit enhanced Debt;
11. Non Convertible Preference Shares;
12. Reverse/ Reverse Repo in corporate debt securities;
13. Debt with special features such as AT1 and AT2 Bonds
14. Central Government Securities and State Government Securities and
15. Any other permissible domestic fixed income instrument.

- **Money Market Instruments, which include**

1. Commercial papers
2. Treasury bills
3. Government securities having an unexpired maturity up to one year
4. Tri-party Repos on Government securities or treasury bills (TREPS)
5. Certificate of deposit
6. Usance bills
7. Permitted securities under a repo / reverse repo agreement.

Investment in debt will usually be in instruments, which have been assessed as "high investment grade" by at least one credit rating agency authorized to carry out such activity under the applicable regulations. Investment in debt instruments shall generally have a low risk profile and those in money market instruments shall have an even lower risk profile. The maturity profile of debt instruments will be selected in accordance with the AMC's view regarding current market conditions, interest rate outlook and the stability of ratings.

Investments in Debt and Money Market Instruments will be as per the limits specified in the asset allocation table(s) of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations.

- **Units of domestic Mutual Fund Schemes**
- **Foreign equity and Equity Related Instrument** as may be permitted by SEBI/RBI from time to time.
- **Derivatives**
- **Short Term deposits**
  Any other domestic fixed income securities as permitted by SEBI, subject to requisite approvals from SEBI/RBI, if needed
- **Cash & cash equivalents.**
- **Any other instruments as may be permitted by RBI / SEBI** from time to time, subject to necessary regulatory approvals.

Investments in both equity and debt will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). The securities could be listed, unlisted, privately placed, secured /unsecured, rated / unrated.

The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

Please refer **Section II** of the document for further details for each instrument.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme is an actively managed arbitrage scheme. The objective of the investment scheme will be to invest predominantly in arbitrage opportunities between spot and futures prices of exchange traded equities and other potential arbitrage opportunities available within the derivative segment and spot segment. In absence of profitable arbitrage opportunities available in the market, the scheme may predominantly invest in short-term debt and money market securities.

The fund manager will evaluate the difference between the price of a stock in the futures market and in the spot market. If the price of a stock in the futures market is higher than in the spot market, after adjusting for costs and taxes the scheme shall buy the stock in the spot market and sell the same stock in equal quantity in the futures market, simultaneously.

The Fund manager will identify and execute various strategies which seek to exploit arbitrage opportunities in the markets.

The Scheme aims to build similar market neutral positions that offer an arbitrage potential. The primary focus of the Scheme will be to capitalize on the price discrepancies across different markets or securities. Some arbitrage strategies which may be employed by fund managers may comprise of the following:

a) Cash-Future Arbitrage - This strategy involves exploiting price differences between spot and future markets for same underlying assets. Cash-Future Arbitrage Strategy can be employed when the price of the futures is trading at a premium to the price of its underlying in spot market. The Scheme shall buy the stock in cash market and endeavor to simultaneously sell the futures at a premium on a quantity neutral basis to lock the spread which will not be affected by the price movement of cash market and futures market.

The arbitrage position can be continued till expiry of the futures contracts. The future contracts are settled based on the last half an hour's weighted average trade of the cash market. Thus, there is a convergence between the spot price and the futures market on expiry. This convergence helps the Scheme to generate the arbitrage return locked in earlier.

On or before the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity remains attractive, the scheme may rollover the futures position and hold onto the position in the spot market.

In case such an opportunity is not available, the scheme would liquidate the spot position and settle the futures position simultaneously.

Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity, and holding onto the spot position.

Illustrations

• Buy 100 shares of Company A at Rs 100 and sell the same quantity of stock's future of the Company A at Rs 101.

Market goes up and the stock ends at Rs 200.
At the end of the month (expiry day) the futures expires automatically:
• Settlement price of future = closing spot price = Rs 200
• Gain on stock is 100*(200-100) = Rs 10,000
• Loss on future is 100*(101-200) = Rs -9,900
• Net gain is 10,000 – 9,900 = Rs 100.

Market goes down and the stock ends at Rs 50.
At the end of the month (expiry day) the futures expires automatically:
• Settlement price of future = closing spot price = Rs 50
• Loss on stock is 100*(50-100) = -Rs 5,000

• Gain on future is 100*(101-50) = Rs 5100
• Net gain is Rs.5,100 -Rs.5000 = Rs 100

Unwinding the Position:
• Buy 100 shares of Company A at Rs 100 and sell the same quantity of stock's futures of Company A at Rs 101.

The market goes up and at some point, of time during the month (before expiry) the stock trades at Rs 120 and the futures trades at Rs 119 then we unwind the position:

• Buy back the futures at Rs 119
• Loss incurred is (101-119) *100= Rs – 1,800 8
• Sell the stock at Rs 120
• Gain realized: (120-100) *100 = Rs 2,000
• Net gain is 2,000 – 1,800 = Rs 200

Rolling over the futures:
• The Scheme keeps the stocks position. Close to expiry, if the stock's price is at Rs 150 then the stock's future is close to Rs 150 as well. Also, if the current month stock future is below the next month stock future, we roll over the future position to the next expiry:

Stock future next month is at Rs 151 Stock future current month is at Rs 150
• Then sell future next month at Rs 151 and buy back actual future at Rs 150 gain of 100*(1,51,150) = Rs 100 and the arbitrage is continuing.

b) Index Arbitrage: The Nifty 50 derives its value from fifty constituent stocks; the constituent stocks (in their respective weights) can be used to create a synthetic index matching the Nifty Index. Also, theoretically, the fair value of a future is equal to the spot price plus the cost of carry.

Theoretically, therefore, the pricing of Nifty Index futures should be equal to the pricing of the synthetic index created by futures on the underlying stocks.

Due to market imperfections, the index futures may not exactly correspond to the synthetic index futures. The Nifty Index futures normally trade at a discount to the synthetic Index due to large volumes of stock hedging being done using the Nifty Index futures giving rise to arbitrage opportunities.

One instance in which an index arbitrage opportunity exists is when Index future is trading at a discount to the index (spot) and the futures of the constituent stocks are trading at a cumulative premium.

The fund manager shall endeavour to capture such arbitrage opportunities by taking long positions in the Nifty Index futures and short positions in the synthetic index (constituent stock futures).

Based on the opportunity, the reverse position can also be initiated.

c) Index Arbitrage (Spot market): This strategy is very similar to the index arbitrage strategy explained above. This strategy can be executed when the index future is trading at a premium to the underlying index. The Fund Manager will buy the index constituents (ratio of weights in the index) in the spot market and simultaneously sell the index future at a premium. On expiry day, the futures expire at cash. This convergence helps realize the profits locked-in.

d) Calendar Spread: Under this strategy, the Scheme attempts to extract and profit from the spread (the difference between buying and selling price) created between two derivative contracts (eg. Futures) of the same underlying instrument but with different expiries.

e) Covered Call Strategy: The covered call strategy is a strategy where a fund manager writes call options against an equivalent long position in an underlying stock thereby giving up a part of the upside from the long position. The strategy allows the fund manager to earn premium income from the option, writing in addition being able to capture the remaining part of the upside.

f) Other Arbitrage Strategies: The Scheme will also invest in arbitrage opportunities arising out of corporate actions (e.g. - mergers, IPO, FPO, delisting, open offers, etc). See below for few examples of Corporate Action / Event Driven Strategies:

(i) Dividend Arbitrage: Usually during the period prior to dividend declaration, the stock futures/options market can provide a profitable opportunity. Typically, the stock price declines by the dividend amount when the stock goes ex-dividend. The fund manager may take advantage of this by buying the stock in the spot market and selling the same stock in the futures market if there is an arbitrage opportunity.

ii) Buy-Back Arbitrage: This strategy involves taking advantage of the price differential between the buy-back price and the traded price when a company announces a buy-back of its own shares. For example, if a company announces a buy-back at Rs 100 per share, while the current market price is Rs 95, its futures prices is likely to be higher in anticipation of the buyback price. Here, the fund manager may choose to buy the stock at Rs 95 and sell its futures price at say Rs 100 to capture the high arbitrage opportunity.

iii) Merger / Risk Arbitrage: When the Company announces any merger, amalgamation, hive off, de-merger, etc, there could be opportunities due to price differential in the cash and the derivative market. In case the merger is between 2 listed companies, the arbitrage can be based on the differential between the announced swap ratio and the actual traded prices for the 2 stocks.

These are just a few examples of arbitrage opportunities arising out of corporate actions. This is not an exhaustive list as every corporate action could offer a different and unique opportunity.

The Scheme may deploy one or more of the above-mentioned derivative Strategies to the extent they are in line with the investment objective of the Scheme. These strategies are only indicative, and the fund manager may adopt other strategies depending on market conditions and regulatory compliance. Additionally, the provision for trading in derivatives is an enabling provision and it's not binding on the Scheme to undertake trading on day-to-day basis.

The Scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid down under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rate outlook. The Scheme will have an exposure to derivatives for hedging, portfolio balancing and optimizing returns.

The Debt and Money Market Instruments include any margin money that has to be maintained for the derivative position. The margin money could also be maintained partly as Fixed deposits with Scheduled commercial banks. The maturity profile of the rest of the debt and money market component would be determined by the view of the fund manager.

If the view of the fund manager is that interest rates would go up then the average maturity of the debt & money market portfolio would be reduced and if the view of the fund manager is that interest rates would decline, then the average maturity may be increased. This would, however, depend on the view of the fund manager and can substantially change, depending on the prevailing market circumstances.

Derivatives Strategy:

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involve uncertainty and decision of the Fund Manager may not always be profitable.

No assurance can be given that the Fund Manager will be able to identify or execute such strategies.

Derivative investments carry certain risks and issues arising out of such dealings. The risks associated with the use of derivatives either for hedging or for portfolio balancing are different from, and possibly greater than, the risks associated with investing directly securities and other traditional investments.

