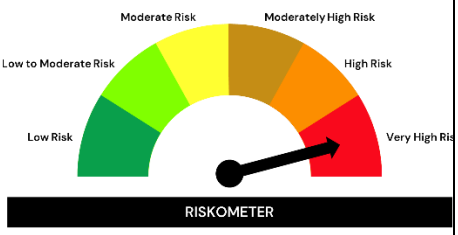
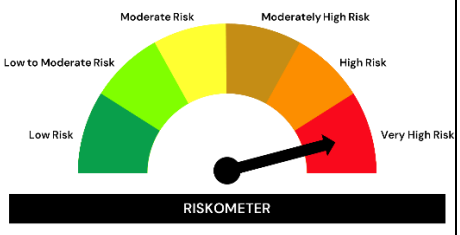
KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

UNIFI FLEXI CAP FUND

(An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

Scheme Code: UNFI/O/E/FCF/25/03/0002

This product is suitable for investors who are seeking*	**Risk-o meter of the Scheme**	**Risk-o-meter of Benchmark** Tier I: Nifty 500 TRI
• Capital Appreciation over long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.	 Investors understand that their principal will be at very high risk.	 Benchmark Risk O Meter is at very high risk.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

#Please note that the above risk-o-meter is as per the product labelling of the scheme as on September 30, 2025. As Para 17.4 of SEBI Master Circular dated June 27, 2024, on product labelling (as amended from time to time), risk-o-meter will be calculated monthly based on the risk value of the scheme portfolio in accordance with the methodology specified by SEBI.

Continuous offer for Units at NAV based prices

Name of Mutual Fund	Unifi Mutual Fund
Name of Asset Management Company	Unifi Asset Management Private Limited
Name of Trustee Company	Unifi Mutual Fund Trustee Private Limited
Addresses, Website	Registered office : 11, Kakani Towers, 15, Khader Nawaz Khan Road, Nungambakkam, Chennai – 600006, Tamil Nadu, India Corporate Office: 19, 3rd Floor, Kakani Towers, 15, Khader Nawaz Khan Road, Nungambakkam, Chennai – 600006, Tamil Nadu, India **Website :** www.unifimf.com

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated 31.10.2025

<table>
<tr><td>Investment Objective</td><td>To generate long term capital appreciation by pursuing active management and bottom-up investing, primarily in equity and equity related instruments across sectors and market cap spectrum. The scheme will anchor to investing in growth businesses and is best suited for investors with long term investment horizon.

However, there is no assurance that the investment objective of the scheme will be achieved. The scheme does not guarantee or assure any returns.</td></tr>
<tr><td>Asset Allocation Pattern of the scheme</td><td>
<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Equities & Equity related instruments</td><td>65%</td><td>100%</td></tr>
<tr><td>Debt Securities and Money Market Instruments#</td><td>0%</td><td>35%</td></tr>
<tr><td>Units issued by REITs & InvIT's</td><td>0%</td><td>10%</td></tr>
</table>
#Debt instruments shall be deemed to include securitised debts and investment in securitised debts may be up to 40% of the debt securities of the scheme.

Investment in Equity & Equity Related Instruments

The scheme will invest across large cap, mid cap and small cap stocks. Large Cap, Mid Cap, Small Cap companies are those companies which are classified as such by Securities and Exchange Board of India (SEBI) or Association of Mutual Funds in India (AMFI) from time to time. Presently as per Para 2.7 (on Definition of Large Cap, Mid Cap and Small Cap) of the Master Circular, large cap companies will comprise of companies from 1st to 100th companies, Mid cap companies will comprise of companies from 101st to 250th and small cap companies will comprise of companies from 251st onwards in terms of full market capitalization. If there is any updation in the list of large, mid and small cap companies, the Scheme would rebalance its portfolio (if required) in line with the updated list, within a period of one month.
The Scheme shall have derivative exposure as per the SEBI regulations issued from time to time. Pursuant to para 7.5, 7.6 and 12.25 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as may be amended from time to time, the scheme may also use various derivative and hedging products from time to time in a manner permitted by SEBI to reduce the risk of the portfolio as and when the fund manager is of the view that it is in the best interest of the unit holders. Investment in Equity Derivatives shall be up to 50% of equity assets of the scheme for non-hedging purposes.
The Scheme may purchase 'covered call' options as permitted under Para 12.25.8 of SEBI Master Circular dated June 27,2024 . The total notional value (taking into account strike price as well as premium value) of call options written by the scheme shall not exceed 15% of the total market value of equity shares held in the scheme.

Investment in Debt and Money Market Instruments

The Scheme may invest in Government Bonds, Treasury Bills, Tri-Party Repos and other money market instruments as permitted by SEBI (MF) Regulations and amended from time to time. The scheme may invest in fixed income derivative instruments in compliance with relevant para of 12.25 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 . The Scheme may buy Credit Default Swaps (CDS) only for the purpose of hedging the credit risk on debt securities. Exposure through CDS shall not exceed 10% of AUM of scheme and will be governed by SEBI Circular No. SEBI/HO/IMD/PoD2/P/CIR/2024/125 dated September 20, 2024 and relevant SEBI Circulars / SEBI (Mutual Funds) Regulations 1996.

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	• In line with Para 4.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets which includes Cash, Government Securities, T-bills and Repo on Government Securities. • Pursuant to para 12.25.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days: a) Government Securities; b) T-Bills; and c) Repo on Government securities • Pursuant to para 12.18 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the scheme may participate in the corporate bond repo transactions. The gross exposure of the scheme to repo/reverse repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme. • The investment of the Scheme in Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade & in supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade, 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 as mandated in para 12.3.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates. • The scheme may invest in Additional Tier 1 (AT1) and Tier 2 (AT2) bonds as mandated in para 12.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. • The Scheme may invest in unlisted/unrated debt instruments as mandated in para 12.1.1 and para 12.1.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. **Investments in Overseas Securities** • The Scheme may invest in Foreign Securities including ADR / GDR/ ETFs/mutual funds upto 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time. The maximum amount that can be invested by the schemes of the Mutual Fund in Foreign Securities, calculated based on the cost of investments in Foreign Securities as per RBI Circular AP (DIR) Series Circular No. 3 dated July 26, 2006, read with Para 12.19 of the Master Circular, permits the Mutual Fund to invest in Foreign Securities i.e. US $ 1 billion per Mutual Fund, within the overall industry limit of US$ 7 billion. Further, investments in overseas Exchange Traded Fund (ETF(s)) is subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion. All the requirements as per Para 12.19 of the Master Circular would be adhered to by the AMC for investment in foreign securities. • Limits for a period of six months from the date of closure of NFO: The Scheme intends to invest up to US $ 100 million in foreign securities including overseas ETFs, subject to guidelines laid down by SEBI vide Para 12.19 of the Master Circular. Investment in Overseas Securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. **Investment in REITs & InViTs** • The Scheme may invest in the units of REITs and InvITs as per Para 12.21 (on Investments in units of REITs / InvITs) of the Master Circular, as amended from time to time, subject to the following: a. No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and b. A mutual fund scheme shall not invest: i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

Investment in Mutual Fund Units

- The Scheme may invest upto 5% of its net assets in units of other schemes of Unifi 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.

Other Points

- In addition to the instruments stated in the table above, the Scheme may enter into repos/reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party Repos on Government securities or treasury bills (TREPS) or repo.
- The cumulative gross exposure through equity, debt, money market instruments, units of mutual fund schemes, securitised debt, special features instruments, Credit enhancement and structured obligations, covered call, units issued by REITs and InvITs, derivatives(including fixed income derivatives) , Foreign securities/ Overseas ETFs, repo transactions in corporate debt securities and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.
- In accordance with SEBI Master Circular for Mutual Funds dated June 27, 2024As per para 12.11 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time, the Scheme will lend securities subject to a maximum of 20% in aggregate, of the net assets of the Scheme and 5% of the net assets of the scheme in the case of a single intermediary.
- Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines mentioned in para 12.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time.

- The scheme shall not :-
  - Resort to Short selling

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

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities lending	Aggregate - 20% of net assets of the Scheme Single intermediary - 5% of the net assets of the Scheme.	Para 12.11.2.1 of SEBI Master Circular dated June 27, 2024
2.	Equity derivatives for non-hedging purpose	50% of the equity assets of the scheme.	Para 12.25.7 of SEBI Master Circular dated June 27, 2024
3.	Overseas/Foreign Securities	35% of its total assets.	Para 12.19 of SEBI Master Circular dated June 27, 2024
4.	Securitised debt	Upto 40% of the debt assets.	Clause 1 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
5.	ReITS and InVITS	Upto 10% of the net assets.	Para 12.21 of SEBI Master Circular dated June 27, 2024
6.	AT1 and AT2 bonds	Upto 10% of the debt assets.	Para 12.2 of SEBI Master Circular dated June 27, 2024
7.	Covered Call	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	Para 12.25.8 of SEBI Master Circular dated June 27, 2024

		equity shares held in the scheme.	
8.	Credit Default Swap	Upto 10% of net assets of scheme. The total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the scheme.	Para 12.28.1 of SEBI SEBI/HO/IMD/PoD2/P/CIR/2024/125 September 20, 2024.
9.	Investment in debt instruments having structured obligations / credit enhancements	10% of debt portfolio of the scheme	Para 12.3 of SEBI Master Circular dated June 27, 2024
10.	Repo in Corporate Debt	Gross Exposure upto 10% of the net assets	Para 12.18 of SEBI Master Circular dated June 27, 2024
11.	Units of mutual fund schemes of Unifi AMC or in the Scheme of other mutual funds	5% of the net asset value of the Mutual Fund	Clause 4 of Seventh Schedule of SEBI Mutual Fund Regulations
12.	Unlisted Non-Convertible Debentures	Not exceeding 10% of the debt portfolio of the scheme.	Para 12.1.1 of SEBI Master Circular dated June 27, 2024
13.	Unrated Debt and Money Market Instruments	Not exceed 5% of the net assets of the scheme.	Para 12.1.5 of SEBI Master Circular dated June 27 , 2024
14.	Short Selling	The Scheme shall not engage in Short Selling of Securities.	Para 12.11 of SEBI Master Circular dated June 27, 2024

Rebalancing due to Short Term Defensive Considerations:

As per Para 1.14.1.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the asset allocation pattern indicated above may change for a short-term period on defensive considerations. The proportion of the scheme invested in each type of security will vary in accordance with microeconomic & macroeconomic conditions, interest rates, and other relevant considerations. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar days.

Rebalancing due to passive breaches:

In the event of any deviations from the mandated asset allocation as mentioned above due to passive breaches, portfolio rebalancing will be carried out by the Fund Manager within 30 Business Days of the date of the said deviation. In case the rebalancing is not done within the specified period of 30 Business Days, the matter would be recorded in writing and shall be placed before the Investment Committee.
The Investment Committee shall record the reason in writing leading to the reason for falling the exposure outside the asset allocation and if so desires, the Committee shall extend the timelines upto 60 (sixty) Business Days from the date of completion of mandated rebalancing period of 30 Business Days in line with Clause 2.9 of the SEBI Master Circular dated June 27, 2024.
Further, in case, the portfolio of schemes is not rebalanced within the aforementioned both the timelines, the AMC shall:
a. Not launch any new scheme till the time the portfolio is rebalanced.
b. Not levy exit load, if any, on the investor exiting the scheme.
In case the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio of the scheme.

