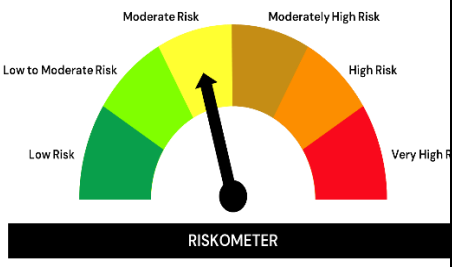
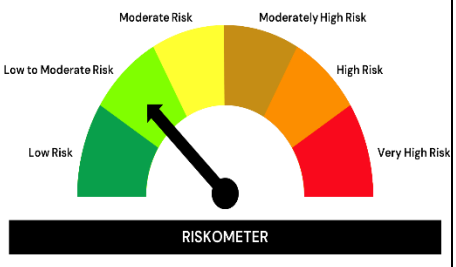
KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

UNIFI LIQUID FUND

(An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk)
Scheme Code: UNFI/O/D/LIF/25/04/0003

This product is suitable for investors who are seeking*	Risk-o meter of the Scheme	Risk-o-meter of Benchmark Tier I: Nifty Liquid Index A-I (TRI)
• Regular Income over the short-term investment horizon. • Investment in debt and money market instruments with maturity up to 91 days.	 Investors understand that their principal will be at moderate risk.	 Benchmark Risk-o-meter is low to moderate.

*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 30th September 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.

Potential Risk Class ("PRC") Matrix of the Scheme

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

B-I – A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

sContinuous 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, Kakani Towers, 15, 3rd Floor, 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 Centre's 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 being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated 31.10.2025

<table>
<tr><td>Investment Objective</td><td>To invest in money market and debt instruments with maturities of up to 91 days with an objective to provide a high level of liquidity and reasonable returns.

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>Debt & Money Market instruments having maturity upto 91 days</td><td>0%</td><td>100%</td></tr>
</table>

In line with provision no. 12.6 of SEBI Master on Mutual Fund dated June 27, 2024, the scheme shall make investments in/ purchase debt and money market securities with maturity upto 91 days. This shall also be applicable in case of inter scheme transfer of securities.

Explanation:

1. In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.

2. In case of securities with put and call options (daily and otherwise) the residual maturity of the securities shall not be greater than 91 days.

3. In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.

The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments which has maturity upto 91 days.
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 Fixed Income Derivatives shall be upto 50% of net assets.
As per para 12.24 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, The cumulative gross exposure through debt instruments, money market instruments, units of mutual fund schemes, fixed income derivatives, 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.
Pursuant to SEBI Master Circular for Mutual Funds dated June 27, 2024 read with AMFI Best Practices Guidelines circular ref. no. 135/BP/117/2024-25 dated Nov 13, 2024, the Scheme shall hold- (i) at least 20% of its net assets in liquid assets; OR (ii) liquid assets basis Liquidity Ratio based on 30 - day Redemption at Risk (i.e LR – RaR), whichever is higher. In addition to the above, the Scheme shall also maintain the Liquidity ratio based on 30-day Conditional Redemption at Risk (LR-CRaR) in 'eligible assets' for LR-CRaR, in accordance with the guidelines / computation methodology (including definition of eligible assets for this purpose), as provided in the AMFI Best Practices Guidelines circular dated July 24, 2021.
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

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</table>

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

- As 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.
- The Scheme may invest in other scheme(s) under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all Schemes under the same AMC or in Schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund. Further, the Scheme shall not invest in any fund of funds scheme.
- 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 Scheme may invest in unlisted instruments within the permissible limits under SEBI (MF) Regulations 1996 and amended from time to time.
- 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 or in an alternative investment to meet the liquidity requirements, subject to approval, if any.
- In terms of para 4.5.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the scheme will not park funds pending deployment in short term deposits of scheduled commercial banks.
- In terms of para 4.5.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restrictions.
- Pursuant to SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated July 27, 2024, the scheme shall invest 25 bps of its AUM in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked in till winding up of the CDMDF.