For detailed derivative strategies, please refer to SAI.

The Fund Manager will have the final authority to apply their discretion and judgment while determining the actual allocation percentage, the allocation interval, and the allocation approach as may be appropriate to pursue the investment objective of the Scheme.

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.

Abakkus Investment Philosophy and MEETS Framework

Abakkus Investment Philosophy

• Potential Alpha Generators:

Believe in investing with an endeavour 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

• 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.

• **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

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with **Nifty 50 Arbitrage Index**.

Justification for use of benchmark: The index measures performance of portfolio involving investment in equity and equivalent short position equity futures, short-term debt market investments and cash.

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

E. WHO MANAGES THE SCHEME? SO. 33

Name of Fund Manager	Age & Qualifications	Previous Experience	Other Funds Managed
Mr. Sanjay Doshi	**Age:** 45 years **Educational Qualification:** - CFA, CFA Institute, USA	An experienced investment professional with around two decades in equity fund management and research. Previously, held the role of Senior Fund Manager at Abakkus Asset Manager Private Limited (Apr–May	• Abakkus Flexi Cap Fund • Abakkus Liquid Fund • Abakkus Small Cap Fund

	- MBA in Finance, NMIMS, Mumbai - Chartered Accountant, ICAI - Bachelor of Commerce, R.A. Poddar of College & Economics, Mumbai	2025), focusing on macro analysis, mentoring, and research effectiveness. From Sept 2024 to Feb 2025, worked as Senior Fund Manager at TCG Asset Management, managing AIF schemes and driving team and product development. Spent over 13 years at Nippon Life India Asset Management (Feb 2011–Sept 2024), managing multiple flagship funds including the Power & Infra Fund and Retirement Fund, and contributing to research across sectors like engineering, autos, and utilities.	
Mr. Prashant Shelar	**Age:** 43 Years **Educational Qualification:** Bachelor's in commerce and NISM Certification in equity & derivatives series NISM-VII	Mr. Prashant Shelar completed BCOM from Shivaji university Kolhapur and have NISM Certification in equity & derivatives series NISM-VIII. He is an investment professional with over 18 years of experience, buy side and Sell side. He is expert and cash segment and F&O segment, Domestic Institutions and HNI Clients segment. Prior to joining the Abakkus Mutual Fund, he worked with PGIM India Mutual Fund, Motilal Oswal Mutual Fund, Emkay, etc. as equity dealer.	Not applicable
Mr. Abhishek Krishnaswami Srinivas	**Age:** 36 years **Educational Qualification:** - Post Graduate Diploma in Management, Welingkar Institute of Management Development & Research, Mumbai. - Bachelor of Commerce, University of Mumbai	Mr. Abhishek has over 10 years of experience in managing Investments. Prior to joining Abakkus AMC, he has worked with Allianz Commercial, Aditya Birla Sun Life Insurance Co Ltd, Generali Central Life Insurance Company Limited managing investments and funds in the Fixed Income segment.	• Abakkus Flexi Cap Fund • Abakkus Liquid Fund • Abakkus Small Cap Fund • Abakkus Large & Mid Cap Fund

For further details on the Schemes, please refer to https://www.abakkusmf.com/statutory-disclosures.html

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

Currently, there are no hybrid schemes available for the comparison.

Comparative table of all existing schemes is available on https://www.abakkusmf.com/statutory-disclosures.html

G. HOW HAS THE SCHEME PERFORMED?

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

Absolute Returns for each financial year for the last 5 years	This scheme is a new scheme and does not have any performance track record.

H. ADDITIONAL SCHEME RELATED DISCLOSURES - Not Applicable as it is a new scheme.

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**.

vii. **Investments of AMC in the Scheme: SO. 58**
The AMC may invest in the Scheme(s) anytime during the continuous offer period subject to the SEBI (MF) Regulations, 2026. The AMC may also invest in existing schemes of the Mutual Fund. As per the existing SEBI (MF) Regulations, 2026, the AMC will not charge Investment Management and Advisory fee on the investment made by it in the Scheme(s) or existing Schemes of the Mutual Fund.

Subject to sub-regulation 3(a) in Regulation 22 of SEBI (Mutual Funds) Regulations, 2026 read with Paragraph 7.13.1 of SEBI Master Circular for Mutual Funds dated March 2026, the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by SEBI from time to time. Such investment shall be maintained at all times and shall not be redeemed unless the scheme is wound up.

The investors can refer to the investments made by the AMC (if any) in the Scheme on the website of the Company at https://www.abakkusmf.com/statutory-disclosures.html#

PART III- OTHER DETAILS

A. COMPUTATION OF NAV
The Net Asset Value (NAV) per Unit of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Seventh Schedule of the SEBI (MF) Regulations, 2026, or such norms as may be specified by SEBI from time to time. In case of any conflict between the Principles of Fair Valuation and valuation guidelines specified by SEBI, the Principles of Fair Valuation shall prevail.

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

$$\text{NAV (in Rs. terms)} = \frac{\text{Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision}}{\text{Number of Units outstanding under Scheme on the Valuation Date}}$$

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

The NAVs will be calculated for all the Business days.

Pursuant to Regulation 44(4), the exit load of an open-ended mutual fund scheme shall not exceed three per cent of the Net Asset Value of the scheme. **SO. 47**

Illustration on Computation of NAV: SO. 42

Particulars	Amount (Rs)	Asset/ Liability
Securities	500,000	Asset
Cash and cash equivalent	300,000	Asset
Receivables	200,000	Asset
Accrued Interest	50,000	Asset
Total Assets	**1,050,000**	
Short-term liabilities	3,50,000	Liability
Accrued Expenses	100,000	Expense
Total Liabilities and expenses	**450,000**	

Particulars	Amount (Rs)
Total Assets (A)	1,050,000
Total Liabilities and expenses (B)	450,000
Net Asset value = (A – B)	600,000
Total units outstanding	50,000
NAV per unit	12 per unit

Ongoing price for Redemption/Switch outs (to other schemes/plans of the Mutual Fund) by Investors.

Ongoing price for redemption/Switch out (to other Schemes/Plans of the Mutual Fund) is the price which a Unit holder will receive for redemption/Switch-outs. During the continuous offer of the Scheme, the Unit holder can redeem the Unit at Applicable NAV.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to **SAI.**

Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme:

Let's assume that the NAV of a Mutual Fund Scheme on April 01, 2024 is Rs. 10/-.

Purchase of mutual fund units:

The Purchase Price of the Units on an ongoing basis will be same as Applicable NAV.
Purchase Price = Applicable NAV

In the above example, purchase is done on April 01, 2024, when the Applicable NAV = Rs. 10/-
Therefore, Purchase Price = Rs. 10/-
As per existing Regulations, no entry load is charged with respect to applications for purchase/additional purchase of mutual funds units.

Redemption/Re-purchase of mutual fund units

The Redemption Price of the Units will be calculated on the basis of the Applicable NAV subject to prevailing Exit Load, if any. In case of redemption, the amount payable to the investor shall be calculated as follows:
Redemption Price = Applicable NAV * (1 - Exit Load)
Say, in the above example the exit load applicable is:
For exit on or before 12 months from the date of allotment – 1.00%
For exit after 12 months from the date of allotment – Nil.

Scenario 1: Redemption is done during applicability of exit load

In case the investor requests for redemption on or before 12 months i.e. on or before March 31, 2025; say December 1, 2024, when the NAV of the scheme is Rs. 12/- and the exit load applicable is 1%, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)
= Rs. 12 * (1-1%) = Rs. 11.88/-

Scenario 2: Redemption is done when the exit load is NIL

In case the investor requests for redemption after 12 months i.e. after March 31, 2025; say April 1, 2025, when the NAV of the scheme is Rs. 12/- and the exit load applicable is NIL, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)
= Rs. 12 * (1-0) = Rs. 12/-

The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investor shall further reduce to the extent of applicable statutory levies or taxes.

B. NEW FUND OFFER (NFO) EXPENSES

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.

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.

C. Annual Recurring Expenses

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.

Expense Head	**% p.a. of daily Net Assets* (Estimated p.a.)**
Maximum Base Expense Ratio (BER) permissible under Regulation	Upto 2.10 %
Investment Management and Advisory fees	
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 cost pertaining to execution of trading	
Costs of statutory advertisements;	
Such other expenses as may be specified in the Regulations*	
Maximum Base expenses ratio (BER) permissible under Regulation 66 (7)	**A**
B. Brokerage Cost as referred under sub –regulation 9 of regulation 66	Upto 6 bps and 2 bps for cash market transactions and derivative transaction
C. Transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66	As applicable
D. Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	As applicable
E. Statutory levies (including GST) on brokerage and transaction cost	
Total expense ratio permissible under Regulation 67	**A+B+C+D+E**

*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 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. SO. 46

a. In line with the provisions of Paragraph 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: **SO. 44**

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

Note: 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.

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.

D. LOAD STRUCTURE

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 Paragraph 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. **SO. 47**

Type of Load	Load chargeable (as %age of NAV)
Exit Load	· 0.25% - If redeemed / switched out within 7 days from the date of allotment. · Nil - if redeemed/switched out after 7 days from the date of allotment. **Inter scheme Switch**: At the applicable load in the respective Schemes.

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:

1. AMC shall not charge any load on issue of bonus units for existing as well as prospective investors.
2. No exit load shall be levied in case of switch of investments from Direct Plan to Regular Plan, plans/ options and sub-options of the Scheme and vice versa.

The investor is requested to check the prevailing load structure of the scheme before investing. Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/redeemed on any Business Day. At the time of changing the load structure, the AMC/Mutual Fund may adopt the following procedure:

I. The 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.
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).

REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

Pursuant to paragraph 7.19 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme shall have:

I. minimum of 20 investors and
II. no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s).

In case the Scheme does not have a minimum of 20 investors, the provisions of Regulation 36(2)(c) of the SEBI (MF) Regulations, 2026 would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over 25% limit. Failure on the part of the said investor to redeem his exposure over 25% limit within the aforesaid 15 Calendar days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th Calendar day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

Section II

I. Introduction

A. Definitions/interpretation

For detailed description please refer the website of the Company at link: https://www.abakkusmf.com/statutory-disclosures.html .