i. The AMC shall immediately communicate the same to the investors of the scheme after the expiry of the mandated rebalancing period (i.e. 30 Business Days) through SMS and email/ letter including details of portfolio not rebalanced.
ii. The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced.
iii. The AMC shall disclose scheme wise deviation of the portfolio (beyond aforesaid 10% limit) from the mandated asset allocation beyond 30 business days, on the AMC 's website i.e. www.unifimf.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.
Investment Strategy	The Scheme strategy aims to generate capital appreciation by investing in a diversified portfolio of equity & equity related instruments across sectors and market capitalization. The Fund Manager will follow an active investment strategy primarily based on fundamental research which includes bottom-up stock selection after duly considering the top-down structural trends. The Scheme would typically invest in well-governed companies with any or combination of the following characteristics – • Underlying sectors experiencing strong business growth / value migration / margin expansion / market share gains from unorganized segment; • Valuations are at a discount to intrinsic value and / or reasonable considering near to mid-term earnings growth prospects; • Corporate events like spin-off, buy-back, M&A leading to value-unlocking / business expansion / ROE enhancement; • High governance standards and efficient capital allocation track record; The scheme will be anchored to investing in growth businesses and would be consensus agnostic. The scheme strives to adopt a prudent sell-discipline on achieving objective or fundamental thesis change as part of its on-going portfolio management. Definition of Large Cap, Mid Cap and Small Cap: As per Para 2.7.1 of SEBI Master Circular on Mutual Funds dated June 27 , 2024, a definition has been provided of large cap, mid cap and small cap as follows. a) Large Cap: 1st - 100th company in terms of full market capitalization b) Mid Cap: 101st - 250th company in terms of full market capitalization c) Small Cap: 251st company onwards in terms of full market capitalization. Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month. The scheme shall invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme shall also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns. Derivatives Strategy The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Such investments shall be subject to the investment objective and strategy of the scheme and the internal limits if any, as laid down from time to time. These include but are not limited to futures (both stock and index) and options (stock and index). 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 fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or excuse 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. Invest in REITs and INVITs within the permissible regulatory limits shall be made to have a combination of periodical accrual (distribution) and an opportunity to benefit from capital gains. Portfolio Turnover: The scheme being an open-ended scheme, it is expected that there would be frequent subscriptions and redemptions. Hence, it is difficult to estimate with any reasonable measure of accuracy, the

	likely turnover in the portfolio. If trading is done frequently there may be an increase in transaction cost such as brokerage paid etc. The fund manager shall endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. The Scheme has no specific target relating to portfolio turnover.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID/SAI carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: **Risks associated with investments in Equity and Equity related instruments** •Equity and equity related instruments are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. 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. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio. Also, the value of the Scheme investments may be affected by interest rates, currency exchange rates, changes in law/ policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors. • Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of loss. • Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. •The AMC may invest in to be listed securities within the regulatory limit. This may however increase the risk of the portfolio as these to be listed securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors. **Risk Associated with investment in Overseas Securities** The Scheme may invest in overseas markets subject to necessary approvals and within the limits specified in the asset allocation pattern of the scheme . Such investments carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances. The AMC believes that investment in foreign securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI / RBI from time to time. Currency Risk: To the extent that the assets of the Scheme will be invested in foreign securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment. Regulatory Limit Risk - The Scheme's investments in overseas securities is subject to the regulatory limits applicable for overseas investments as prescribed by RBI/SEBI from time to time and as per the regulations prevailing in the overseas jurisdiction where investments are made/intended to be made. In this regard, overseas investments will be halted, if such limit is breached either at the mutual fund level or at mutual fund industry level. **Risks associated with investments in 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. **Liquidity Risk on account of unlisted securities**: The liquidity and valuation of the Schemes' 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. **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. **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. **Risk associated with Securitized Debt**: The Scheme may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS). ABS are securitized debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. MBS are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties. At present in Indian market, following types of loans are securitized: 1. Auto Loans (cars / commercial vehicles /two wheelers) 2. Residential Mortgages or Housing Loans 3. Consumer Durable Loans 4. Personal Loans 5. Corporate Loans In terms of specific risks attached to securitization, each asset class would have different underlying risks. Residential Mortgages generally have lower default rates than other asset classes, but repossession becomes difficult. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Asset classes like personal loans, credit card receivables are unsecured and in an economic downturn may witness higher default. A corporate loan/receivable, depend upon the nature of the underlying security for the loan or the nature of the receivable and the risks correspondingly fluctuate. 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.

	Risks 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. The weakness in structure could arise due to 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 investments in Derivatives** • The Scheme may invest in derivative products in accordance with and to the extent permitted under the Regulations and by RBI. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme. • The derivatives market in India is nascent and does not have the volumes that may be seen in other developed markets, which may result in volatility to the values. • Investment in derivatives also requires the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme. • The Scheme may face execution risk, whereby the rates seen on the screen may not be the rate at which the ultimate execution of the derivative transaction takes place. • The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue. • The options buyer's risk is limited to the premium paid, while the risk of an options writer is unlimited. However the gains of an options writer are limited to the premiums earned. • The exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances and this could impact the value of the portfolio. • The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price. • Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks. The Scheme bears a risk that it may not be able

	to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme. • The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets. • There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. The counter party may default on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavourable) market price. • Derivatives also carry a market liquidity risk where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices. • Where derivatives are used for hedging, such use may involve a basis risk where the instrument used as a hedge does not match the movement in the instrument/underlying asset being hedged. The risk may be inter-related also e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets. • Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. •Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor / unitholder. Execution of investment strategies depends upon the ability of the fund manager(s) to identify such opportunities which may not be available at all times. Identification and execution of the strategies to be pursued by the fund manager(s) involve uncertainty and decision of fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies. • The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. The following are certain additional risks involved with use of fixed income derivatives: Interest rate risk: Derivatives carry the risk of adverse changes in the price due to change in interest rates. 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. **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. **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 over-collateralization (the value of the collateral being more than the repo amount).

	Risks associated with segregated portfolio 1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. 2. Security comprises of segregated portfolio may not realise any value. 3. Listing of units of segregated portfolio on recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV. **Risks associated with Securities Lending** Securities Lending is 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. **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. **Risk Factors Associated with Investments in REITs and InvITS** • Market Risk : REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends. • Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. • Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. • Regulatory/Legal Risk : REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law. The above are some of the common risks associated with investments in REITs & InvITs. Investment results may vary substantially on a monthly, quarterly or annual basis. **Risks associated with investment in units of mutual fund** Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal. • Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions will be in accordance with SEBI mandated process. • Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors. • Default risk - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

	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 can not 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. **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. **Risk factors associated with investment in Tri-Party Repo:** The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/ default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund. **Risk associated with potential change in Tax structure** This summary of tax implications given in the taxation section is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. The current taxation laws may change due to change in the 'Income Tax Act 1961' or any subsequent changes/amendments in Finance Act/Rules/Regulations. Any change may entail a higher outgo to the scheme or to the investors by way of securities transaction taxes, fees, taxes etc. thus adversely impacting the scheme and its returns. Risk Mitigation Measures:

Type of Instruments	Mitigation Measures
Equity Markets/ Equity Oriented Instruments	The scheme will comply with the prescribed SEBI limits on exposure. Risk will be monitored, and necessary action would be taken on the portfolio, if required. Attribution analysis will be done to monitor the under or over performance vis-a-vis the benchmark and the reasons for the same. Portfolio volatility & concentration The overall volatility of the portfolio would be maintained in line with the objective of the scheme Volatility would be monitored with respect to the benchmark. Liquidity The scheme will predominantly invest across market capitalisation which are actively traded and thereby liquid. The liquidity would be monitored, and necessary action would be taken on the portfolio if required. Stock turnover is monitored at regular intervals.
Debt and Money Market instruments	Interest Rate Risk: The scheme would typically have a low to medium duration portfolio. The scheme may take positions in interest rate derivatives to hedge market/interest rate risks. Credit risk or default risk: The Fund will endeavour to minimise Credit/Default risk by primarily investing in investment grade fixed income securities rated by SEBI registered credit rating agencies. These securities carry relatively lower possibility of a default. Historical default rates for investment grade securities (BBB and above) have been low. Reinvestment Risk: Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value. Liquidity or Marketability Risk: The fund will endeavour to minimise liquidity risk by investing in securities having a liquid market.
Overseas Securities	The Scheme may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. Currency Risk: The Scheme shall, subject to applicable regulations, have the option (there is no obligation) to enter into forward contracts for the purpose of hedging against the foreign exchange fluctuations. The Scheme may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. Country Risk: Investment universe will be carefully selected to include sound quality businesses.
Derivatives	The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Equity Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI.

		Debt derivatives will be undertaken as permissible under the SEBI Mutual Fund Regulations. Derivatives can be either exchange traded or can be over the counter (OTC). The Scheme may buy CDS only for the purpose of hedging the credit risk on debt securities. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID.
	Securities Lending	The SLB shall be operated through Clearing Corporation/Clearing House of stock exchanges having nation-wide terminals who are registered as Approved Intermediaries (AIs)." The risk is adequately covered as Securities Lending & Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without the worries of counter party default. The fund manager will endeavor to recall the securities in case lent securities are to be sold
	Repo Transactions	The choice of counterparties is largely restricted and their credit rating is taken into account before entering into such transactions. In the event the counterparty is unable to pay back the money to the scheme as contracted on maturity, the scheme may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the counterparty.
	Units of REITs and InvITS	The Scheme will comply with the prescribed SEBI limits on exposure. The scheme will endeavour to invest in liquid REITs & InvITs.
	Instruments having Special Features	Investment may be done in Additional Tier I bonds and Tier 2 bonds issued under Basel III framework as permitted under SEBI Mutual Fund Regulations.
	Structured Obligation (SO) & Credit Enhancement (CE) rated securities	Scheme wise investments as prescribed by the regulations limits the exposure to such securities. Additionally, covenants of such structured papers are reviewed periodically for adequate maintenance of covers as prescribed in the Information Memorandum of such papers.
	Unlisted NCD's & Unrated Securities	The scheme may invest in Unlisted NCDs and unrated securities(BRDS, Usance Bills etc) as permitted under the Regulation.
	Government securities and Triparty repo on Government securities or treasury bills:	As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.
	Units of mutual fund schemes	Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidly on a T+1/T+2 basis.
Plans/Options	The Scheme offers two plans: a) Direct Plan b) Regular Plan Each of the Plans offer the following option: a) Growth Option The default plan is "Direct Plan", in case the broker code is not stated on the application. Application with broker code will be processed under Regular plan only. Default scenarios available to the Investors under the Plans of the Scheme:	

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

In cases of wrong / incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan. The AMC shall endeavour on best effort basis to obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor. In case the correct code is received within 30 calendar days, the AMC shall reprocess the transaction under Regular Plan from the date of application without any exit load.

The Scheme will have a common portfolio across various Plans/Options. The NAVs of the Growth Option under both plans will be different and declared separately.

Treatment of Transactions received with invalid ARNs in view of AMFI Best Practices Guidelines Circular No.111 /2023-24 dated Feb 02, 2024:

Guidelines for Processing of transactions received under Regular Plan with invalid ARN

Transactions received in Regular Plan with Invalid ARN to be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:

Transaction Type	Primary ARN			Sub Distributor ARN		EUIN*	Execution only mentioned	Regular Plan/ Direct Plan
	Valid	Invalid	Empaneled	Valid	Invalid	Valid	Yes	
Lumpsum/ Registration	Y		Y				Y	Regular
	Y		N	Not Applicable				Direct
	Y		Y	N. A	N. A	N. A	N	Regular*
	Y		Y	Y		Y		Regular
		Y						Direct
	Y		Y	Y			Y	Regular
	Y		Y		Y			Direct
Trigger	Y			Not Applicable				Regular
				Not Applicable				Direct

Note:
1) *If the EUIN is invalid/missing, the transactions shall be processed in Regular plan, and the distributor/investor shall be given 30 day period from the date of the transaction for remediation of the EUIN. In such cases, the investor to be advised to either provide a different EUIN linked to the ARN who would be engaged in servicing the investor OR switch to Direct Plan. The commission shall not be paid to the ARN holder if the Switch transaction does not happen, or fresh EUIN is not provided within 30 days. The commission may be paid if the fresh EUIN is provided by client within 30 days.

2) For SIP & STP facilities, the ARN validity shall be verified / validated at the time of registration. For instances where the registration details not available in RTA records the transaction shall be treated as lumpsum purchase for validations. Distributors must reconcile the active / inactive SIPs with RTA's at regular intervals.

3) SIPs registered under ARN of deceased to continue till end of SIP registration period or investor's request as per AMFI guidelines; No fresh transactions or SIPs to be booked under the ARN of deceased MFD post cancellation of ARN at AMFI.

4) Only Sub-distributor's ARN with valid "ARN-" values in the transaction will be considered for validation of Sub- distributor ARN for all types of transactions (lumpsum/SIP/STP).

<table>
<tr><td></td><td>
5) If the ARN is invalid as on date of SIP / STP registration, such registration and future transactions thereunder will be processed under DIRECT plan.

6) Transactions other than the physical mode which are found to be not in order basis above matrix, will be rejected at the time of upload / submission for following reasons: To give opportunity for the intermediary / platform to rectify details before submitting transactions or to report transactions as DIRECT.

If these transactions are accepted and processed as DIRECT, the intermediary placing the transaction will not be receiving reverse feeds and hence will not be able to reconcile.

Since the validation cannot be carried out at the time of acceptance or transactions received in physical form, , the same will be done at the time of processing the transaction, and if found to be invalid, the transaction will be processed under DIRECT.

7) Transactions received from the stock exchange platforms in Demat mode with invalid ARN shall be rejected instead of processing in Direct Plan for following reasons –

a) Settlement of units will fail at clearing corporation due to mismatch of ISIN.

b) If the RTA processes the transaction in DIRECT Plan, the AMC will face issues with corporate action wherein the clearing corporation will not be able to reconcile and credit the units.

c) The distributor/broker will not be able to download the reverse feed/mail back report for the transactions reported by the respective distributor in case if we process under Direct Plan.