B. Risk factors

Scheme Specific Risk Factors SO. 08

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.

Risks associated with unrated instruments: - Investments in unrated instruments are subject to the risk associated with investments in any other fixed income securities, as referred above. However, investments in unrated instruments are considered to be subject to greater risk of loss of principal and interest than rated instruments.

Duration Risk: - Duration risk refers to the movement in price of the underlying invested money market / debt instruments due to movement/change in interest rates over different durations of maturity of instruments. In a portfolio of debt assets, the duration risk is measured by the average duration of the portfolio. Duration is used as a measure of the sensitivity of the fixed income instrument to a change in interest rates. Usually, Individual duration of the fixed income instruments in the portfolio is calculated and the portfolio duration is the weighted average of such individual instrument duration. A longer portfolio duration is associated with greater price fluctuations. A rise in interest rates could normally lead to decrease in prices and generally negatively affects portfolios having longer duration vis-a-vis portfolios having shorter duration. A fall in interest rate generally benefits portfolio having longer duration. A longer duration portfolio is also generally associated with greater volatility vis-a-vis a shorter duration portfolio.

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. SO. 28

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 SO. 11

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 - Couter 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 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.

12. 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.

13. 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.

14. 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.

15. 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.

16. 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.

17. Other Scheme Specific Risk factors:

- Mutual Fund Schemes are not guaranteed or assured return products.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price/value/interest rates of the securities in which the Scheme invests fluctuates, the value of investment in a mutual fund Scheme may go up or down.
- In addition to the factors that affect the value of individual investments in the Scheme, the NAV of the Scheme may fluctuate with movements in the broader equity and bond markets and may be 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.

C. Risk Mitigation Strategies SO. 09

Risk and investment are two sides of the same coin of Fund Management. Effective risk management is crucial for achieving good performance. Adequate safeguards would be incorporated in the portfolio management process. The main instrument for reducing risk is through diversification. The Fund Manager's job is to identify securities which offer higher returns with a lower level of risk.

The fund will endeavour to manage the various risks associated with investing in equity and equity related instruments. Risk is expected to be reduced through diversification of portfolio across various sectors and market capitalizations. The various types of risks identified, and their risk management strategies are as follows:

Risk Type	Risk Management Strategy
Quality Risk: Risk of investing in unsustainable/weak companies	Investment Universe to be created based on qualitative and quantitative factors so as to select good quality companies.
Price Risk: Risk of overpaying for a stock	A detailed research to be done on a company before investing, about business fundamentals and valuations.
Concentration Risk: Risk of Concentration	To invest across the market capitalization spectrum (though within the defined limits) and various industries.
Liquidity Risk: High Impact Costs	To control liquidity at the portfolio construction stage.
Volatility Risk: Price Volatility due to company or portfolio specific factors	To monitor overall portfolio volatility and control risk - stock/ sector exposures as required.
Event Risk: Price risk due to company, sector specific or market event	Understand businesses, macro-economic and global events so as to respond to events effectively and speedily.
Corporate Governance Risk: Risk of investing in companies with poor governance practices	Incorporate governance checks in the investment process, including board structure, disclosures, and audit quality.
Macroeconomic Risk: Impact of interest rates, inflation, or GDP changes	Regular macroeconomic analysis and scenario planning to adjust sector and stock allocations.

Investment philosophy of Abakkus of focusing on its investment framework (MEETS) helps it to gauge the sustainability and corporate governance standards of investee companies. Focus of MEETS Framework and fundamentals ensuring sustainability of the business. Analysis of M (Management) and E (Earnings) covers the governance and sustainability part of business including corporate governance and behaviour such as board quality and effectiveness. Events (E) encompasses disruptive trends such as climate risks, natural resources scarcity, pollution and waste, and environmental opportunities. Timing (T) helps in deciding when stock should enter in the portfolio, and whether it is long term or short-term story. Structural (S) covers specific company factors which can be leveraged as competitive advantage

Risk Mitigation measures for the major risks associated with fixed income securities are given below:

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.	The modified duration of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Higher is the modified duration, the fund stands exposed to a higher degree of interest rate risk. The Fund Manager would decide on the modified duration to be maintained for the portfolio at a particular point of time after taking into account the current scenario and the investment objective of the scheme. The portfolio duration will be decided after doing a thorough research on the general macroeconomic condition, political environment, systemic

	liquidity, inflationary expectations, corporate performance and other macroeconomic considerations. The Investment Committee of the AMC would be monitoring the portfolios constantly and would be giving direction regarding portfolio modified duration to the Fund Manager.
Credit Risk This is the risk associated with the issuer of a debenture/bond or a Money Market Instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.	The Investment Team would follow a bottom up approach to create a debt Investment universe. The investment team would carry out rigorous in depth credit evaluation of the money market and debt instruments the scheme proposes to invest in. The credit evaluation will essentially be a bottom up approach and include a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term/long term financial health of the issuer. Data from external Credit Rating Agencies like CRISIL, ICRA, FITCH and CARE would be taken into account while constructing this universe. This universe would be constantly monitored by the Investment Committee which would recommend any additions/deletions from the investment universe.
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.	The Fund Manager would maintain adequate cash/cash equivalent securities to manage the day to day redemptions of the fund. Attention would be given to the historic redemption trends while deciding on the cash equivalent component of the portfolios. Also, the Fund Manager and Dealer would be keeping track of various securities being traded in the market and would strive to keep the component of illiquid securities in the portfolio at a low percentage of the total portfolio.
Debt Derivatives Risk The use of debt derivatives involves exposure to risks such as interest rate movements, credit spreads, liquidity constraints, and counterparty defaults. While derivatives can be effective tools for hedging and portfolio rebalancing, they may also amplify losses if not managed prudently.	The AMC has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre-approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per standard practice on a reciprocal basis. Interest Rate Swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.
Concentration Risk Concentration risk arises when a significant portion of the portfolio is invested in a single issuer, sector, or geographical region, which can lead to heightened volatility and potential losses during adverse market conditions.	The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/ sectors / instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent investment limits on any particular industry or issuer or issuer group based on the size, credit profile, etc. to reduce issuer or industry specific risk.

Risk Mitigation measures for investments in Non-Convertible Preference Shares

Credit Risk	To reduce the credit risk, a comprehensive and in-depth credit evaluation of each issuer will be undertaken, using both quantitative (leverage, profitability, solvency ratios etc.) and qualitative factors (parentage, track record etc.).
Liquidity Risk	The Fund endeavours to invest in preference shares of those companies which have relatively better market acceptability amongst market participants that increases the probability of secondary sale in case an exit from the investment is required.
Unsecured in nature	The Fund endeavours to mitigate this risk by exercising due diligence while assessing the business, financial and management risks of the company before investing.

II. Information about the scheme

A. Where will the scheme invest? SO. 29

The corpus of the Scheme shall be invested in accordance with the investment objective in any (but not exclusively) of the following securities:

- **Equity and Equity related instruments**- including (but not limited to) convertible debentures, equity warrants, convertible preference shares, equity derivatives and units of ReITs.

- **Debt Securities**

  Debt instruments issued by statutory bodies (which may or may not carry a state/central government guarantee), Corporate Entities (Public / Private sector undertakings), Public / Private sector banks and development financial institutions and guaranteed by Government of India and State Governments including but not limited to:

  1. Non-convertible debentures;
  2. Bonds;
  3. Secured premium notes;
  4. Zero interest bonds;
  5. Deep discount bonds;
  6. Floating rate bond / notes;
  7. Pass through certificates;
  8. Asset backed securities;
  9. Mortgage backed securities;
  10. Securitized Debt, Structured Obligations, Credit enhanced Debt;
  11. Non Convertible Preference Shares;
  12. Reverse/ Reverse Repo in corporate debt securities;
  13. Debt with special features such as AT1 and AT2 Bonds
  14. Central Government Securities & State Government Securities and
  15. Any other permissible domestic fixed income instrument.

- **Money Market Instruments, which include**
  1) Commercial papers
  2) Treasury bills
  3) Government securities having an unexpired maturity up to one year
  4) Tri-party Repos on Government securities or treasury bills (TREPS)
  5) Certificate of deposit
  6) Usance bills
  7) Permitted securities under a repo / reverse repo agreement.

Investment in debt will usually be in instruments, which have been assessed as "high investment grade" by at least one credit rating agency authorized to carry out such activity under the applicable regulations.

Investment in debt instruments shall generally have a low risk profile and those in money market instruments shall have an even lower risk profile. The maturity profile of debt instruments will be selected in accordance with the AMC's view regarding current market conditions, interest rate outlook and the stability of ratings.

Investments in Debt and Money Market Instruments will be as per the limits specified in the asset allocation table(s) of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations.

- **Units of domestic Mutual Fund Schemes including Exchange Traded Funds (ETFs)**
- **Foreign equity and Equity Related Instrument** as may be permitted by SEBI/RBI from time to time.
- **Derivatives**
- **Short Term deposits**
  Any other domestic fixed income securities as permitted by SEBI, subject to requisite approvals from SEBI/RBI, if needed
- **Cash & cash equivalents.**
- **Any other instruments as may be permitted by RBI / SEBI** from time to time, subject to necessary regulatory approvals.

Investments in both equity and debt will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). The securities could be listed, unlisted, privately placed, secured /unsecured, rated / unrated.