For detailed disclosure on default plans and options, kindly refer SAI.
</td></tr>
<tr><td>Applicable NAV (after the scheme opens for subscriptions and redemptions)</td><td>
Cut off timing for subscriptions/ redemptions/ switches on Ongoing basis post NFO:

In case of Subscription/Switch-in for any amount (duly time stamped): Cut off timing 3.00 p.m.
<table>
<tr><td>Valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time.</td><td>The closing NAV of the same day</td></tr>
<tr><td>Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.</td><td>The closing NAV of the next Business Day.</td></tr>
<tr><td>Valid applications received upto 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme after the cut-off time on the same day i.e. available for utilization after the cut-off time of the Day.</td><td>The closing NAV of the next Business Day.</td></tr>
<tr><td>Where the application is time stamped any day before the credit of the funds to the scheme but the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on that Business Day.</td><td>The closing NAV of such subsequent Business Day on which funds are available for utilisation.</td></tr>
</table>
Realisation of funds means funds available to the AMC Scheme and not date and time of debit from Investor's account.

In case application is time stamped after cut off timing on any day, the same will be considered as deemed to be received on the next business day.
</td></tr>
</table>

<table>
<tr><td></td><td colspan="3">In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised / available for utilisation on the next business day.

In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plans (STP), Other methods as may be offered by the AMC, Trigger etc. the units would be allotted as per the closing NAV of the day on which the funds are available for utilization irrespective of the instalment date of the SIP, STP, etc.

Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators/Banks/Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap/delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment.

Redemptions including switch-outs:

In respect of valid applications received upto 3.00 pm on a Business Day by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next Business Day shall be applicable.

Outstation cheques/demand drafts will not be accepted.

"Switch out" shall be treated as redemption and for "switch in" shall be treated as purchases and the relevant conditions for applicable NAV for subscription and redemption would be considered for switch in and switch out transactions.</td></tr>
<tr><td>Minimum Application Amount/ Number of Units</td><td>Purchase

Fresh Purchase (lumpsum): Rs. 5,000/- and in multiples of Re. 1/- thereafter

Systematic Investment Plan (SIP): Rs. Rs.500/- and in multiples of Re.1/-.

The Scheme does not require maintenance of minimum balance in the units of the scheme.

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.</td><td>Additional Purchase

Rs. 500/- and in multiples of Re. 1/- thereafter.

Note: The minimum additional purchase amount will not be applicable for investment made in schemes in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.</td><td>Redemption

Re. 1 or 1 unit or account balance, whichever is lower.

In case the balance in the account of the unitholder does not cover the amount of redemption request, then the Mutual Fund is authorized to redeem all the units in the folio and send the redemption proceeds to the unitholder.</td></tr>
<tr><td>Despatch of Redemption Request</td><td colspan="3">Within 3 working days of the receipt of the redemption request at the authorised centre of the Mutual Fund. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not despatched within 3 Business Days of the date of valid redemption request. Irrespective of the source of payment for subscription.

For list of exceptional circumstances and additional timelines for redemption payments:

<table>
<tr><th>Situation</th><th>Additional Timeline</th></tr>
<tr><td>Payment of redemption proceeds through physical instruments (cheque / DD) where electronic fund transfer is not possible (such as old / non-Core Banking account / IFSC non-available records / IMPS failed records for reasons like name mismatch, technical error / Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end.</td><td>Additional 2 working days</td></tr>
</table>
</td></tr>
</table>

On such days, where it is a bank holiday in some or all the states, but a business day for the stock exchanges.	Additional 1 working day following the bank holiday(s) in the State where the investor has bank account
Exceptional circumstances such a sudden declaration of a business day as a holiday or as a non-business day due to any unexpected reason / Force Majeure events.	In all such exceptional situations, the timelines prescribed in para no 14.1.3 of Master Circular of SEBI dated June 27, 2024,shall be counted from the date the situation becomes normal.
In all such cases where a request for Change of Bank account has been received just prior to (upto 10 days prior) OR simultaneously with redemption request.	In all such cases, the AMCs / RTAs can make the redemption payment after the cooling off period of 10 days from the date of receipt of COBM. The redemption transaction shall be processed as per the applicable NAV on the basis time stamp. The credit may either be given in the existing bank account or the new bank account post due diligence within 1 working day after cooling off period
Need for additional due diligence in instances such as Transmission reported in one fund, but not in the current fund, proceedings by Income Tax authorities, Folio under lock/bank lien etc.	Additional 3 working days

Benchmark Index	Tier I: Nifty 500 TRI
Dividend Policy	Not Applicable
Name of the Fund Manager	Mr. Saravanan V N (CIO & Fund Manager) Aejas Lakhani (Equity Fund Manager) Karthik Srinivas (Debt Fund Manager) Aman Reddy Kakani(Overseas Securities)
Name of the Trustee Company	Unifi Mutual Fund Trustee Pvt Ltd.

Performance of the scheme :

[In case of a new scheme, the statement should be given "*This scheme does not have any performance track record*"]

Or

[In case of a scheme in existence, the return figures shall be given for that scheme only, For a scheme which is in existence for more than 1 year, the returns given will be

The performance of the scheme as on September 30, 2025 is as follows

Period	**Scheme Returns %**		**Benchmark Returns % Nifty 500 (TRI)**
	Regular	**Direct**	
Returns for the last 1 year	-	-	-
Returns for the last 3 years	-	-	-
Returns for the last 5 years	-	-	-
Returns since inception (June 06, 2025)	-1.02	-0.61	-1.40

Notes:

• Past performance may or may not be sustained in future.
• Returns are calculated for Growth Option under the respective plan.
• Performance of the benchmark is calculated as per the Total Return Index (TRI).
• Returns less than 1 year period are absolute.

Disclosure of Absolute Returns for each financial year for the last 5 years is not applicable as the Date of allotment of the scheme was on June 06, 2025.

Compounded Annualised Returns and for scheme which is in existence for less than 1 year, the returns would be absolute returns since inception.] Absolute returns for each financial year for the last 5 years shall be represented by means of a bar diagram as per the adjacent format.]	
Additional Scheme Related Disclosures	i. **Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)** Disclosure in this respect will be available at www.unifimf.com/statutory/ 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 through a functional website link that contains detailed description.** Not Applicable. iii. **Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly.** The portfolio shall be disclosed as on last day of the month/half year within 10 days from the end of month/half year. Portfolio shall be disclosed on AMC website – www.unifimf.com/statutory/ and on AMFI website – www.amfiindia.com. The portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. iv. **Portfolio Turnover Rate particularly for equity-oriented schemes shall also be disclosed.** Nil
Expenses of the Scheme **Load Structure** **Recurring expenses**	**Entry Load**: Nil **Exit Load:** In respect of each purchase of units via Lumpsum /Switch In/ Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP-in), Exit Load on redemption/ switch out will be determined as follows: • In case units are redeemed/switched out within 12 months from the date of allotment: o 1% of applicable NAV will be charged as Exit Load. • In case units are redeemed/switched out after 12 months from the date of allotment, no Exit Load is applicable. The Trustees shall have a right to prescribe or modify the Exit Load structure subject to compliance of SEBI MF Regulations 1996. **Annual Scheme Recurring Expenses** These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.

Considering the asset allocation pattern of the scheme, AMC has estimated maximum TER upto 2.25% on the daily average net assets of the scheme . on the daily average net assets of the scheme as given below. For actual current expenses being charged, the investor should refer to the website of the mutual fund.

Expense Head	**% p.a. of daily Net Assets# (Estimated p.a. for equity oriented scheme)**
Investment Management & Advisory Fee	
Trustee Fees & Expenses$	
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements/ IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory Advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness[1]	
Brokerage & Transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees[2]	
Goods & Services Tax on brokerage and transaction cost[3]	
Other Expenses (to be specified as per Reg 52 of SEBI (MF) Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52(6) (c) [4]	Upto 2.25%
Additional expenses under Regulations 52(6A)(c)	0.05[2]*
Additional expenses for gross new inflows from specified cities	0.30**

#Direct Plan under the Scheme shall have a lower expense ratio than Regular Plan, excluding distribution expenses, commission, etc., and no commission shall be paid from Direct Plan. 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 a Regular Plan.

[1]**Investor Education and Awareness initiatives:** As per clause 10.1.16 of Master Circular, the AMC shall annually set apart 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Plan(s) under the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken.

$ The Trusteeship fees as per the provisions of clause 27.1 of the Trust Deed shall be charged at 0.025% per annum on the daily net assets of the funds subject to a maximum of Rs. 40,00,000 per annum at Mutual Fund level. It has been decided by the Trustee to charge the Trusteeship Fees in proportion to the net assets of each of the Scheme of the Mutual Fund on a quarterly basis. Such fee shall be paid to the Trustees within fifteen days from the end of each quarter every year, namely, within 15 days from June 30, September 30, December 31 and March 31 of each year. The Trustees may charge expenses as permitted from time to time under the Trust Deed and SEBI (MF) Regulations. The Trustee reserves the right to change the method of allocation of Trusteeship fees for the Scheme, from time to time.

Additional Expenses under Regulation 52 (6A):

(i) Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions (if permitted under the scheme) respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52.

(ii) (ii) To improve the geographical reach of the Scheme in smaller cities / towns as may be specified by SEBI from time to time, expenses not exceeding 0.30% p.a. of daily net assets, if the new inflows from retail investors from such cities are at least (a) 30% of gross new inflows in the Scheme or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher. In case inflows from retail investors from such cities are less than the higher of (a) or (b)

	above, such expenses on daily net assets of the Scheme shall be charged in accordance with clause 10.1.3 of Master Circular. The amount so charged shall be utilised for distribution expenses incurred for bringing inflows from retail investors from such cities. However, the amount incurred as expense on account of inflows from retail investors from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment. Currently, SEBI has specified that the above additional expense may be charged for inflows from retail investors from beyond 'Top 30 cities'. Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. Inflows from "retail investors" shall mean inflows of amount upto Rs 2 lakhs per day, from individual investors. Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice. Accordingly, the B-30 incentive structure shall be implemented as per SEBI / AMFI directions from time to time. Expenses not exceeding 0.05% p.a. of daily net assets towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under Regulation 52 (2) and (4) respectively of SEBI (MF) Regulations. All scheme related expenses including commission paid to distributors, if any, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 as amended from time to time on implementation of clause 10.1.12 of Master Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund. Actual expenses for the previous financial year i.e. FY2024-2025 – Not Applicable The total expenses charged to the Scheme shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations and as permitted under SEBI Circulars issued from time to time. The mutual fund would update the Base TER on the website (www.unifimf.com) at least three working days prior to the effective date of the change and update the TER under the tab 'TER ' on the website. The total expense ratios of the schemes of the Fund are available in downloadable spreadsheet format on the AMC website and AMFI website. Any change in the expense ratios will be updated at least three working days prior to the effective date of the change. For the current total expense ratio details of the Scheme, investors may www.unifimf.com/ter/ as well as AMFI's website viz., www.amfiindia.com. [2]**GST :** As per clause 10.3 of the Master Circular, GST shall be charged as follows: 1. GST on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations. 2. GST on other than investment management and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations. 3. GST on exit load, if any, shall be paid out of the exit load proceeds and exit load net of GST, if any, shall be credited to the Scheme. 4. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI (MF) Regulations. [3]There shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) viz. Investment Management and Advisory Fees and various sub-heads of recurring expenses respectively. *As per Para 10.1.7 of SEBI Master Circular on Mutual Funds dated June 27, 2024, schemes wherein exit load is not levied, the AMC shall not be eligible to charge the above-mentioned additional expenses for such scheme. **Illustration:**

Impact of Expense Ratio on Scheme's return:

Expense ratio, normally expressed as a percentage of Average Assets under Management, is calculated by dividing the permissible expenses under the Regulations by the average net assets. To further illustrate the above in rupees terms, for the Scheme under reference, suppose an Investor invested Rs. 10,000/- (after deduction of stamp duty and transaction charges, if any) the impact of expenses charged will be as under:

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs.)	10,000	10,000
Returns before expenses (Rs.)	1500	1,500
Expenses other than Distribution expenses (Rs.)	150	150
Distribution expenses (Rs.)	50	
Returns after expenses at the end of the year(Rs.)	1300	1350
Returns (in %)	13%	13.5%

Note(s):

- The purpose of the above illustration is purely to explain the impact of expense ratio charged under the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses/commission.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to seek appropriate advice.

TER for the Segregated Portfolio

1. AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
2. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
3. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
4. The costs related to segregated portfolio shall in no case be charged to the main portfolio.