The following are certain additional disclosures w.r.t. investment in securitized debt:

1. How the risk profile of securitized debt fits into the risk appetite of the scheme

Securitized debt is a form of conversion of normally non-tradable loans to transferable securities. This is done by assigning the loans to a special purpose vehicle (a trust), which in turn issues Pass-Through-Certificates (PTCs). These PTCs are transferable securities with fixed income characteristics. The risk of investing in securitized debt is similar to investing in debt securities. However it differs in two respects.

Typically the liquidity of securitized debt is less than similar debt securities. For certain types of securitized debt (backed by mortgages, credit card debt, etc.), there is an additional pre-payment risk. Pre-payment risk refers to the possibility that loans are repaid before they are due, which may reduce returns if the re-investment rates are lower than initially envisaged.

Because of these additional risks, securitized debt typically offers higher yields than debt securities of similar credit rating and maturity. If the fund manager judges that the additional risks are suitably compensated by the higher returns, he may invest in securitized debt up to the limits specified in the asset allocation table above.

2. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc.

The originator is the person who has initially given the loan. The originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). An analysis of the originator is especially important in case of retail loans as this affects the credit quality and servicing of the PTC. The key risk is that of the underlying assets and not of the originator. For example, losses or performance of earlier issuances does not indicate quality of current series. However such past performance may be used as a guide to evaluate the loan standards, servicing capability and performance of the originator.

Originators may be: Banks, Non-Banking Finance Companies, Housing Finance Companies, etc. The fund manager/credit analyst evaluates originators based on the following parameters:

- Track record
- Willingness to pay, through credit enhancement facilities etc.
- Ability to pay
- Business risk assessment, wherein following factors are considered:
  - Outlook for the economy (domestic and global)
  - Outlook for the industry
  - Company specific factors

In addition a detailed review and assessment of rating rationale is done including interactions with the originator as well as the credit rating agency.

The following additional evaluation parameters are used as applicable for the originator / underlying issuer for pool loan and single loan securitization transactions:

- Default track record/ frequent alteration of redemption conditions / covenants
- High leverage ratios of the ultimate borrower (for single-sell downs) - both on a standalone basis as well on a consolidated level/ group level
- Higher proportion of reschedulement of underlying assets of the pool or loan, as the case may be
- Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
- Poor reputation in market
- Insufficient track record of servicing of the pool or the loan, as the case may be.

3. Risk mitigation strategies for investments with each kind of originator

An analysis of the originator is especially important in case of retail loans as the size and reach affects the credit quality and servicing of the PTC. In addition, the quality of the collection process, infrastructure and follow-up mechanism; quality of MIS; and credit enhancement mechanism are key risk mitigants for the better originators/servicers.

In case of securitization involving single loans or a small pool of loans, the credit risk of the underlying borrower is analyzed. In case of diversified pools of loans, the overall characteristic of the loans is analyzed to determine the credit risk. The credit analyst looks at ageing (i.e. how long the loan has been with the originator before securitization) as one way of evaluating the performance potential of the PTC. Securitization transactions may include some risk mitigants (to reduce credit risk). These may include interest subvention (difference in interest rates on the underlying loans and the PTC serving as margin against defaults), overcollateralization (issue of PTCs of lesser value than the underlying loans, thus even if some loans default, the PTC continues to remain protected), presence of an equity / subordinate tranche (issue of PTCs of differing seniority when it comes to repayment - the senior tranches get paid before the junior tranche) and/ or guarantees.

4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments

In case of securitization involving single loans or a small pool of loans, the credit risk of the borrower is analyzed. In case of diversified pools of loans, the overall characteristic of the loans is analyzed to determine the credit risk.

The credit analyst looks at ageing (i.e. how long the loan has been with the originator before securitization) as one way of judging the performance potential of the PTC. Additional risk mitigants may include interest subvention, over collateralization, presence of an equity / subordinate tranche and / or guarantees. The credit analyst also uses analysis by credit rating agencies on the risk profile of the securitized debt.

Currently, the following parameters are used while evaluating investment decision relating to a pool

securitization transaction. The Investment Committee may revise the parameters from time to time:

Characteristics/ Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Micro Finance Pools *	Personal Loans *	Single Sell Downs	Others
Approximate Average Maturity (in months)	Up to 10 years	Up to 3 years	Up to 3 years	Up to 3 years	NA	NA	Refer Note 1	Refer Note 2
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	>10%	>10%	>10%	>10%	NA	NA	Refer Note 1	Refer Note 2
Average Loan to Value Ratio	<90%	<80%	<80%	<80%	NA	NA	Refer Note 1	Refer Note 2
Average seasoning of the Pool	>3 months	>3 months	>3 months	>3 months	NA	NA	Refer Note 1	Refer Note 2
Maximum single exposure range	<1%	<1%	<1%	<1%	NA	NA	Refer Note 1	Refer Note 2
Average single exposure range %	<1%	<1%	<1%	<1%	NA	NA	Refer Note 1	Refer Note 2

* Currently, the Schemes will not invest in these types of securitized debt

Note 1: In case of securitization involving single loans or a small pool of loans, the credit risk of the borrower is analyzed. The investment limits applicable to the underlying borrower are applied to the single loan sell-down.

Note 2: Other investments will be decided on a case-to-case basis

The credit analyst may consider the following risk mitigating measures in his analysis of the securitized debt:

- Size of the loan
- Average original maturity of the pool
- Loan to Value Ratio
- Average seasoning of the pool
- Default rate distribution
- Geographical Distribution
- Credit enhancement facility
- Liquid facility
- Structure of the pool

5. Minimum retention period of the debt by originator prior to securitization

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria

including credit enhancement and liquidity enhancements. In addition, RBI has proposed minimum holding period of between nine and twelve months for assets before they can be securitized. The minimum holding period depends on the tenor of the securitization transaction. The Fund will invest in securitized debt that are compliant with the laws and regulations.

6. Minimum retention percentage by originator of debts to be securitized

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements, including maximum exposure by the originator in the PTCs. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. The minimum retention requirement depends on the tenor and structure of the securitization transaction. The Fund will invest in securitized debt that are compliant with the laws and regulations.

7. The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund

The key risk is securitized debt relates to the underlying borrowers and not the originator. In a securitization transaction, the originator is the seller of the debt(s) and the fund is the buyer. However, the originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). As the originators may also invest in the scheme, the fund manager shall ensure that the investment decision is based on parameters as set by the Investment Review Committee (IRC) of the asset management company and IRC shall review the same at regular interval.

8. The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt

The fund management team including the credit analyst has the experience to analyze securitized debt. In addition, credit research agencies provide analysis of individual instruments and pools. On an on-going basis (typically monthly) the servicer provides reports regarding the performance of the pool. These reports would form the base for ongoing evaluation where applicable. In addition, rating reports indicating rating changes would be monitored for changes in rating agency opinion of the credit risk.

a) Repo As per Section 45U (c) of RBI Act, 1934, “repo” means an instrument for borrowing funds by selling securities with an agreement to repurchase the securities on a mutually agreed future date at an agreed price which includes interest for the funds borrowed.

b) Reverse repo As per Section 45U (c) of RBI Act, 1934, “reverse repo” means an instrument for lending funds by purchasing securities with an agreement to resell the securities on a mutually agreed future date at an agreed price which includes interest for the funds lent.

c) Triparty Repo According to Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018, triparty repo means a repo contract where a third entity (apart from the borrower and lender), called a Triparty Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody, and management during the life of the transaction.

d) Derivative instruments like Stock/Index Futures, Stock/Index Options, Interest Rate Future, Interest Rate Swap, Forward Rate Agreement and such other derivative instruments permitted by SEBI.

e) Cash & cash equivalents Cash Equivalent shall consist of following securities having residual maturity of less than 91 days: **SO.14**

(i) Government Securities; (ii) T-Bills; and (iii) Repo on Government securities

f) Investment in debt instruments having structured obligations/credit enhancements.

g) **Non-convertible Preference shares**.

h) **Repo transactions in corporate debt securities**.

i) **Units of REITs**

REIT" or "**Real Estate Investment Trust**" under SEBI (Real Estate Investment Trusts) Regulations, 2014 means a person that pools rupees fifty crores or more for the purpose of issuing units to at least two hundred investors so as to acquire and manage real estate asset(s) or property(ies), that would entitle such investors to receive the income generated therefrom without giving them the day-to-day control over the management and operation of such real estate asset(s) or property(ies).

Explanation 1. –For the purpose of these regulations, a REIT or Real Estate Investment Trust shall include an SM REIT under Chapter VIB of these regulations.

Explanation 2. –For the removal of doubts, it is hereby clarified that for the purpose of these regulations, any company which acquires and manages real estate asset(s) or property(ies) and offers or issues securities to the investors, shall not be construed as a REIT or Real Estate Investment Trust.

j) **Debt instruments with special features**. Investments in debt instruments with special features will be made in accordance with Para 13.1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

k) **Units of Mutual Funds Schemes/Exchange Traded Funds**.

l) **Any other domestic fixed income securities** subject to requisite approvals from SEBI/RBI, if needed.

m) **Pending deployment of funds** of the scheme in securities in terms of the investment objective of the scheme, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines as amended from time to time.

Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed, in lines with Para 13.19 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

The Fund Manager reserves the right to invest in any other securities that may be permitted from time to time and that align with the scheme's investment objectives. Any change in the asset allocation affecting the investment profile of the scheme will be effected only in accordance with SEBI (MF) Regulations.

Debt and Money Markets in India

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. Market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds. The Government Securities (G-Secs) market is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Secs market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like Cash management bills (CMBs), zero coupon bonds, floating rate bonds, inflation indexed bonds, etc. The corporate bond market, in the sense of private corporate sector raising debt through

public issuance in capital market, is a significant and growing part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks), Cash Management Bills (CMBs issued by RBI) and Treasury Bills (issued by RBI). In the Institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and non-government debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

Tri-party repo (TREPS)

- Repo/Reverse Repo Agreement
- Treasury Bills
- Government securities with a residual maturity of < 1 year.
- Commercial Paper
- Certificate of Deposit
- Cash Management Bills

Though not strictly classified as Money Market Instruments, PSU/DFI/Corporate paper with a residual maturity of less than 1 year, are actively traded and offer a viable investment option.

The market has evolved in past 2-3 years in terms of risk premia attached to different class of issuers. Bank CDs have clearly emerged as popular asset class with increased acceptability in secondary market. PSU banks trade at competitive yields on the back of comfort from majority government holding. Highly rated manufacturing companies also command premium on account of limited supply. However, there has been increased activity in papers issued by private/foreign banks/NBFCs/companies in high-growth or due to higher yields offered by them. Even though companies across these sectors might have been rated on a same scale, the difference in the yield on the papers for similar maturities reflects the perception of their respective credit profiles. The following table gives approximate yields prevailing in August 2026, on some of the instruments and further illustrates this point.

Instrument	Yield Range (%)
Overnight rates	5.00-5.05
90 day Commercial Paper	6.35-6.40
91-day T-bill	5.20-5.25
1 year G-Sec	5.70-5.75
5 year G – Sec	6.30-6.35
10 year G-Sec	6.71-6.76
1 year AAA Bond	7.27-7.32
5 year AAA Bond	7.25-7.30

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

The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

B. What are the investment restrictions?

Pursuant to SEBI (MF) Regulations, 2026 and Master Circular for Mutual Funds dated March 20, 2026, the following investment restrictions are applicable to the scheme:

1. The Scheme shall not invest more than 10% of its NAV in the equity shares or equity related instruments of any entity.

2. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

3. The Mutual Fund under all its Scheme(s) shall not own more than 10% of any company's paid up capital carrying voting rights or ten per cent of units of REITs issued by a single issuer, as the case may be. Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.

4. As per to Paragraph 13.1.2(a) & (b) of Master Circular for Mutual Funds dated March 20, 2026, the Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act.

   Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company. Within the limits specified in to Paragraph 13.1.2(a) &(b) of Master Circular for Mutual Funds dated March 20, 2026, a mutual fund scheme shall not invest more than:

   a. 10% of its NAV in debt and money market securities rated AAA issued by a single issuer; or
   b. 8% of its NAV in debt and money market securities rated AA issued by a single issuer; or
   c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in Paragraph 13.1.2 (b) of Master Circular for Mutual Funds for Mutual Funds dated March 20, 2026. The long-term rating of issuers shall be considered for the money market instruments.

   Such limit shall not be applicable for investments in debt exchange traded funds, Government Securities, treasury bills and triparty repo on Government securities or treasury bills.

   Provided further that investments within such limit can be made in the mortgaged backed securitised debt, which are rated not below investment grade by a credit rating agency registered with SEBI.

   Such limit is not applicable for investment in securitized debt (mortgage backed securities and asset backed securities), at the originator level.

   The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of Credit Rating Agencies between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.

5. The Scheme shall invest in unlisted Non Convertible Debentures (NCDs) having a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis, up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified from time to time.

   Provided further that the scheme shall not invest in any other unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by

mutual funds for hedging.

6. The Scheme shall invest up to 5% of the net assets of the scheme, in unrated debt instruments/securities including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in MF Regulations and various circulars issued thereunder subject to such conditions as may be specified from time to time.

   Provided that all such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

   Provided further that the limit specified is for investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF) etc. by mutual fund schemes.

7. The investment of the Scheme in the following instruments as per Paragraph 13.1.10 of SEBI Master Circular for Mutual Funds dated March 20, 2026, shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:

   - Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and
   - Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade. The above limits shall not be applicable on investments in securitized debt instruments. Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.

8. Prudential investment norms as per MF Regulations stipulating limits for investments in debt securities issued by a single issuer are applicable to all debt securities issued by public bodies or institutions such as electricity boards, municipal corporations, state transport corporations etc. guaranteed by either State / Central Government. Government securities issued by Central and/or State Government or on its behalf, by the RBI are however exempt from these limits.

9. The Scheme may invest in another scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same AMC or in schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund.

10. The Scheme shall not make any investments in: (a) any unlisted security of an associate or group company of the Sponsors; or (b) any security issued by way of private placement by an associate or group company of the Sponsors; or (c) the listed securities of group companies of the Sponsors which is in excess of 25% of the net assets.

11. The Scheme shall not invest in any Fund of Funds Scheme.

12. Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if: -
    (a) such transfers are made at the prevailing market price for quoted Securities on spot basis (spot basis shall have the same meaning as specified by Stock Exchange for spot transactions).
    (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
    (c) the same are in line with Paragraph 13.19 of SEBI Master Circular for Mutual Funds dated March 20, 2026. **SO. 30**

13. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

• Provided that the Mutual Fund may engage in securities lending in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.
• Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
• Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

14. The Mutual Fund shall enter into transactions relating to Government Securities only in Electronic form.

15. The mutual fund shall get the securities purchased / transferred in the name of the mutual fund on account of the concerned scheme, except in respect of such securities as may be specified by the board from time to time.

16. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to Paragraph 13.7 and 5.6 of Master Circular for Mutual funds dated March 20, 2026 , as may be amended from time to time. The AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks for the scheme.
    a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
    b. Such deposits shall be held in the name of each Scheme.
    c. Each Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
    d. Each Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
    e. Trustees /AMC will ensure that no funds of a scheme is parked in Short term deposit of a bank which has invested in that scheme and the bank in which a scheme has short term deposit do not invest in that scheme until the scheme has short term deposit with such bank. The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

17. Investments in Derivatives shall be in accordance with the guidelines as stated under Paragraph 8.5,8.6 and 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time.

18. Participation in Repo in Corporate Debt Securities is subject to the following restrictions:
    a) Gross exposure to corporate bond repo transaction should not be more than 10% of the net asset of the scheme.
    b) The total cumulative gross exposure (i.e. Repo + Equity + Debt + Derivatives) shall not exceed 100% of the net assets of the scheme
    c) The Scheme will participate in repo transactions only in Listed AA and above rated corporate debt securities, Commercial Papers (CPs) and Certificates of Deposits (CDs).
    d) In terms of Regulation 42(1) of SEBI (MF) Regulations, 2026, mutual funds shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.

19. The scheme may invest in certain debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and/or convertible to equity upon trigger of a pre-specified event for loss absorption (For e.g. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework) subject to the following:

a) A Mutual Fund, under all its schemes shall not own more than 10% of such instruments issued by a single issuer
b) A Mutual Fund scheme shall not invest:

a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer, as specified at Paragraph 13.1(2) of SEBI master Circular for Mutual Funds dated March 20, 2026, and other prudential limits with respect to the debt instruments.

20. The Scheme may write call options only under a covered call strategy for constituent stocks of NIFTY 50 and BSE SENSEX subject to the following:

i. The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme.

ii. The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism, margin or any other kind of encumbrances.

iii. At all points of time the Mutual Fund scheme shall comply with the provisions at paragraph (i) and (ii) above. In case of any passive breach of the requirement at paragraph (i), the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.

iv. In case the Scheme needs to sell securities on which a call option is written under a covered call strategy; it must ensure compliance with paragraphs (i) and (ii) above while selling the securities.

v. In no case, the scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts

vi. The premium received shall be within the requirements prescribed in terms of Paragraph 13.18.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026 i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.

vii. The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of Paragraph 13.15.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

viii. The call option written shall be marked to market daily and the respective gains or losses factored into the daily NAV of the respective scheme(s) until the position is closed or expired.

21. Limit for investment in Foreign Securities:

1. As per Paragraph 13.11.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

1.1 Mutual Funds can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund, within the overall industry limit of US $ 7 billion.

1.2 Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion. 2. The allocation methodology of the aforementioned limits shall be as follows:

2.1 In case of overseas investments specified at Para 1.1 above, US $ 50 million would be reserved for each Mutual Fund individually, within the overall industry limit of US $ 7 billion. Subject to the limit specified in 1.1. and 1.2 above, the Scheme may invest a maximum of US $ 100 million in Foreign Securities (including overseas ETFs) within a period of 6 months from the NFO closure date. The Scheme shall not have an exposure of more than 30% of its net assets in foreign securities, subject to regulatory limits specified from time to time. Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

23. Borrowings by Mutual Fund

The mutual fund shall not borrow except to meet temporary liquidity needs for the purpose of repurchase or redemption of units or payment of interest or Income Distribution cum Capital Withdrawal payout to the unitholders or for settlement of trades by equity oriented index funds and equity oriented exchange traded funds on account of under execution of sell trades on the stock exchange in the manner as may be specified by SEBI from time to time.

The borrowing specified above shall be subject to - (a) such borrowing not exceeding twenty per cent of the net assets of the scheme; and (b) duration of such borrowing not exceeding a period of six months.

The Scheme may avail intraday borrowings for the following purposes:

a. All unitholder pay-outs such as redemptions, IDCW pay-outs, interest etc.
b. Pay-in with respect to investments made by the scheme.
c. MTM obligations and foreign exchange settlements.
d. Repayment of existing borrowings.

The quantum of intraday borrowings shall be limited to:

- Guaranteed receivables such as inflows from RBI, Clearing Corporations, subscription inflows received in scheme bank accounts etc.
- Non-guaranteed receivables sighted during the day such as inflows from maturity proceeds and/or secondary market settlement from NCDs, CP, CDs, OTC Swaps, etc. and to be received by the scheme by end of the day.

The conditions for Intraday borrowing by Mutuals funds shall be in terms of Regulation 42(1) of SEBI (MF) Regulations.

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

C. Fundamental Attributes SO. 59

Following are the Fundamental Attributes of the scheme, in terms of Paragraph 1.9 of SEBI Master Circular for Mutual Fund dated March 20, 2026:

(i) Type of a scheme - An open ended scheme investing in arbitrage opportunities

(ii) Investment Objective

The Scheme is a hybrid scheme. The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments– Please refer to Section '**How will the Scheme Allocate its Assets**?'