Tax treatment for the Investors (Unitholders)

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

Capital Gains:
For Equity Oriented Funds:

Particulars	**Resident Investors**	**Non-Resident Investors**	**Mutual Fund**
Long Term (period of holding more than 12 months*) – for transfers taking place on	12.5% without indexation (Exceeding Rs. 1.25 lakhs)+ applicable Surcharge + 4% Cess	12.5% without indexation and foreign currency fluctuation benefits(Exceeding Rs..1.25 lahks) +	Nil

or after 23 July 2024		applicable Surcharge + 4% Cess	
Short Term (period of holding less than or equal to 12 months) – for transfers taking place on or after 23 July 2024	20% + applicable Surcharge + 4% Cess	20% + applicable Surcharge + 4% Cess	Nil

*Aggregate long term capital gains exceeding one lakh twenty-five thousand rupees in a financial year, arising from the transfer of units of an 'equity oriented fund', equity shares and units of business trust are chargeable to tax at 12.5 per cent (plus the applicable surcharge, health and education cess).

Under Income Tax Act' 1961 an equity oriented fund is defined as a fund whose inventible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of such fund. The percentage of equity share holding of the fund shall be computed with reference to the annual average of the monthly average of the opening and closing figures.

Securities Transaction Tax ("STT") is applicable on transactions of purchase or sale of units of an equity-oriented fund entered into on a recognized stock exchange or on sale of units of equity-oriented fund to the Fund.

Securities Transaction Tax

Chapter VII of Finance (No.2) Act, 2004 lays down the provisions pertaining to Securities Transaction Tax.Section 100 of the Finance (No. 2) Act, 2004 which provides for collection and recovery of Securities Transaction Tax, states that every recognized stock exchange shall collect the said Securities Transaction Tax from the purchaser or seller, as per the rates specified in Section 98 of the Finance (No.2) Act, 2004 and deposit the same to the Government.

In the case of a Mutual fund, the aforesaid Section provides that the Securities Transaction Tax shall be collected by the 'person responsible' which is defined in Rule 5 of the Securities Transaction Tax Rules,2004 to mean a trustee of the fund or any person who manages the affairs of the fund. Thus, on a combined reading of Section 100 with Rule 5, Securities Transaction Tax in a mutual fund is collected by the person responsible and paid to the credit of the Central Government by the 7th day of the month immediately following the calendar month.

The taxable Securities Transactions have been provided for, under Section 98 of the Finance (No.2) Act, 2024.

Sr. No.	**Taxable Securities Transaction**	**Rate**	**Value**	**Payable by**
1.	Purchase of units of equity oriented mutual fund (delivery based) on recognized stock exchange	Nil	Not Applicable	Not Applicable
2.	Sale of units of equity oriented mutual fund (delivery based) on recognized stock exchange	0.001per cent	Value at which units are sold	Seller
3.	Sale of units of equity oriented mutual fund (non-delivery based)	0.025per cent	Value at which the shares/units are sold	Seller

	4.	Sale of a unit of an equity-oriented fund to the Mutual Fund	0.001per cent	Value at which units are sold	Seller

Withholding tax applicability in case of inoperative PAN

As per section 139AA of the Income-tax Act, 1961, 1961Income-tax Act, 1961 read with rule 114AAA of the Income-tax Rules, 1962, in the case of a resident person, whose PAN has become inoperative due to non-linking of PAN with Aadhaar, it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of Income-tax Act, 1961. For linking PAN with Aadhaar, fees of Rs. 1,000 has been prescribed.

Withholding tax applicability on payments to non-filers of return

As per section 206AB of Income-tax Act, 1961, tax to be deducted at twice the applicable rate in case of payments to specified person (except non-resident not having permanent establishment in India or person who is not required to furnish the return of income as notified by the Central Government) who has not furnished the return of income for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted:
• For which time limit for filing return has expired; and
• The aggregate of tax deducted at source or tax collected at source in his case is Rs. 50,000 or more in the said previous year.

Additionally, if provisions of section 206AA are also applicable then tax to be deducted at higher of the two rates provided i.e. rate as per section 206AB or section 206AA.

For further details , refer SAI.

Daily Net Asset Value (NAV) Publication	The AMC will calculate and disclose the NAVs upto four decimal places on all Business Days. The AMC shall update the NAVs on website of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) and on the website of AMC (www.unifimf.com) before 11.00 p.m. on every Business Day.
For Investor Grievances please contact	Investor grievances will normally be received directly by the Registrar and Transfer Agent or at the Investor Service Centres or at the office the AMC. **Computer Age Management Services Limited (CAMS)** SEBI Regn. No. INR000002813 Rayala Towers, 158, Anna Salai, Chennai – 600 002. Contact Details: 18003092833 E-mail: enq_ufi@camsonline.com Website Address: www.camsonline.com **Contact details for general service requests:** You may call on Toll Free: 18003092833 (Monday to Friday [9 am] to [6 pm], Saturday [9 am] to [1 pm]) or write to us on email id: services@unifimf.com or raise a service ticket on our website at link: www.unifimf.com **Contact details for complaint resolution:** Ms. Anuradha V Investor Relations Officer Tel No: 18003092833 Email: iro@unifimf.com Investors also have an option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES 2.0), the website address is : www.scores.sebi.gov.in
Unitholders' Information	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working 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).

	A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor if any) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month within 12 days from the end of the month for the unitholders who have opted for delivery via electronic mode and within 15 days from the end of the month for unitholders who have opted for delivery via physical mode. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18*th* day of April and September for investors who have opted for delivery via electronic mode and on or before 21*st* 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. **Portfolio Disclosure:** Portfolio shall be disclosed as on last day of the month/half year within 10 days from the end of month/half year. Portfolio shall be disclosed on AMC website at link: www.unifimf.com/statutorydocuments/ and on AMFI website www.amfiindia.com . Portfolio shall be disclosed in a user - friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all unitholders by the AMC/Mutual Fund. The Mutual Fund shall publish an advertisement disclosing uploading of half year scheme portfolio on its website, in one English daily newspaper and in one Hindi daily newspaper having nationwide circulation. Physical copy of the scheme portfolio shall be provided to unitholders on receipt of specific request from the unitholder, without charging any cost. **Half Yearly Financial Results:** The Mutual Fund shall within one month from the close of each half year, that is on March 31 and on September 30, host a soft copy of its unaudited financial results on the AMC website www.unifimf.com/statutorydocuments/ and shall publish an advertisement disclosing the hosting of financial results on the AMC website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. The unaudited financial results would be displayed on AMC website www.unifimf.com and AMFI website www.amfiindia.com. **Annual Report:** Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant financial year i.e. 31st March each year as under: • by email to the unitholders whose email address is available with the Mutual Fund. •in physical form to the unitholders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same. An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC www.unifimf.com/statutorydocuments/ and AMFI website www.amfiindia.com physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

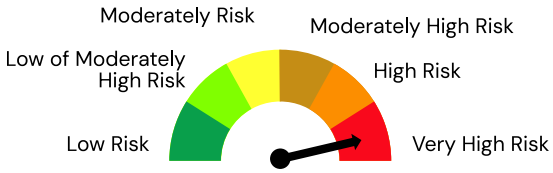
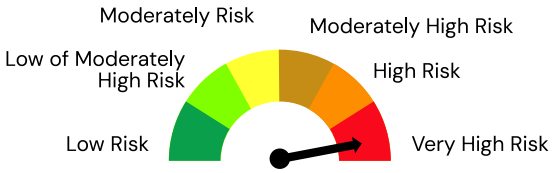
Please refer to the Statement of Additional Information and Scheme Information Document for any further details.

Note: The Trustees have ensured that the Scheme approved by them is a new product offered by Unifi Mutual Fund and is not a minor modification of an existing scheme / fund / product.

Unifi Flexi Cap Fund (An open-ended dynamic equity scheme investing across large cap, mid cap and small cap stocks)

This product is suitable for investors who are seeking*

- Capital Appreciation over long term
- Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization

Risk-O-meter of the scheme	Risk-O-Meter of Benchmark Tier I:Nifty 500TRI
 **Investors understand that their principal will be at Very High Risk**	 **Benchmark Risk-O-Meter is at Very High Risk**

Scheme Code: UNFI/O/E/FCF/25/03/0002

NOTE *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Risk-O-Meter as on 31st July 2026. For the updated Risk-O-Meter, please refer the AMC website (https://unifimf.com/).

UNIFI FLEXI CAP FUND APPLICATION FORM

(To be used/distributed along with Key Information Memorandum)

Investors must read the Key Information Memorandum(KIM), Statement of Additional Information (SAI) & Scheme Information Document (SID) before completing this Form.
Please refer to the Instructions & Product Labelling on Page No.1, 16 & 18 before completing this form.

Plan Details

☐ Direct ☐ Regular (If regular, please fill in the below details)

ISC Date Time Stamp Reference No.

Distributor's ARN/RIA Code/PMRN#	ARN/RIA/PM Name	Sub-Broker's ARN	Sub-Broker's Code**	EUIN***

** As allotted by ARN holder *** Employee Unique Identification Number

Declaration for "Execution-only" transactions (only where EUIN box is left blank)

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or not with standing the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

#By mentioning RIA/PMS code, I/We authorize you to share with the Investment Adviser/ Portfolio Manager the details of my/our transactions in the scheme(s) of Unifi Mutual Fund.

As per the standard decision of the regulatory body, no transaction charges will be deducted from the subscription amount, and hence no payment will be

Signature(s) to be signed by all Applicants

Sole/First/Guardian/Authorized Signatory/POA	Second Applicant	Third Applicant

1. Existing Unit Holder Information

Folio No. _____ The details in our records under the folio number mentioned alongside will apply for this application.

2. Mode of Holding

☐ Single ☐ Anyone or Survivor ☐ Joint (Default option if not selected)

3. Unit Holder Information - Sole/First Applicant (PLEASE WRITE IN CAPITAL LETTERS)*

Name of Sole/First Applicant ^ Mr/Ms/Mrs/M/s _____ ^Name as per PAN card/ITD records

Gender ☐ Male ☐ Female ☐ Transgender **PAN/PEKRN** ☐☐☐☐☐☐☐☐☐☐ **(Please provide PAN copy)**

Date of Birth/ Incorporation* D D M M Y Y Y Y **KIN (CKYC Identification No.)** ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Name of Guardian ^ (in case First Applicant is a Minor) _____ ^Name as per PAN card/ITD records

Relationship of Guardian with Minor ☐ Father ☐ Mother ☐ Legal Guardian (Attach proof of relationship with minor)

Date of Birth of Guardian D D M M Y Y Y Y

Mobile **Belongs to** ☐ Self ☐ Spouse ☐ Guardian ☐ Dependent Child ☐ Dependent Parent ☐ Dependent Sibling ☐ Custodian ☐ POA ☐ PMS

Tel (Res./ Off.) | **Email Address**

Email belongs to ☐ Self ☐ Spouse ☐ Guardian ☐ Dependent Child ☐ Dependent Parent ☐ Dependent Sibling ☐ Custodian ☐ POA ☐ PMS

GO-GREEN INITIATIVE (For Annual Report/Abridged Summary) ☐ Opt-in (Email) ☐ Opt-out (Physical)

Gross Annual Income Details in ₹ (please ✓) ☐ < 1 lac ☐ 1-5 lacs ☐ 5-10 lacs ☐ 10-25 lacs ☐ 25 lacs-1 cr ☐ 1-5 crs ☐ 5-10 crs ☐ > 10 crs

OR Net-worth as on D D M M Y Y Y Y ₹ _____ (should not be older than 1 year)

Please tick, if applicable$, ☐ Politically Exposed Person (PEP) ☐ Related to PEP ☐ Not a PEP

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

Occupation of Applicant ☐ Private Sector ☐ Business ☐ Retired ☐ Professional ☐ Forex Dealer ☐ Public Sector ☐ Agriculturist ☐ Housewife ☐ Student ☐ Government Service ☐ Other _____

September 2026

Tax Status of First Applicant

- ☐ Resident Individual
- ☐ NRI on Repatriation Basis (NRE)
- ☐ NRI on Non-Repatriation Basis (NRO)
- ☐ On behalf of Minor
- ☐ HUF
- ☐ Proprietorship
- ☐ Partnership Firm
- ☐ Private Limited Company
- ☐ Public Limited Company
- ☐ Government Body
- ☐ Mutual Fund
- ☐ Body Corporate
- ☐ Registered Society
- ☐ Foreign Institutional Investor
- ☐ Bank
- ☐ PF/ Gratuity/ Pension/ Superannuation Fund
- ☐ Person of Indian Origin (PIO)
- ☐ Trust/NGO
- ☐ AOP/ BOI
- ☐ Other (Please Specify) _____