(iii) Terms of Issue

Sale of Units: The Scheme(s) will offer Units for Redemption/Switch out on every Business Day at NAV based prices except in special circumstances described in this Scheme Information Document.
Liquidity: The scheme would provide repurchase facility to investors on an ongoing basis on all business days.

- Aggregate fees and expenses charged to the scheme.

Please refer to section **Part III- OTHER DETAILS - C. ANNUAL SCHEME RECURRING EXPENSES** for details

- Any safety net or guarantee provided.

The Scheme does not assure or guarantee any returns.

Changes in Fundamental Attributes:

In accordance with Regulation 22(9)(c)) of the SEBI (MF) Regulations, 2026 and Paragraph 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20,2026, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plans(s)/Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

• SEBI has reviewed and provided its comments on the proposal.

• A written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each Unitholder and details as specified by the Board are appropriately displayed on the website of the AMC; and

• The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing NAV without any exit load.

D. Other Scheme Specific Disclosures:

Listing and Transfer of units	The scheme is an open ended scheme and would not be listed on any of the stock exchanges. The Trustees, at its discretion, can undertake listing on any of the stock exchange on a later date. The units of the schemes in Demat mode are freely transferable. The units of the scheme can be transferred in demat form in addition to the account statement. Additions/ deletion of names will not be allowed under any folio of the scheme. This however will not apply in case of death of unitholder (in respect of joint holdings) as this would be treated as transmission of units and not transfer. For more details, refer SAI.
Dematerialization of units SO. 57 (a), (b) (c)	Pursuant to Paragraph 15.7.3 of SEBI Master Circular for Mutual Funds dated March 20 , 2026, Abakkus Mutual Fund will provide an option to the investors of the Fund to mention demat account details in the subscription form, in case they desire to hold units in the dematerialised mode. The option to subscribe to the units in the dematerialised mode is available for all the schemes of the Fund, except for subscription through Systematic Investment Plan (SIP) and for plans/options.
Minimum Target amount	The Fund seeks to collect a minimum subscription amount of Rs.10,00,00,000/- (Indian Rupees Ten Crore) under the scheme.
Maximum Amount to be raised (if any)	There is no upper limit on the total amount to be collected in the New Fund Offer.
Dividend Policy (IDCW)	Not Applicable.
Allotment SO. 60	All Applicants whose monies towards purchase of Units have been realised by the Fund will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. Any application for subscription of units may be rejected if found invalid, incomplete subject to SEBI Regulation. For applicants applying through 'APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)', during NFO, on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form. Allotment of Units shall be subject to: (i) the achievement of the minimum target amount; (ii) receipt of complete Application Forms that are in order; (iii) realisation of the specified minimum Subscription amount from the Investor etc. Note: Allotment of units will be done after deduction of applicable stamp duty , if any. Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. Accordingly, the AMC shall allot units either in physical form (i.e. account statement) or in dematerialized form within 5 (five) business days from the date of closure of the NFO period/ receiving transactions request during continuous offer period. On a Continuous basis: The AMC shall issue units in dematerialized form to a unit holder in the Scheme within 2 (two) business days from the date of allotment. All Units will rank pari passu, among Units within the same Option in the Scheme. Face Value per unit of all Plans/Options under the

	Scheme is Rs. 10/-. The Unit holder may request for a physical account statement without any charges 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.
Refund	If application is rejected, full amount will be refunded within five business days of the closure of New Fund Offer Period or within such period as allowed by SEBI. If refunded after the time period stipulated under the Regulations, interest @ 15% p.a. for delay period will be paid and charged to the AMC.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons (subject to, wherever relevant, purchase of unit of the scheme of the Mutual Fund, being permitted and duly authorized under their respective bye-laws/constitutions, and relevant statutory regulations) are eligible and may apply for Subscription to the Units of the Scheme: 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minors through their parent / legal guardian; 4. Partnership Firms; 5. Limited Liability Partnerships 6. Proprietorship in the name of the sole proprietor; 7. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860(so long as the purchase of Unit is permitted under the respective constitutions; 8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs)/Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/RBI 15. Provident/Pension/Gratuity Fund to the extent they are permitted; 16. Qualified Foreign Investors (QFI) on repatriation basis; 17. Foreign Portfolio Investor (FPI) as registered with SEBI on repatriation basis; 18. Other schemes of Abakkus Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations; 19. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s) 20. Such other person as maybe decided by the AMC from time to time.
Who cannot invest	The persons/entities as specified under section "Who Can Invest?" shall not be eligible to invest in the Scheme, if such persons/entities are: 1. United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following:

	a. NRIs/PIOs may invest/transact, in the Scheme, when present in India, as lump sum subscription, redemption and/or switch transaction, including registration of systematic transactions only through physical form and upon submission of such additional documents/ undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme. b. FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme. The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold/reject the transaction request/redeem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/ AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any. The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of AMC. Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time from the Distributors/Investors with additional declarations. 2. Residents of Canada; 3. Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction. *The term "U.S. person" means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time. Such other persons as may be specified by AMC from time to time. The Fund reserves the right to include/exclude new/existing categories of investors who can invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, as applicable. The AMC/Trustee shall not be liable for any loss or expenses incurred in respect of those transaction requests/allotted units which have been kept on hold or rejected or reversed.
How to Apply and other details.	The Application Forms/Change Request Forms for KYC are available at the ISC of AMC and KFIN and at the website of Mutual Fund https://www.abakkusmf.com/contact.html **SO. 35** Please refer to the **SAI** and Application form for the instructions.

	Official Point of Acceptance is available at: Abakkus Mutual Fund: https://www.abakkusmf.com/contact.html **KFIN Technologies Limited** SEBI Registration – INR000000221 Address – Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, R. R. District, Telangana – 500 032 India Website – www.kfintech.com Name, address and contact no. of official points of acceptance, collecting banker details etc. are available on back cover page of the **SID.** Please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI. **SO. 61**
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered	The units of the scheme can be transferred in demat form in addition to the account statement. Additions/ deletion of names will not be allowed under any folio of the scheme. This however will not apply in case of death of unitholder (in respect of joint holdings) as this would be treated as transmission of units and not transfer. Please refer SAI for the procedure of transmission & pledging. Investors are requested to visit the funds website for the list of prescribed documents under any of the procedures or call the investors service centres for any clarification on the above. There is no upper limit of redemption. However, this is subject to the following: a) The repurchase would be permitted to the extent of credit balance in the Unit holder's account. b) The Asset Management Company (AMC) may, in the general interest of all Unit holders of the Scheme, keep in view the unforeseen circumstances/unsure conditions, limit the total number of Units which may be redeemed on any Business Day. c) Restrictions may be imposed under the following circumstances that lead to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets: i) Liquidity issues - When markets at large become illiquid, affecting all securities rather than any issuer specific security. ii) Market failures, exchange closures - When markets are affected by unexpected events which impact on the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii) Operational issues - When exceptional circumstances are caused by force majeure, unpredictable operational problems, and technical failures (e.g., a blackout). Under the aforesaid circumstances, the AMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period. Any imposition of restriction on redemption / switch of units would require specific approval of Board of AMCs and Trustees and the same should be informed to SEBI immediately. Unitholders should note that the following provisions shall be applicable when redemption requests are placed during such restricted period.

	i) No redemption requests up to Rs. 2 lakh shall be subject to such restriction and ii) Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. Refer SAI for further details.
Cut off timing for subscriptions/ redemptions/switches This is the time before which your application (complete in all respects) should reach the official points of acceptance	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 amount for purchase/redemption/switches	**During NFO:** Minimum application amount (lumpsum): Rs. 500/- and in multiples of Re. 1/- thereafter. **On Continuous basis:** **Minimum amount for purchase/Switch in** Rs. 500/- and in multiples of Re 1/- thereafter **Minimum Additional Purchase Amount** Rs. 500/- and in multiples of Re. 1/- thereafter **Minimum Redemption Amount/Switch Out** Rs. 500/- or 1 Unit or account balance whichever is lower. The Switch must comply with the redemption rules of the Scheme and the issue rules of the other (receiving) scheme. In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder does not specify either the number or amount, the request will not be processed.

	The minimum amount of Redemption/Switch-out may be changed in future by the AMC/Trustee. **Note:** The minimum application amount will not be applicable for investment made in the Scheme in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number (whether units are held in demat mode or in account statement form). 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.**
Income Distribution cum Capital Withdrawal (IDCW)	Not Applicable.
Redemption	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.**
Bank Mandate	Registering Multiple Bank Accounts (Pay-in bank accounts) 1. The AMC has introduced the facility of registering Multiple Bank Accounts in respect of an investor folio. 2. Registering of Multiple Bank Accounts will enable the Fund to systematically validate the Pay-in payment and avoid acceptance of

	third party payments. **"Pay-in"** refers to payment by the Fund to the Investor. 3. Investor can register upto 5 Pay-in bank accounts in case of individuals and HUFs, and upto 10 in other cases. 4. In case of Multiple Registered Bank Account, investor may choose one of the registered bank accounts for the credit of redemption/dividend proceeds (being "Pay-out bank account"). Investor may, however, specify any other registered bank accounts for credit for redemption proceeds at the time of requesting for the redemption. Investor may change such Pay-out Bank Account, as necessary, through written instructions. 5. For the purpose of registration of bank accounts(s), Investor should submit Bank Mandate Registration Form together with any of the following documents. i) Cancelled cheque leaf in respect of bank account to be registered; or ii) Bank Statement/Passbook page with the Investor's bank account number, name and address. 6. The AMC will register the bank account only after verifying that the sole/1st Joint holder is the holder/one of the joint holders of the bank account. In case the copy of documents is submitted, investor shall submit the original to the AMC/Service Centre for verification and the same shall be returned. 7. Investors may note that in case where his bank account number has changed for any reason, a letter issued by the bank communicating such change is also required to be submitted along with the Bank Mandate Registration Form. 8. In case of existing investors, their existing registered bank mandate, and in case of new Investors, their bank account details as mentioned in the Application Form shall be treated as default account for Pay-out, if they have not specifically designated a default Pay-out bank account. Investors may change the same through written instructions. 9. Where an investor proposes to delete his existing default Pay-out account, he shall compulsorily designate another account as default account. 10. In case of modification in the Bank Mandate, the AMC may provide for a cooling period of upto 10 days for revised mandate/default Bank Account. The same shall be communicated to the investor through such means as may be deemed fit by the AMC. Bank account which is stated first shall be treated as default bank account. For further details please refer to paragraph on Registration of Multiple Bank Accounts in respect of an Investor Folio in the SAI. The AMC reserves the right to alter/discontinue all/any of the above-mentioned special product(s)/facility(ies) at any point of time. Further, the AMC reserves the right to introduce more special product(s)/facility(ties) at a later date subject to prevailing SEBI Guidelines and Regulations. Investors may also note the terms and conditions as appearing in the Multiple Bank Account Registration Form are also available at the Investor Service Centre/AMC Website. The AMC may request for such additional documents or information as it may deem fit for registering the aforesaid Bank Accounts.
Delay in payment of redemption/ repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate of 15% per annum (or such rate as may be prescribed by SEBI from time to time) specified vide Paragraph 15.4 of SEBI Master

	Circular for Mutual Funds dated March 20, 2026, for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount SO. 52	In accordance with Paragraph 15.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026 , the unclaimed Redemption amount may be deployed by the Mutual Fund in call money market or money market Instruments as well as in a separate plan or liquid scheme/overnight scheme/money market mutual fund scheme floated by mutual funds. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular.
Disclosure w.r.t investment by minors SO. 37	Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian only, else the transaction is liable to get rejected. However, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. For systematic transactions in a minor's folio, AMC would register standing instructions till the date of the minor attaining majority. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. Investments in the name of the minor through guardian will be guided by process mentioned in Paragraph 15.13 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
Investors can also subscribe to the Units of the Scheme through MFSS facility of NSE and BSE StAR MF facility of BSE	**Purchase/Redemption of units through Stock Exchange Infrastructure:** The investors can purchase and redeem units of the scheme on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Limited (BSE). The following are the salient features of the abovementioned facility: A. The MFSS and BSE StAR MF System are the electronic platforms provided by NSE and BSE respectively to facilitate purchase/ redemption of units of mutual fund scheme(s). The units of eligible schemes are not listed on NSE & BSE and the same cannot be traded on the stock exchange like shares. B. The facility for purchase/redemption of units on MFSS/BSE StAR MF will be available on all business days between 9.00 a.m. to 3.00 p.m. or such other time as may be decided from time to time. C. Eligible Participants All the trading members of NSE and BSE who are registered with AMFI as mutual fund advisor and who are registered with NSE and BSE as Participants will be eligible to offer MFSS and BSE StAR MF System respectively ('Participants'). In addition to this, the Participants will

	be required to be empanelled with Abakkus Investment Managers Private Limited and comply with the requirements which may be specified by SEBI/ NSE/ BSE from time to time. All such Participants will be considered as Official Points of Acceptance (OPA) of Abakkus Mutual Fund in accordance with the provisions of Paragraph 17.2.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026. D. Eligible investors The facility for purchase/redemption of units of the scheme will be available to existing as well as new investors. However, switching of units is not currently permitted. To purchase /redeem the units of the scheme through MFSS facility, an investor is required to sign up for MFSS by providing a letter to Participant in the format prescribed by NSE. For availing BSE StAR MF System, the investor must comply with operating guidelines issued by BSE. E. Investors have an option to hold units in either physical mode or dematerialized (electronic) mode. F. Cut off timing for purchase /redemption of units Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI on uniform cut-off time for applicability of NAV. G. The procedure for purchase/redemption of units through MFSS/BSE StAR MF System is as follows: • **Physical mode:** **Purchase of Units:** a. The investor is required to submit purchase application form (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to the Participant. b. Investor will be required to transfer the funds to Participant. c. The Participant shall verify the application for mandatory details and KYC compliance. d. After completion of the verification, the Participant will enter the purchase order in the Stock Exchange system and issue system generated order confirmation slip to the investor. Such confirmation slip will be the proof of transaction till the investor receives allotment details from Participant. e. The Participant will provide allotment details to the investor. f. The Registrar will send Statement of Account showing number of units allotted to the investor. **Redemption of Units:** a. The investor is required to submit redemption request (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to Participant. b. After completion of verification, the Participant will enter redemption order in the Stock Exchange system and issue system generated

	confirmation slip to the investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar. c. The redemption proceeds will be directly sent by the Registrar through appropriate payment mode such as direct credit, NEFT or cheque/demand draft as decided by AMC from time to time, as per the bank account details available in the records of Registrar. • **Depository mode:** **Purchase of Units:** • The investor intending to purchase units in Depository mode is required to have depository account (beneficiary account) with the depository participant of National Securities Depository Ltd. and/or Central Depository Services (India) Ltd. • The investor is required to place an order for purchase of units (subject to limits prescribed by NSE/BSE from time to time) with the Participant. • The investor should provide his Depository account details along with PAN details to the Participant. Where investor intends to hold units in dematerialized mode, KYC performed by Depository Participant will be considered compliance with applicable requirements specified in this regard in terms of Paragraph 19 of SEBI Master Circular for Mutual Funds dated March 20, 2026. • The Participant will enter the purchase order in the Stock Exchange system and issue system generated order confirmation slip to the investor. Such confirmation slip will be the proof of transaction till the investor receives allotment details from Participant. • The investor will transfer the funds to the Participant. • The Participant will provide allotment details to the investor. • Registrar will credit units to the depository account of the investor directly through credit corporate action process. • Depository Participant will issue demit statement to the investor showing credit of units. **Redemption of Units:** 1) Investors who intend to redeem units through dematerialized mode must either hold units in depository (electronic) mode or convert his existing units from statement of account mode to depository mode prior to placing of redemption order. 2) The investor is required to place an order for redemption (subject to limits prescribed by NSE/BSE from time to time) with the Participant. The investor should provide their Depository Participant on same day with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account. 3) The redemption order will be entered in the system and an order confirmation slip will be issued to investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar. 4) The redemption proceeds will be directly sent by the Registrar through appropriate payment mode such as direct credit, NEFT or cheque/demand draft as decided by AMC from time to time, as per the bank account details recorded with the Depository.

	H. An account statement will be issued by Abakkus Mutual Fund to investors who purchase/redeem units under this facility in physical mode. In case of investor who purchase/redeem units through this facility in dematerialized mode, his depository participant will issue demit statement showing credit/debit of units to the investor's accounts. Such demit statement given by the Depository Participant will be deemed to be adequate compliance with the requirements for dispatch of statement of account prescribed by SEBI. I. Investors should note that electronic platform provided by NSE/BSE is only to facilitate purchase/redemption of units in the Scheme. In case of non-commercial transaction like change of bank mandate, nomination etc. the Unit holder should submit such request to the Investor Services Centre of Abakkus Mutual Fund in case of units held in physical mode. Further in case of units held in dematerialized mode, requests for change of address, bank details, nomination should be submitted to his Depository Participant. J. Investors will be required to comply with Know Your Customer (KYC) norms as prescribed by BSE/NSE/NSDL/CDSL and Abakkus Mutual Fund to purchase/redeem units through stock exchange infrastructure. Investors should note that the terms & conditions and operating guidelines issued by NSE/BSE shall be applicable for purchase/ redemption of units through stock exchange infrastructure.

III. Other Details

A. Periodic Disclosures such as monthly disclosures, half yearly results, annual report

Monthly Disclosures	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.
Scheme Summary Document (SSD) SO. 38	The Scheme Summary Document of each scheme shall be disclosed on AMC website https://www.abakkusmf.com/statutory-disclosures.html# and to be uploaded AMFI portal in three different formats, i.e. Pdf, excel and xml.
Risk-o-meter SO. 38	In accordance with Paragraph 6.16 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Risk-o-meter shall have following six levels of risk: i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and vi. Very High Risk Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month. Further, Paragraph 6.17 of SEBI Master Circular for Mutual Funds dated March 20, 2026: AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI: I. Risk-o-meter of the scheme wherever the performance of the scheme is disclosed.

	II. Risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed. The portfolio disclosure in terms of paragraph 6.16.1(j) of SEBI Master Circular for Mutual Funds dated March 20, 2026 on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. Investors may refer to the website/portfolio disclosure for the latest Risk-o-meter of the Scheme.
AMFI Best Practice Guidelines Circular No.118/2024-25) on Acceptance of financial transactions through email in respect of non-individual investor.	**Non-individual Investors are requested to note the following**: **1. Risks Involved in Transacting via Email** The Non-individual investor acknowledges and accepts the inherent risks associated with conducting financial transactions via email. These risks include, but are not limited to, the possibility of unauthorized access to email communications, transmission delays, data loss, or alteration due to technical glitches or cyberattacks, which could impact the completeness or accuracy of the transaction. Additionally, emails may be susceptible to interception, unauthorized access, and other security vulnerabilities, which could lead to fraudulent transactions. Therefore, investors must be cautious while initiating financial transactions via email and should ensure the confidentiality and integrity of their communication. **2. Limitation of Liability of AMC/RTAs**. The Asset Management Company (AMC) and the Registrar and Transfer Agent (RTA) shall not be held liable for any loss or damage caused by the non-receipt or delay in receiving any transaction sent by the investor via email. This includes situations where emails are not delivered, are delayed, or are intercepted due to issues beyond the control of the AMC or RTA, including but not limited to, technical failures, service provider errors, or unauthorized access to the email account. The AMC and RTA will not be responsible for any transactions that are erroneously processed or not processed due to such issues. The liability of the AMC and RTA is limited solely to the extent of ensuring that the transaction is processed once received in the proper format and within a reasonable timeframe, subject to system availability and security checks. responsible for any transactions that are erroneously processed or not processed due to such issues. The liability of the AMC and RTA is limited solely to the extent of ensuring that the transaction is processed once received in the proper format and within a reasonable timeframe, subject to system availability and security checks. **3. Security Measures to Ensure Safe Email Communication.** The AMC and RTA are committed to ensuring the highest level of security for email communications and shall implement appropriate safeguards. These measures include the use of encrypted email services, secure authentication protocols, and virus/malware scanning for all incoming and outgoing emails. Additionally, access to email accounts and transaction systems shall be restricted to authorized personnel only, and multi-factor authentication will be employed to verify the identity of the individuals initiating transactions. The AMC shall take all reasonable steps to prevent unauthorized access, disclosure, or alteration of the financial data transmitted via email.