For Non individuals only (Mandatory for Non-Individuals transacting/proposing to transact for an amount of Rs. 50 crore or more)

LEI Number (Legal Entity Identifier) | | | | | | | | | | | | | | | | | | | | **Valid till** D D M M Y Y Y Y

4. Guardian/POA/Contact Person if Non- Individual Applicant

Name	PAN	Country of Birth	Nationality	Tax Reference Number(For NRI)

Gross Annual Income Details in ₹ (please ✓) ☐ < 1 lac ☐ 1-5 lacs ☐ 5-10 lacs ☐ 10-25 lacs ☐ 25 lacs-1 cr ☐ 1-5 crs ☐ 5-10 crs ☐ > 10 crs

OR Net-worth as on D D M M Y Y Y Y ₹ _____ (should not be older than 1 year)

Please tick, if applicable$, ☐ Politically Exposed Person (PEP) ☐ Related to PEP ☐ Not a PEP

5. Details of Non-Profit Organization (NPO)

Trust or Society Yes ☐ No ☐

If yes, please fill Declaration form of Non-Profit Organization (NPO) separately

☐ I/We hereby confirm that above stated entity / organization is falling under "Non-profit organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

☐ Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal	

Note: Unique ID provided by DARPAN portal should be provided

6. Second Applicant (PLEASE WRITE IN CAPITAL LETTERS)*

Name of Second Applicant ^ Mr/Ms/Mrs/M/s _____ ^Name as per PAN card/ITD records

Gender ☐ Male ☐ Female ☐ Transgender **PAN/PEKRN** | | | | | | | | | | **(Please provide PAN copy)**

Date of Birth/ Incorporation* D D M M Y Y Y Y **KIN (CKYC Identification No.)** | | | | | | | | | | | | | | | | |

Mobile **Belongs to** ☐ Self ☐ Spouse ☐ Guardian ☐ Dependent Child ☐ Dependent Parent ☐ Dependent Sibling ☐ Custodian ☐ POA ☐ PMS

Tel (Res./ Off.) **Email Address**

Email belongs to ☐ Self ☐ Spouse ☐ Guardian ☐ Dependent Child ☐ Dependent Parent ☐ Dependent Sibling ☐ Custodian ☐ POA ☐ PMS

Gross Annual Income Details in ₹ (please ✓) ☐ < 1 lac ☐ 1-5 lacs ☐ 5-10 lacs ☐ 10-25 lacs ☐ 25 lacs-1 cr ☐ 1-5 crs ☐ 5-10 crs ☐ > 10 crs

OR Net-worth as on D D M M Y Y Y Y ₹ _____ (should not be older than 1 year)

Please tick, if applicable$, ☐ Politically Exposed Person (PEP) ☐ Related to PEP ☐ Not a PEP

Occupation of Applicant ☐ Private Sector ☐ Business ☐ Retired ☐ Professional ☐ Forex Dealer ☐ Public Sector ☐ Agriculturist ☐ Housewife ☐ Student ☐ Government Service ☐ Other _____

Tax Status ☐ Resident Individual ☐ NRE ☐ NRO ☐ PIO

7. Third Applicant (PLEASE WRITE IN CAPITAL LETTERS)*

Name of Third Applicant ^ Mr/Ms/Mrs/M/s _____ ^Name as per PAN card/ITD records

Gender ☐ Male ☐ Female ☐ Transgender **PAN/PEKRN** | | | | | | | | | | | **(Please provide PAN copy)**

Date of Birth/ Incorporation* D D M M Y Y Y Y **KIN (CKYC Identification No.)** | | | | | | | | | | | | | | | |

Mobile **Belongs to** ☐ Self ☐ Spouse ☐ Guardian ☐ Dependent Child ☐ Dependent Parent ☐ Dependent Sibling ☐ Custodian ☐ POA ☐ PMS

Tel (Res./ Off.) **Email Address**

Email belongs to ☐ Self ☐ Spouse ☐ Guardian ☐ Dependent Child ☐ Dependent Parent ☐ Dependent Sibling ☐ Custodian ☐ POA ☐ PMS

Gross Annual Income Details in ₹ (please ✓) ☐ < 1 lac ☐ 1-5 lacs ☐ 5-10 lacs ☐ 10-25 lacs ☐ 25 lacs-1 cr ☐ 1-5 crs ☐ 5-10 crs ☐ > 10 crs

OR Net-worth as on D D M M Y Y Y Y ₹ _____ (should not be older than 1 year)

Please tick, if applicable$, ☐ Politically Exposed Person (PEP) ☐ Related to PEP ☐ Not a PEP

Occupation of Applicant ☐ Private Sector ☐ Business ☐ Retired ☐ Professional ☐ Forex Dealer ☐ Public Sector ☐ Agriculturist ☐ Housewife ☐ Student ☐ Government Service ☐ Other _____

Tax Status Mandatory ☐ Resident Individual ☐ NRE ☐ NRO ☐ PIO

8. Demat Account Details (Kindly fill the below details for allotment of units in demat mode)

Demat Holding option ☐ Yes ☐ No If yes, please fill the below section

DP Name _____

NSDL DPID I N | | | | | | | | | | | | | | | | **CDSL DPID** | | | | | | | | | | | | | | | | |

Please ensure that your demat account details mentioned above are along with a Client Master List (CML) or latest demat Statement of Accounts (SOA) evidencing the accuracy of the account. Bank details of DP will overwrite the existing details.

Holding pattern in demat should match with holding pattern in folio.

9. Correspondence Details of Sole/ First Applicant

Address for Communication (Full Address Mandatory)		Overseas Address (Mandatory for NRI/ FII Applicants)	
House/ Flat No		House/Flat No	
Street Address		Street Address	
City/Town	State	City/Town	State
Country	Pincode	Country	Pincode

* Mandatory

Acknowledgement of Unifi Flexi Cap Fund Application Form (To be filled in by the applicant)

Name Mr/Mrs/Ms/M/s _____

Along with cheque/UTR No. _____ **Dated** | | | | | | | | |

Folio No. _____ **PAN** _____

Drawn on (Bank)& _____

&Cheques and draft are subject to realization

for ₹ (in figures) / (Amount) _____

Stamp of Unifi AMC Office / Authorized collection centre

10. FATCA & CRS Information (For Individuals (Mandatory). Non Individual investors & HUF should mandatorily fill separate UBO Annexure)

The below information is required for all applicant(s)/ guardian

Address Type: ☐ Residential ☐ Business ☐ Registered Office (for address mentioned in form/existing address appearing in Folio)

Category	First Applicant/Guardian	Second Applicant	Third Applicant
Place/City of Birth			
Country of Birth			
Country of Nationality			
Is the country of Birth / Nationality / Tax residency / Residential / Mailing Address / Telephone No. of the applicant is outside India?	Yes/No	Yes/No	Yes/No
Is the POA holder/person to whom signatory authority is given, covered under any of the categories above?	Yes/No	Yes/No	Yes/No
If you have answered YES to any of the above, please provide the below details			
Country of Tax Residency – 1**			
Tax Payer Ref. ID No. – 1^			
Tax Identification Type – 1 [TIN or Other, please specify]			
Country of Tax Residency – 2**			
Tax Payer Ref. ID No. – 2^			
Tax Identification Type – 2 [TIN or Other, please specify]			
Country of Tax Residency 3**			
Tax Payer Ref. ID No. – 3^			
Tax Identification Type – 3 [TIN or Other, please specify]			
If TIN is not available, please ✓any of the reason	☐ A ☐ B ☐ C	☐ A ☐ B ☐ C	☐ A ☐ B ☐ C

** To also include USA, where the individual is a citizen / green card holder of USA **^TIN is Mandatory.**

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

For Non – Individual Investors (Is the entity involved in / providing any of the following services) Foreign Exchange / Money Changer Services / Gaming / Gambling / Lottery Services [eg. casinos, betting syndicates], Money Lending / Pawning. Any other information [Please specify]

_____

11. Investments & Payment Details

Investment type ☐ Lumpsum ☐ Systematic Investment Plan (SIP) ☐ Lumpsum with SIP (For SIP, please submit SIP Enrolment & OTM Form)

Option Growth **Plan** ☐ Regular ☐ Direct **Investment Amount** _____

Payment Type ☐ Third Party Payment (Please attach 'Third Party Declaration Form) (Please refer instructions)

Mode of payment ☐ Cheque* ☐ Fund transfer ☐ OTM# ☐ RTGS/NEFT ☐ UPI^

*Name of the Unit Holder should be mentioned on the cheque

#Please note that OTM can be selected as mode of payment provided OTM is already registered. In case OTM is not registered, please fill the attached OTM Debit Mandate to make future transactions via OTM

^Valid UPI handle is available for secure payments

Cheque No./ UTR No _____ **Dated** ☐☐☐☐☐☐☐☐

Source Bank & Branch _____ **Source Account No:** _____

Cheque to be drawn in favour of Unifi Flexi Cap Fund Collection Account

For OTM, provide UMRN: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ **IFSC code*** ☐☐☐☐☐☐☐☐☐☐☐

Account type: ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others Please (Specify) _____

12. Payout Bank Details

Please enclose a cancelled cheque leaf of the payout bank in case your investment is from a different bank account.

Name of the bank* _____

Branch _____ **City** _____

CBS Account No.* _____

IFSC Code* ☐☐☐☐☐☐☐☐☐☐☐ **MICR Code** ☐☐☐☐☐☐☐☐☐ This is the 9-digit number next to your Cheque No.

Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others Please (Specify) _____

13. Resolution of Disputes (For Institutional and Corporate Investors)

☐ Smart ODR or ☐ by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India.

* Mandatory

14. Nomination Details

☐ I/We **hereby nominate** the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s)

OR

☐ I/We hereby confirm that I/We **do not wish** to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in nonappointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio

I/We wish to make a nomination and do hereby nominate the following person(s) in the above specified folio(s) who shall receive all the assets held in my/our account/ folio in the event of my/our demise, as trustee and on behalf of my/our legal heir(s). This nomination shall supersede any prior nomination made by me/us if any.

Nomination Details

	Mandatory Details						Additional Details ****	
	Name of Nominee	Share of Nominee (%)	Relationship*	Postal Address	Mobile number & E-mail	Identity Number ***	DOB of nominee	Guardian
Nominee 1								
Nominee 2								
Nominee 3								

You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.

* Spouse, Husband, Father, Mother, Son, Daughter or Others(Please specify)
*** Provide only number: PAN or Driving Licence or Aadhaar (last 4). Copy of the document is not required.
**** to be furnished only in following conditions / circumstances:
I. Date of Birth (DOB): please provide, only if the nominee is minor.
ii. Guardian: It is optional for you to provide, if the nominee is minor.

I/We want the details of my/our nominee to be printed in the statement of holding or statement of account, provided to me/us by the AMC/DP as follows: (please ✓ as appropriate)

☐ **Name of nominee(s) with %** ☐ **Nomination: Yes / No (Default)**

	Name(s) of holder(s)	Signature(s) of holder(s)	Witness Signature*
Sole / First Holder (Mr./Ms.)			
Second Holder (Mr./Ms.)			
Third Holder (Mr./Ms.)			

*Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.
• The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
• Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
• A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
• The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
• A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
• Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
• The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
• In case of demise of the investor and any one of the nominees, Unifi AMC will distribute the assets pro-rata to other nominees.
• It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided.
• Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
• Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
• Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
• Nomination shall be mandatory for all new singly held folios of individual investors.
• In case of multiple nominees, the percentage of allocation/share should be in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees. In case you do not wish to nominate, kindly indicate by ticking in the space provided.

15. Declaration and Signatures

I/We have read and understood the contents of the Statement of Additional Information of Unifi Mutual Fund and the Scheme Information Document/ Key Information Memorandum of the respective scheme(s).

I/We hereby apply for allotment /purchase of Units in the Scheme as indicated above and agree to abide by the terms, conditions, rules and regulations applicable thereto. I/We hereby declare that I/We are authorised to make this investment in the abovementioned Scheme(s) and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti-Corruption Act or any other applicable laws enacted by the Government of India from time to time. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

I/We hereby authorize Unifi Mutual Fund, the AMC and its agents to disclose my/our details including investments details to my/our bank(s)/Unifi Mutual Fund's Bank'(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us, or to disclose to such other service providers as deemed necessary for conduct of business.

If the transaction is delayed or not affected at all for reasons of incomplete or incorrect information, I/We would not hold the Fund, the AMC, its service providers or representatives responsible. I/We will also inform the AMC about any changes in my/our bank account.

I/We confirm that the distributor has disclosed all commission (in the form of trail commission or any other mode) payable to the distributor for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.