	4. Retention of Transaction Records: The AMC and RTA will retain records of all transactions routed via email in accordance with applicable laws and regulations. These records will include, but are not limited to, transaction requests, email correspondence, and confirmation receipts, for a minimum period as mandated by regulatory authorities. The Non-Individual investor agrees that these records shall be stored in a secure digital format to ensure their integrity and availability for future reference. The trail for each transaction, allowing for the traceability of emails and the status of each request submitted via email. **5. Procedure for Addition/Deletion of Authorized Signatories:** The facility to transact via email shall follow an appropriate procedure for the addition or deletion of authorized signatories. Such changes must be communicated to the AMC through a formal notification, in the form of a signed letter or email from the authorized representative of the entity, accompanied by the requisite board resolution or authority letter. The AMC shall process these changes only upon receipt of valid documentation confirming the updated list of authorized signatories and only be effective once the AMC has acknowledged receipt and validation of the notification. **6. Authorization for Non-Individual Investors:** For non-individual investors, including registered mutual fund distributors or third parties authorized by the investor, to submit financial transactions via email on behalf of the entity, the AMC and RTA require prior written authorization from the investor. This authorization should clearly state the scope of authority granted to the third party and must be submitted with each transaction request. The AMC will accept such transactions only if the relevant authorization documents are in place and the corresponds with the pre-registered contact information for the entity or authorized third party. **7. Security Procedures for Transaction Confirmation** To confirm and authenticate email-based financial transactions, the AMC will employ a range of security procedures, including digital signatures, encrypted communication, and multi-step verification processes. These procedures are designed to verify that the transaction is genuinely authorized by the investor and ensure that the instructions have not been tampered with. Upon receipt of an email transaction, the AMC will conduct thorough checks to confirm the authenticity of the request, including comparing it against the pre-registered information (email addresses, signatories, etc.) Only upon successful verification will the transaction be processed. **8. Electronic Time Stamping and Audit Trail for Email Transactions** Each transaction processed via email shall be subject to an electronic time-stamping mechanism that records the exact time and date of receipt. This time stamp will serve as a reference point for any future inquiries or disputes regarding the transaction. Furthermore, AMC shall maintain an audit trail, tracking all actions related to the email transaction, including receipt, verification, and processing. The audit trail will provide

	transparency, ensure accountability, and facilitate the resolution of any issues related to email-based transactions. **9. Change in Registered Email Address/Contact Details** Any change in the registered email address or contact details of the entity must be communicated to the AMC via a physical letter, including a scanned copy, signed by the designated authorized officials of the entity. This change request must also be supported by a copy of the relevant board resolutions or authority letter from the entity, issued on the official letterhead. The AMC will not accept email requests for such changes. Further, changes in the registered email address will not be processed unless the request complies with these requirements. This ensures that only authorized personnel can modify the contact details associated with the Non-individual investor's account. **10. Changes in Bank Mandate:** No changes to the bank mandate (including adding or modifying bank account details) will be accepted via email. Such changes must be submitted using the prescribed service request form, duly signed by the entity's authorized signatories. The form must also be accompanied by the wet signatures of the designated officials of the entity. This ensures the authenticity and validity of any change in the bank details associated with the Non- individual Investor's account, and that no unauthorized modifications made via email. **11. Digital Signatures and Validity of Electronically Executed Documents:** In case of any document executed electronically, the AMC recognizes the validity of Digital Signature Certificates (DSCs) or Aadhaar-based e-signatures provided by the authorized officials of the entity. These digitally signed documents will be treated as legally binding and valid, even if they are not sent from the registered email address of the authorized officials. However, the email domain from which the document is sent must match the official domain name of the entity. Such documents, when executed with a valid DSC or e-signature, will be processed by the AMC without requiring further verification through physical signatures.

B. Transparency/NAV Disclosure [Details with reference to information given in Section I] SO. 41

The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 (five) Business days from the date of allotment of units under the NFO. Subsequently, the AMC will calculate and disclose NAVs at the close of every Business Day in the manner specified by SEBI.

The Net Asset Value of the scheme shall be calculated on daily basis and disclosed in the manner specified by SEBI. Abakkus Investment Managers Private Limited ("AMC") shall update the NAVs on its website https://www.abakkusmf.com/net-asset-value.html and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 11.00 p.m. every Business Day.

In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

The AMC will disclose the portfolio in a user friendly & downloadable spreadsheet format, as on the last day of the month on its website https://www.abakkusmf.com/and on the website of AMFI (www.amfiindia.com) of the Scheme within ten days from the close of each month. In case of investors whose email addresses are registered with Abakkus MF, the AMC shall send via email monthly portfolio within 10 (ten) days from the close of each month.

The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year. The Annual Report shall also be displayed on the website of AMC and AMFI.

C. Transaction charges and stamp duty

Transaction Charges: Not Applicable**.**
Stamp Duty: Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty at the rate of 0.005% of the transaction value would be levied on applicable mutual fund investment transactions such as purchases (including switch-in) with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, Systematic Investment Plan (SIP) instalments, Systematic Transfer Plan (STP-ins) instalments etc. to the unit holders would be reduced to that extent. For further details, refer SAI.

D. Associate Transactions

Please refer to **Statement of Additional Information (SAI).**

E. Taxation

For details on taxation please refer to the clause on Taxation in the **SAI** apart from the following:

Tax*	Resident Investors	Non-Resident Investors	Mutual Fund
Tax on Dividend	Taxable at Income slab rates	20%/Taxable at income slab rates#	Nil
Capital Gain			
Long-term (held for more than 12 months) for transfer on or after July 23, 2024^	12.5%	12.5%	Nil
Short-term (held for 12 months or less) for transfer on or after July 23, 2024	20%	20%	Nil

1) *These should be increased by the surcharge as applicable and health & education cess @ 4%.

2) # 20% rate is applicable for (i) FPIs and (ii) units purchased in foreign currency. For other non-resident investor, such income is taxable as per applicable rate in India.

3) ^Any long-term capital gains arising on transfer of unit of an equity oriented mutual fund will be taxable without indexation benefit and on capital gains in excess of Rs.1,25,000/-. This limit includes capital gains from listed equity shares and/or units of listed REITs. Grandfathering benefit should also be available in certain cases.

4) Equity scheme will also attract securities transaction tax (STT) at applicable rates and the beneficial rate discussed above is subject to payment of STT.

5) Mutual Funds are required to deduct TDS @ 10% on IDCW payment (above Rs 5000) for resident unitholders and @ 20% (plus applicable surcharge and cess) for non-resident unitholders. No tax shall be required to be deducted by the mutual fund on income which is in the nature of capital gain in the hands of resident unitholder and FPIs. For other non-resident unitholders, tax shall be deducted as per applicable rates. Tax

treaty benefit, if any, should be provided to non-resident unitholders subject to providing certain information/documents as required (especially, tax residency certificate and Form 10F). d6) In certain cases, higher TDS may be applicable as per section 206AA (relating to non-furnishing of PAN).

F. Rights of Unitholders

Please refer to **SAI** for details.

G. List of official points of acceptance:

The details pertaining to official points of acceptance of AMC and RTA are available on the website of the AMC at https://www.abakkusmf.com/contact.html

I. Penalties, pending litigation or proceedings, findings of inspections or investigations for which action may have been taken or is in the process of being taken by any regulatory authority. SO. 48 & SO. 49

There have been no penalties or pending litigation on the AMC since incorporation.
The investors may refer to the details on the website of the Company at link: https://www.abakkusmf.com/statutory-disclosures.html

Notes:

The Scheme under this Scheme Information Document was approved by the Trustees on **August 04, 2026**.

Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines thereunder shall be applicable. SO. 63

For and on behalf of the Board of Directors of Abakkus Investment Managers Private Limited

Sd/-
Vaibhav Chugh
Chief Executive Officer

Place: Mumbai
Date: August 20, 2026

OFFICIAL POINTS OF ACCEPTANCE OF ABAKKUS MF FOR NFO & ONGOING TRANSACTIONS

Abakkus Corporate Centre, 9th Floor, Param House, Shanti Nagar, Near Grand Hyatt, off Santacruz Chembur Link Road, Santacruz East, Mumbai – 400055.

The details pertaining to official points of acceptance of the RTA are available on the website of the AMC at https://www.abakkusmf.com/contact.html

DETAILS OF ABAKKUS MF INVESTOR SERVICE CENTER OFFICES - KFIN TECHNOLOGIES LIMITED

Name, address and contact no. of Registrar and Transfer Agent (R&T):

KFin Technologies Limited
Unit: Abakkus Mutual Fund
Karvy Selenium Tower B, Plot 31-32, Gachibowli,
Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032
Contact No.: 040 - 6716 2222
Website address of R&T: https://www.kfintech.com

For list of ISCs please refer website link: https://www.abakkusmf.com/contact.html

In addition to the existing official points of acceptance ("OPA") for accepting transactions in the units of the schemes of the Abakkus Mutual Fund as disclosed in the SID, https://www.mfuindia.com i.e. online transaction portal of MFU.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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