For investors investing in Direct Plan: I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan.

Applicable to NRIs: I/We confirm that I am/ we are Non-Resident(s) of Indian Nationality / Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE / FCNR Account.

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

Consent for Telemarketing: I/We hereby accord my/our consent to Unifi AMC for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.

Consent for disclosure of Personal Information in terms of Privacy Policy: I/We hereby confirm to have read, understood and agree to the terms of Privacy Policy (available on https://www.unifimf.com) ("Policy") of Unifi AMC/ Mutual Fund.

I/We hereby accord my/our consent to Unifi AMC/Mutual Fund/RTA/Trustee for collecting, receiving, possessing, storing, dealing, handling or disclosure of my/ our Personal Data and hereby authorize to disclose it to the third party or another body corporate or any person acting under a lawful contract with Unifi AMC, in accordance with the Privacy Policy.

For Foreign Nationals Resident in India only: I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.

KYC Declaration:

In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/Unifi Mutual Fund, I/We hereby authorize the AMC/ Unifi Mutual Fund to refund the units against the funds invested by me/us at the applicable NAV as on the date of such redemption.

I/We hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/ directions issued by any governmental or statutory authority from time to time

I/We hereby consent to receiving information from Central KYC Registry through SMS/ E-mail on the above registered number/ email address. I also provide consent to MF/ AMC/ KRA to share this KYC data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/ Rules/ SEBI guidelines.

I/We hereby declare that the details furnished above are true & correct to the best of my knowledge and undertake to inform Unifi AMC of any changes therein immediately, and I/we approve the usage of these contact details for any communication with Unifi AMC/ MF. Please note all kinds of investor communication, Transaction Information, Statement of Account, Annual Report and other kind of communication will be sent through email only instead of physical for investors who provide their email address.

I have examined the information provided by me in this form and to the best of my knowledge and belief it is true, correct, and complete.

Signature(s) (To be signed by all applicants)

Sole/First/Guardian/Authorized Signatory/POA	2nd Applicant/POA	3rd Applicant/POA

Date D D M M Y Y Y Y **Place** _____

Please tick if the investment is operated as POA / / Guardian ☐ POA ☐ Guardian

Note: If the application is incomplete and any other requirements is not fulfilled, the application is liable to be rejected.

One Time Bank Mandate (NACH/OTM/Direct Debit Mandate Form)

UNIFI MUTUAL FUND

UMRN F O R O F F I C E U S E O N L Y | D D M M Y Y Y Y

Tick (✓)

CREATE	☐
MODIFY	☐
CANCEL	☐

Sponsor Bank Code FOR OFFICE USE ONLY **Utility Code**

I/We hereby authorize Unifi Mutual Fund to debit bank a/c type (tick) ✓ ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other

Bank a/c number

with Bank Name of customers Bank **IFSC** **or MICR**

an amount of Rupees Amount in words ₹ In figures

Frequency ☒ Daily ☒ Weekly ☒ Bi- Monthly ☒ Monthly ☒ Quarterly ☒ Half-Yearly ☒ Annually ☑ As and when presented

Debit Type ☒ Fixed Amount ☑ Maximum Amount

PAN

Reference Folio Number **Email ID** **Phone No.** +91

PERIOD

D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y

Signature of Primary Account Holder | Signature of Account Holder | Signature of Account Holder

1. Name as in Bank records 2. Name as in Bank records 3. Name as in Bank records

As per the NPCI circular dated October 31, 2023, effective April 1,2024, the mandate can be for a maximum duration of **40 years from the date of application.**

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

This is to confirm that the declaration has been carefully read, understood and made by me/us. I am authorizing the User entity/Corporate to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate of the bank where I have authorized the debit. I/We understand and accept that in case transaction/s initiated against this mandate (within valid period of mandate) is/are rejected due to insufficient funds or such other reason as permitted under applicable law, action may be taken against me/us under applicable law (including Negotiable Instruments Act).

Systematic Investment Plan Form

UNIFI MUTUAL FUND

Distributor's ARN/RIA Code/PMRN #z	ARN / RIA / PM Name	Sub-Broker's ARN	Sub-Broker's Code**	EUIN***

** As allotted by ARN holder *** Employee Unique Identification Number

Declaration for "Execution-only" transactions (only where EUIN box is left blank)

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or not withstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

#By mentioning RIA/PMRN code, I/ We authorize you to share with the Investment Adviser/ Portfolio Manager the details of my/our transactions in the scheme(s) of Unifi Mutual Fund.

Signature(s) to be signed by all Applicants

Sole/First/Guardian/Authorized Signatory/POA | Second Applicant | Third Applicant

☐ **Existing OTM** **Folio No.** _____ **Sole/First Applicant** (Mr/Ms/Mrs/M/s) _____

Details of SIP Investment

Scheme Unifi Flexi Cap Fund **Plan** ☐ Regular ☐ Direct **Option** Growth

Investment Amount (in figure)[&] _____ **(in words)** _____

SIP Frequency ☐ Weekly ☐ Monthly **SIP Date**[&] D D **SIP Start Date**[&] M M Y Y Y Y

SIP End Date (Max duration of 40 years) M M Y Y Y Y

[&]Please refer to Instructions, Key Information Memorandum(KIM)/Scheme Information Document (SID) for minimum amount & frequency.

Details of SIP Topup

TOP-UP Frequency[&] ☐ Half Yearly ☐ Yearly (If Top-up frequency is not selected, then the default option will be Half Yearly)

Fixed SIP TOP-UP Amount (₹)[&] _____ Topup can be for maximum Rs 5 Lakhs or OTM amount whichever is less

[&]Please refer to Instructions, Key Information Memorandum(KIM)/Scheme Information Document (SID) for minimum amount & frequency.

Details of DP Account

If you wish to hold your investment in dematerialized mode, please furnish the below details and enclose a copy of the Client Master/Transaction Cum Holding Statement/ Cancelled delivery , instruction slip that you may have received from your Depository.

DP Name _____

NSDL DPID I N **CDSL DPID**

Signature(s) as per Unifi Mutual Fund Records (in case you have existing folio) (Mandatory)

Signature of Sole/First Applicant /Guardian | Signature of Second Applicant | Signature of Third Applicant

ISC Date Time Stamp Reference No.

Acknowledgment – SIP + Top-up Facility Form

UNIFI MUTUAL FUND

Folio No _____ **Name of the Investor** _____

Scheme Name, Plan & Option _____ **SIP Amount** _____

Fixed SIP Top-Up Amount _____ **Top-Up Frequency** ☐ Half Yearly ☐ Yearly

Guidelines for Filling Up The SIP Form

Following fields need to be filled mandatorily

1. Date: In format DD/MM/YYYY
2. Bank A/c Type: Tick the relevant box
3. Fill Bank Account Number
4. Fill name of customer's bank
5. IFSC / MICR code: Fill respective code
6. Mention Maximum Amount
7. Reference : Mention Folio Number/PAN
8. Telephone Number (Optional)
9. Email ID
10. Period: Starting date and the ending date
11. Signature as per bank account of NACH registration (not more than 40 years) in the format (DD/MM/YYYY)
12. Name: Mention Holder Name as Per Bank Record

One Time Mandate (OTM) is an authorization to the bank issued by an investor to debit their bank account up to a maximum limit as provided by the investor in the OTM mandate. This would facilitate debits for all purchases initiated by the investor up to maximum limit from the bank account provided in the section.

1. To avail this facility the investor of the fund shall be required to submit one time mandate, filled in with all the details in the designated mandate form. Please attach a cancelled cheque copy.
2. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the one updated in the application form/ existing in the folio, the details provided on the mandate will be updated at the time of creation of folio/in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
3. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
4. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Unifi Mutual Fund.
5. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
6. Utility Code of the Service Provider will be mentioned by Unifi Mutual Fund
7. Tick on the respective option to select your choice of action and instruction.
8. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
9. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
10. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
11. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
12. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
13. Unifi MF may amend the above terms and conditions, at any time without prior notice to investors and such amended terms and conditions will there upon apply to and will binding on the investors.
14. For period selection investor has option to mention end date.
15. The validity of the mandates can be only for a maximum duration of 40 years or below from the Start Date.

Instructions for SIP Form

I. DISTRIBUTOR INFORMATION

a. Please mention 'DIRECT' in case the application is not routed through any one distributor.

b. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ salesperson of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/salesperson leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.

c. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.

d. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.

e. Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIN is not applicable for transactions such as Instalments under SIP/ STP / SWP / Reinvestments, Redemption, SWP Registration.

f. EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ARN-14/12-13 dated July 13, 2012.

g. Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.

II. General Instructions

1. SIP through NACH/OTM Facility is available on all dates of the month . In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
2. The investor agrees to abide by the terms and conditions of NACH facility of NPCI.
3. The end date of SIP registration for unitholders (other than Minor holders) will be considered as the end date of NACH mandate or the end date mentioned by the investor whichever is earlier.
4. Investor will not hold AMC / Trustee / Unifi MF and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration / Cancellation / Rejections.
5. The AMC/ Trustee/ Unifi MF reserves the right to reverse allotments in case the NACH/OTM is rejected by the bank for any reason whatsoever.
6. The AMC/ Trustee/ Unifi MF shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the facility of NACH/OTM and takes full responsibility for the same.
7. The AMC/Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
8. The AMC/ Trustee reserves the right to discontinue the SIP in case of Direct Debit through NACH routes are rejected by the investor bank for any reasons.
9. For scheme related details, please refer to the Scheme Information Document (SID) / Key Information Memorandum (KIM) and the addendum issued from time to time.
10. The AMC/ Trustee reserves the right to reject any application without assigning any reason thereof.
11. SIP cancellation request will be processed within 2 business days from the submission of such request by the investor. However, it may be noted that any instalments for which debit instructions have already been sent to the investor's bank (for eg. 7 to 10 days in advance depending upon the mode of registration of the mandate) may continue to be processed. Investors should accordingly maintain sufficient balance in their bank account.
12. For intimating the change in bank particulars, please use the NACH/OTM Form to modify transaction limit or add / remove banks from the NACH/OTM facility. Also, fill-up all the relevant details as applicable. Requests for any changes / cancellation in the NACH Bank Mandate request should be submitted at least 21 Business days in advance.
13. Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
14. SIP Frequency – Unifi Flexi Cap Fund (Weekly & Monthly – Min. amount – ₹ 250/–, Min. no. of instalments – 6)
15. **Any Day SIP**: Investors can choose any preferred date of the month as Monthly/Weekly SIP debit date.
16. SIP start date shall be at a gap of minimum 15 days prior to the date of first debit date.

The following applications will be considered as **'Not In Good Order' (NIGO)** and are liable to be rejected:

- If folio number mentioned in the SIP form does not match Folio Number mentioned in NACH/OTM registration mandate Form.
- If the folio number mentioned in the NACH/OTM mandate registration form does not match with our record, the NACH/OTM mandate will not be registered.
- If the SIP period mentioned in SIP via NACH/OTM form is beyond the NACH/OTM validity period or NACH/OTM validity period expired.

17. In case of minor application, AMC will register standing instructions till the date of minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to 'major'. The account shall be frozen for operation by the guardian on the day of minor attains the age of majority and no fresh transactions will be permitted till the documents for changing the status are received

18. **SIP Top-up Facility**

i. Investors subscribing for this facility separately are required to submit the request at least 25 days prior to the SIP top up date

ii. SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the frequency is not specified, the top up will be processed with the default Half-yearly frequency.

iii. For Monthly SIP

a. Half yearly Top-up SIP under this option, the amount of investment through SIP instalment shall be increased by the amount chosen /designated by investor post every 6th (sixth) SIP instalment

b. Yearly Top-up SIP under this option, the amount of investment through SIP instalment shall be increased by the amount chosen /designated by investor post every 12th (twelfth) SIP instalment

iv. The Minimum TOP up amount shall be in multiple of ₹500/- and in multiple of ₹500/- thereafter for Unifi Flexi Cap Fund.

v. The top up cap amount should not exceed the maximum amount as mentioned in the NACH mandate. In case the top up cap amount exceeds the maximum amount as mentioned in the NACH mandate, then the lesser amount shall be considered as the default cap amount.

vi. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.

UNIFI MUTUAL FUND

Unifi Asset Management Pvt. Ltd.

19, 3rd Floor, Kakani Towers, 15 Khader Nawaz Khan Road

Nungambakkam, Chennai - 600 006

1800 309 2833

services@unifimf.com

www.unifimf.com

R&TA - COMPUTER AGE MANAGEMENT SERVICES

Unit: Unifi Mutual Fund

Computer Age Management Services Limited

#158, Rayala Towers, Tower 1, Ground Floor,

Anna Salai, Chennai - 600 002

1800 309 2833

enq_ufi@camsonline.com

www.camsonline.com

Investor details

Investor Name _____

Folio _____ PAN | | | | | | | | | | |

II. Category

☐ Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details]

Name of the Stock Exchange where it is listed# _____

Security ISIN# _____

Name of the Listed Company (applicable if the investor is subsidiary/associate) _____

#mandatory in case of Listed company or subsidiary of theListed Company

☐ Unlisted Company ☐ Partnership Firm /LLP ☐ Unincorporated association/ body of individuals ☐ Public Charitable Trust ☐ Private Trust

☐ Religious Trust ☐ Trust created by Will ☐ Others [please specify] _____

UBO/Controlling Person(s) details

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? (Refer Instructions A & B) ☐ Yes ☐ No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below. BEN2 form as downloaded from MCA portal is attached as documentary evidence of the UBO information or any other applicable supporting documents like shareholding pattern of the entity and its associates. Further, we hereby

consent to submitting the appropriate documentary evidence substantiating this as and when required at AMC/RTA end.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below

	UBO-1 / Senior Managing Official (SMO)	UBO - 2	UBO - 3
Name of the UBO/SMO#			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
% of beneficial interest#	☐ >10% controlling interest. ☐ >15% controlling interest. ☐ >25% controlling interest. ☐ NA. N.A (for SMO)	☐ >10% controlling interest. ☐ >15% controlling interest. ☐ >25% controlling interest. ☐ NA. N.A (for SMO)	☐ >10% controlling interest. ☐ >15% controlling interest. ☐ >25% controlling interest. ☐ NA. N.A (for SMO)
UBO / SMO Country of Tax Residency#			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#			
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
UBO / SMO PEP #	☐ Yes – PEP ☐ Yes – Related to PEP ☐ N – Not a PEP	☐ Yes – PEP ☐ Yes – Related to PEP ☐ N – Not a PEP	☐ Yes – PEP ☐ Yes – Related to PEP ☐ N – Not a PEP
UBO / SMO Address [include City, Pin code, State, Country]	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:

UBO / SMO Address Type	☐ Residence ☐ Business ☐ Registered Office	☐ Residence ☐ Business ☐ Registered Office	☐ Residence ☐ Business ☐ Registered Office
UBO/SMO Email			
UBO/SMO Mobile			
UBO/SMO Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others
UBO/SMO Father's Name			
UBO/SMO Occupation	☐ Public Service ☐ Private Service ☐ Business ☐ Others	☐ Public Service ☐ Private Service ☐ Business ☐ Others	☐ Public Service ☐ Private Service ☐ Business ☐ Others
SMO Designation#			
UBO/SMO KYC Complied?	☐ Yes ☐ No If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	☐ Yes ☐ No If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	☐ Yes ☐ No If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.
BEN2 Form or any other relevant supporting documents as applicable**	☐ Attached	☐ Attached	☐ Attached

#Mandatory column. Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.

* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

**Documentary proof for UBO

Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/ legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/ other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/ Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit–India (FIU–IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI/ IRDA / PFRDA to facilitate single submission / update a for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Authorized Signatory	Authorized Signatory	Authorized Signatory
Name: Designation:	Name: Designation:	Name: Designation:

Place _____ Date D D M M Y Y Y Y

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non–individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

i. The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

ii. In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

iii. Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies /foreign investors

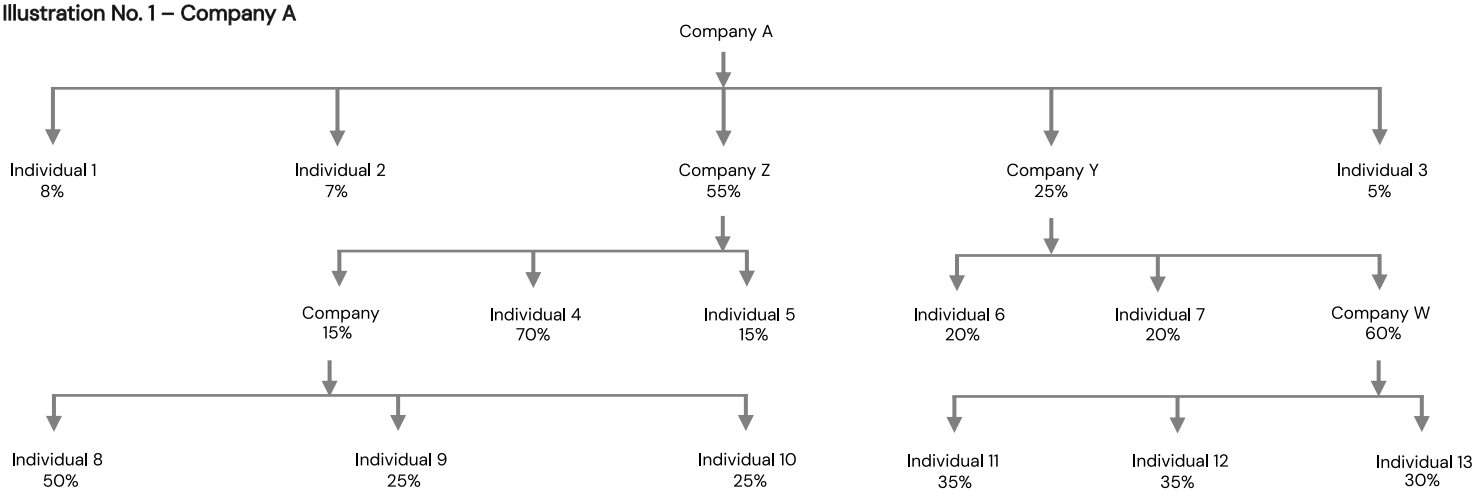
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority–owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

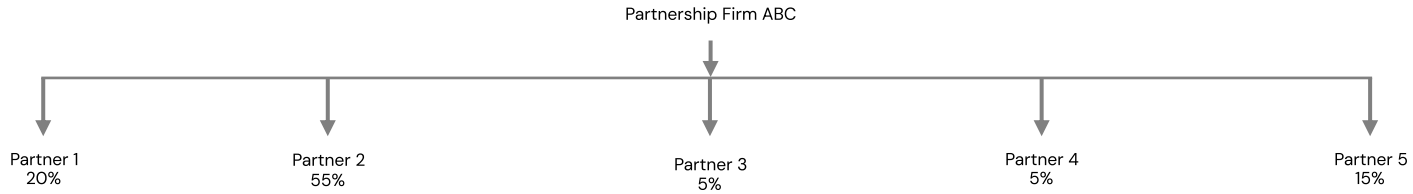
Sample Illustrations for ascertaining beneficial owner

Illustration No. 1 – Company A



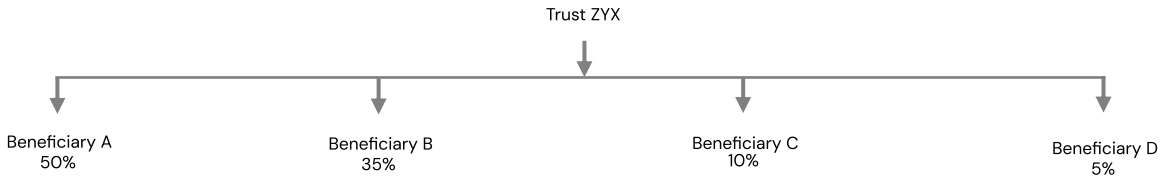
For Applicant A, Individual 4 is considered as UBO asit holds effective ownership of 38.50% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >=15% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:

Computer Age Management Services Limited (CAMS)
Unit: Unifi Mutual Fund
Rayala Tower 3,
7th Floor, 158, Anna Salai, Chennai – 600 002.
Toll Free Number : 18003092833
E-mail: enq_ufi@camsonline.com
Website Address: www.camsonline.com

UNIFI MUTUAL FUND

Unifi Asset Management Pvt. Ltd.
19, 3rd Floor, Kakani Towers, 15 Khader Nawaz Khan Road
Nungambakkam, Chennai - 600 006
1800 309 2833
services@unifimf.com
www.unifimf.com

1. Third Party Payment Declaration (Should be enclosed with each payment/SIP Enrolment)

Payments by : Parent/Grand-Parents/Related Persons other than the Registered Guardian

Payments to : Minor Folio only; In consideration of Natural love and affection or as gift only

Maximum Value : Not Exceeding Rs 50,000/- (each regular purchase or per SIP instalment)

Application and Payment Details (All details below are Mandatory, including relationship, PAN & KYC):

Folio No. _____ **Application Form No.** _____

Beneficiary name _____

Investment amount _____ ☐ **Lumpsum** ☐ **SIP Auto debit**

Bank Details **Account no :** _____

Bank name : _____ **Branch** _____

Cheque No. (Lump sum) _____ **Dated** D D M M Y Y Y Y

Cheque Drawn on A /c No. _____

Declaration and Signatures

	Parent/Grand-Parents/Related Persons other than the Registered Guardian	Guardian of Minor, as registered in the Folio
Name		
Relationship with Minor		
PAN		
KYC Acknowledgement	Attached (Mandatory for any amount)	Attached (Mandatory for any amount)
Declaration	I hereby declare and confirm that the minor stated above is the beneficial owner of the investment details mentioned above and I am providing the funds for these investments on account of my natural love and affection or as gift from my bank account only.	I confirm that I am the legal guardian of the Minor, registered in folio and have no objection to receiving these funds on behalf of the Minor.
Signature		
Contact Number		

2. Payment by Employer on Behalf of Employee (under Systematic Investments Plans through Payroll deductions)

TO WHOMSOEVER IT MAY CONCERN

We hereby declare that the Application Form No/s. _____ for subscription of units in _____ _____ (Name of the Scheme / Plan / Option) is accompanied by Cheque No _____ Dated _____ Drawn on _____ for subscription of units in We confirm that the beneficial owner(s) of the investment in these units is/are _____ _____ (Name of the Employee/s, with employee number/s), who is / are my/ our emplyees/ and am providing the funds for these investments through the pay roll deduction

Signature of Declarant(s) _____

Name of Declarant(s) _____

PAN _____ KYC Acknowledgement attached (Mandatory for any amount)

Address of Declarant(s) _____

_____

City _____ State _____

Postal code _____ Country _____

3. Custodian on Behalf of an FII or Client (Should be enclosed with each payment)

TO WHOMSOEVER IT MAY CONCERN

Application and Payment Details (All details below are Mandatory):

Folio No. _____ **Application Form No.** _____

Beneficiary name / Investor name _____

Investment amount _____

Payment Mode ☐ Cheque ☐ Fund transfer ☐ RTGS ☐ NEFT

Payment Cheque / UTR No. _____ Dated | D | D | M | M | Y | Y | Y | Y |

Payment from Bank _____

Payment from A/c No. _____

Signature of Beneficiary (ies)

_____ _____ _____

We hereby declare that the Application Form No/s. _____ for subscription of units in _____ (Name of the Scheme / Plan / Option) is accompanied by Cheque No _____ Dated _____ Drawn on _____ for subscription of units in We confirm that the beneficial owner(s) of the investment in these units is/are _____ (Name of the Employee/s, with employee number/s), who is / are my/ our emplyees/ and am providing the funds for these investments through the pay roll deduction

Signature of Declarant(s) _____

Name of Declarant(s) _____

PAN _____ KYC Acknowledgement attached (Mandatory for any amount)

Address of Declarant(s) _____

_____

City _____ State _____

Postal code _____ Country _____

Guidelines for Filling Up The Application Form

General Instructions:

a)Please fill up the Application Form legibly in English in CAPITAL LETTERS.

b)Please read the SAI/ SID/ KIM carefully before investing. Your application for allotment of units in the Scheme(s) is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme(s).

c)Application Forms incomplete in any respect or not accompanied by a Cheque are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 5 business days from the date of receipt.

d) Any correction / over writing in the application form must be signed by the investor.

e)AMC shall not be responsible for direct credit rejects or / payout delays due to incorrect/incomplete information provided by investor.

f)In terms of SEBI Master Circular No. SEBI/HO/IMD/IMD-POD-1/P/CIR/2024/90 dated June 27, 2024, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in the aforesaid circular, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

g)The distributor shall disclose all commissions (in the form of trail commission or any other mode) payable to them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to the investor.

1. DISTRIBUTOR INFORMATION

a. Please mention 'DIRECT' in case the application is not routed through any one distributor.

b. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ salesperson of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/salesperson leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.

c. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.

d. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.

e. Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIN is not applicable for transactions such as Instalments under SIP/ STP / SWP / Reinvestments, Redemption, SWP Registration.

f. EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ARN-14/12-13 dated July 13, 2012.

g. Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.

2. MODE OF OPERATION (Section 2)

Please select mode of Operations, if option left blank then default option of jointly will be considered for more than one applicant.

3. PERSONAL INFORMATION (Section 3,4,6,7)

a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax Database.

Please note the following:

• In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian). It is mandatory to provide the minor's date of birth in the space provided.

• In case the application is being made on behalf of a minor, he/she shall be the Sole Holder/ Beneficiary. There shall be no joint account with a minor unitholder.

b. As per recent guidelines, Primary holders are required to provide their Email Address and Mobile number for ease of communications and to prevent fraudulent transactions.

c. If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.

d. Please indicate the tax status of the sole/1st applicant at the time of investment. The abbreviations used in this section are: NRI: Non-Resident Indian, NGO: Non-Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF: Hindu Undivided Family.

e. Where the investment is on behalf of a Minor by the Guardian:

•The Minor shall be the first and sole holder in the account.

• No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.

• Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.

• Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.

• A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photocopy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.

• Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.

• If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

• The bank a/c to be in name of minor or guardian with minor as joint holder.

f. Unifi Mutual Fund has decided to restrict subscriptions from United States persons (U.S. person) as defined under the extant laws of the United States of America and Residents of Canada in the schemes of Unifi Mutual Fund, any individual who is a foreign national or any entity that is not an Indian Resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as an FPI, Non-Resident Indians residing in the Financial Action Task Force (FATF) Non-Compliant Countries and Territories (NCCTs) & Overseas Corporate Bodies. However US person can still invest when they are in India at the time investment along with declaration and relevant forms.

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

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

• **KNOW YOUR CUSTOMER (KYC)**: Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14-digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website www.unifimf.com

Operationalisation of Central KYC Records Registry (CKYCR): Central Registry of Securitisation and Asset Reconstruction and Security interest of India 'CERSAI') has been authorised by Government of India to act as Central KYC Records Registry under Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 ('PMLA Rules'). SEBI vide its circular ref. no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular ref. no. CIR/MIRSD/120/2016 dated November 10, 2016 has prescribed that the Mutual Fund/ AMC should capture KYC information for sharing with CKYCR as per the KYC template prescribed by CERSAI.

In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:

a. Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.

b. Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYC Form

c. Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC identifier ('KIN') will be generated for such customer.

d. New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.

e. AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.

f. If the PAN of investor is not updated on CKYCR system, the investor should submit self certified copy of PAN card to the Mutual Fund/ AMC.

g. The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of Unifi Mutual Fund and on it's website www.unifimf.com.

h. The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

• Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP instalments by an investor in a financial year i.e April to March does not exceed Rs. 50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory.

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

h. Contact Information

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

I. Instructions for LEI

As per the RBI circular no RBI/2020-21/82, obtaining the Legal Entity Identifier is mandatory for all non-individuals and it should be quoted in any financial transactions of Rs.50 Crores and above routed through RTGS/NEFT w.e.f 1st April 2021. It is applicable for all purchases (inward remittance), redemption / brokerage payouts (outward remittance).

j. Go Green Initiative in Mutual Funds

• With respect to the directives issued by SEBI Master Circular no. SEBI/HO/IMD/IMD-POD-1/P/CIR/2024/90 dated June 27, 2024 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.

• In line with above initiative, Unifi Mutual Fund has adopted `Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.unifimf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.

• If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

4. DEMAT ACCOUNT DETAILS (Section 8)

a. Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.

b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.

c. Units held in dematerialized form are freely transferable with effect from October 01, 2011

d. In accordance with SEBI Master circular no. SEBI/HO/IMD/IMD-POD 1/P/CIR/2024/90 dated June 27, 2024, unit holders are given an option to hold units by way of an Account statement (physical form) or in Dematerialized (Demat) form.

e. Unit holders opting to hold units in demat form must provide their demat account details in the specified section of the application form. The unit holder intending to hold the units in demat form are required to have a beneficiary account with the Depository Participant (DP) and will be required to indicate in the application the DP's name, DP ID number and the beneficiary account number of the applicant with the DP.

Guidelines for Filling Up The Application Form

f. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant.

Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect not matched with the depository data, then units will be allotted in the physical mode, and an account statement shall be sent to them.

g. Unitholders opting to hold units in demat mode, can submit redemption/switch only through DP or through stock exchange platform.

h. Unitholders opting for investment in demat mode cannot opt for facilities like STP, SWP & Top up.

I. In case the unit holder desires to hold the units in a dematerialized/rematerialized form ignored,, the request for conversion of units held in non demat form into demat form or vice versa should be submitted along with a demat/remat request form to their depository participant.

j. Units held in demat form will be transferable.

5. CORRESPONDENCE DETAILS OF SOLE/ FIRST APPLICANT (Section 9)

a. Please furnish the full postal address of the sole/ first applicant with PIN/ Postal Code and complete contact details.

b. Overseas address is mandatory for NRI/ FII investors

6. FATCA & CRS TERMS & CONDITIONS: Details under FATCA & CRS (Section 10)

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the "Income-tax" Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and

beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation there to.

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

Please note that you may receive more than one request for information if you have multiple relationships with Unifi Mutual Fund. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. Further, the fund shall update the FATCA/ CRS Information received from other SEBI registered intermediaries.

FATCA & CRS INSTRUCTIONS:

a. For Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website www.unifimf.com . If you have any questions about your tax residency, please contact your tax advisor.

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

c. With effect from November 1, 2015 all investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.

d. Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties.

e. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below

FATCA & CRS Indicia observed (ticked) Documentation required for Cure of FATCA/ CRS Indicia

U.S. place of birth

1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;

2. Non-US passport or any non-US government issued document evidencing nationality or citizenship; and

3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth

Residence/ mailing address in a country other than India

1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and

2. Documentary evidence

Telephone number in a country other than India

If no Indian telephone number is provided

1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and

2. Documentary evidence

If Indian telephone number is provided along with a foreign country telephone number

1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India;OR

2. Documentary evidence

Telephone number in a country other than India

1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and

2. Documentary evidence

7. INVESTMENT DETAILS (Section 11)

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

• Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

• Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.

• All Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan.·

• Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/ Plan name in the application form as "Scheme Name Direct Plan" form for e.g. "Unifi Dynamic Asset Allocation Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.

However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

Default Table

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

Applications will be processed as per the Guidelines for Processing of transactions received under Regular Plan with invalid ARN as detailed in SID/KIM.

• Please note investor needs to fill the Common Application Form and SIP Investment Form, if the investor needs to do a SIP investment.

• Payment may be made only by Cheque or Electronic Fund Transfer. Cheque should be drawn in favour of the "Scheme name" and crossed "Account Payee only".

• Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP or LUMPSUM with SIP. Please fill SIP enrolment and OTM form.

• Third Party payment will not be accepted. In case of exceptions (as per AMFI Circular) to third party payment, please fill the 'Third Party Declaration Form.'

•Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related person/s' means such persons as may be specified by the AMC from time to time. The investors making an application under the exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.

• Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.

• Submit a separate, prescribed, 'Third Party Payment Declaration Form' and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at www.unifimf.com)•Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

Guidelines for Filling Up The Application Form

For identifying Third Party Payments, investors are required to comply with the requirements specified below:
a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank. account (i.e. account into w ic redemption proceeds are to be paid). Identification of third party cheques by the AMC/Registrars will be on the basis of either matching of pay-in bank. account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature-available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
(i) a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number.
(ii) a letter (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank. account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number
should accompany the application form for subscription of units. b. Payment by RTGS, NEFT, ECS, Bank transfer, etc: A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account,

I. LUMPSUM INVESTMENT

Please enter the cheque Number and the investment amount.

II. INVESTMENT UNDER SIP

a. The first instalment (in case investor wishes to make the first investment with the SIP application form) you may pay either through Auto Debit (Direct Debit/NACH/OTM)
b. The first instalment cheque should be dated with the date of submission of the Application Form. The first Instalment cheque and the subsequent instalments should be for the same amount. f. In case of SIP through Auto Debit, the Auto Debit Authorisation needs to be filled in and signed by the Bank Account holders in the same order and manner in which the Bank account is held by them
c . In case of any mismatch between the 'No. of instalment' and the 'SIP period, the SIP period will be considered as per the Auto Debit Facility Form.
d. In case of any discrepancy between the Application Form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.
e. The total of all installments in a day should be less than or equal to the amount as mentioned in One Time Mandate already registered or submitted, if not registered
f. Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions without waiting for the confirmation of the successful registration from the Unit holder(s)' bank.
g. In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen anytime thereafter, based on the dates opted by the Unit holder(s).
h. If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt of application based on the SIP date available / mentioned, subject to mandate being registered.
i. Unifi Mutual Fund or the AMC, its registrars and other service providers are not responsible if the registration and subsequent transaction are delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
j. The Enrolment Form should be submitted atleast 21 days before the first date^ for NACH/ Direct Clearing/ Direct Debit / Standing Instruction. If the start period is not mentioned, the chosen/Default date falling 15 days from submission date will be considered as the start date and will be registered from that date
k. In cases where Weekly SIP application is accompanied with fresh OTM mandates, the start date/day Weekly SIP shall be 10 days after receipt of confirmation for registration of OTM from destination banks. Investors enrolling for Weekly SIP should select "As & when presented" as payment frequency in the OTM. In case the Weekly SIP instalment is not debited on a particular day on account of system constraints, technical/operational issues/actions of other parties or any other circumstances beyond the control of Unifi AMC/Fund, such missed debits will not be re-initiated.
^ In case the auto debit start date/day as mentioned in the form does not satisfy this condition, the first date/day shall be rolled over to begin from the immediately following month (provided the roll over date/day does not exceed the maximum time gap of 90 days between the SIP submission date and first installment of SIP through NACH/Direct Clearing or Direct Debit/ Standing Instruction) and the end date/day shall accordingly get extended.
l. The AMC will send a communication to investor after 1st failed debit attempt, mentioning that the SIP will cease in case of 3 consecutive rejections and another communication after cancellation of SIP intimating the cancellation to the investor.

Summary

SIP Frequency – Unifi Flexi Cap Fund (Weekly & Monthly – Min. amount –₹250/–, Min. no. of instalments – 6)

NRI investors

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

Repatriation basis

FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee
Accounts maintained with a designated branch of an authorised dealer with the approval of RBI. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

Non-Repatriation basis

NRIs and PIOs may pay their subscription amounts by cheques drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the application form is accepted.

9. PAYOUT BANK DETAILS (Section 12)

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

10. NOMINATION (Section 13)

Rights, Entitlement and Obligation of the investor and nominee:

- If you are opening a new demat account / MF folios, you have to provide nomination. Otherwise, you have to follow procedure as per 3.10 of the circular dated January 10, 2025, SEBI/HO/OIAE/OIAE_IAD-/P/ON/2025/01650.
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the AMC/DP for each instance of providing or changing nomination.
- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account/folio.
- In case all your nominees do not claim the assets from the AMC/DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Dermat account.
- You have the option to designate any one of your nominees to operate your account / folio, if case of your physical incapacitation. This mandate can be changed any time you choose.
- The signatories for this nomination form in joint folios / account, shall be the same as that of your joint MF folio/demat account. i.e.
  - Either or Survivor' Folios / Accounts any one of the holder can sign
  - 'Jointly' Folios / Accounts both holders have to sign

Transmission aspects

- AMCS/DPs shall transmit the folio / account to the nominee(s) upon receipt of 1) copy of death certificate and 2) completion / updation of KYC of the nominee(s). The nominee is not required to provide affidavits, indemnities, undertakings, attestations or notarization.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC/DP.
- In case of multiple nominees the assets shall be distributed pro-rata to the surviving nominees, as illustrated below.

% share as specified by investor at the time of nomination		% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'			
Nominee	% share	Nominee	% initial share	% of A's share to be apportioned	Total % share
A	60%	A	0	0	0
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
Total	**100%**	**-**	**40%**	**60%**	**100%**

11. RESOLUTION OF DISPUTES (Section 14)

In accordance with SEBI circular no. SEBI/HO/OIAE/OIAE-IAD-1/P/CIR/2023/145 dated July 31, 2023 (updated on August 24, 2023) ("the circular") all disputes between institutional or corporate clients and AMC can be resolved at the option of the institutional or corporate clients.
a. In accordance with the circular and by harnessing online conciliation and/or by online arbitration as specified in the circular OR
b. by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India.

12. DECLARATION AND SIGNATURES (Section 15)

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

IMPLEMENTATION AMENDMENTS IN INDIAN STAMP ACT, 1899

Investors / Unit Holders of all the Scheme(s) of the Mutual Fund pursuant to Notification No. S.O. 4 419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 and Notification dated March 30, 2020 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase, switch-ins, SIP/STP instalments to the unitholders would be reduced to that extent.