  However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds is allowed . Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.
- The scheme shall not invest in-
  - Equity & equity related instruments and Derivatives
  - Securitised Debt
  - Credit Default Swaps
  - Debt Instruments with Special Features (AT1 & AT 2 Bonds)
  - Debt Instruments with SO/CE
  - Overseas Investments
  - Bills rediscounting, Usance bills
  - RelTs and InVITs

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.	Fixed Income Derivatives	50% of the net assets of the scheme.	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,
3.	Repo in Corporate Debt	Gross Exposure upto 10% of the net assets.	Para 12.18 of SEBI Master Circular dated June 27, 2024
4.	Unlisted Non-Convertible Debentures	Not exceeding 10% of the debt portfolio of the scheme	Para 12.1 of SEBI Master Circular dated June 27, 2024
5.	Equity Derivatives for non-hedging purposes	The scheme shall not invest in overseas securities	Para 12.25 of SEBI Master Circular dated June 27, 2024
6.	Securitized Debt	The scheme shall not invest in Securitized Debt	Clause 1 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
7.	Overseas Securities	The scheme shall not invest in overseas securities	Para 12.19.1.3 of SEBI Master Circular dated June 27, 2024
8.	ReITS and InVITS	The scheme shall not invest in ReITS and InVITS	Para 12.21 of SEBI Master Circular dated June 27, 2024
9.	AT1 and AT2 bonds	The scheme shall not invest in AT1 and AT2 bonds	Para 12.2 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 the reason for falling the exposure outside the asset allocation and if so desires, the Committee shall extend the timelines up to 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 strategy is to deliver the stated investment objective with an intent to provide reasonable returns consistent with low to moderate levels of risk and a high level of liquidity through investments made in money market and debt securities with maturity of up to 91 days. The endeavour will be to manage the scheme liquidity actively in line with overall macroeconomic and debt market scenario along with understanding of possible inflows and outflows from the Scheme. Investment views/ decisions will consider parameters like prevailing interest rate scenario, quality of the security/ instrument, maturity profile of the instrument, liquidity of the security, growth prospects of the company/ industry, and other factors which is important in the opinion of the fund management team. The scheme may invest in fixed income derivatives. 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. 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 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. **Risks associated with investments in Derivatives** The scheme may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mis-pricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. The scheme may use derivatives instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the scheme to certain risks inherent to such derivatives. 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 execute such strategies. Derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. 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 specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below: • Lack of opportunity available in the market. • **Valuation Risk:** The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. • **Execution Risk:** The prices which are seen on the screen need not be the same at which execution will take place. • **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged. • Stock Exchanges could increase the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss and might materially impact returns. • **Operational / Systemic Risk**: This is the risk arising due to failure of operational processes followed by the exchanges and Over The Counter (OTC) participants for the derivatives trading. • **Exposure Risk:** An exposure to derivatives in excess of the hedging requirements can lead to losses. An exposure to derivatives can also limit the profits from a plain investment transaction. • **Implied Volatility:** The estimated volatility of an underlying security's price and derivatives price. • **Systemic Risk:** The risk inherent in the capital market due to macro-economic factors like Inflation, GDP, Global events. • **Counterparty Risk**: Counterparty risk is the risk that losses will be incurred due to the default by the counterparty for OTC derivatives. • **Credit Risk:** The Credit Risk is the risk that the counter party will default in its obligations and is generally small as in a derivative transaction there is generally no exchange of the principal amount. 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 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. **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 risk: 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 Backstop facility in the form of investment in Corporate Debt Market Development Fund('CDMDF'):** In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Clause 16A.2 of SEBI Master Circular dated June 27, 2024 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund, specified schemes shall need to invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF. However , Investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

	Risks associated with investment in unlisted securities: Except for any security of an associate or group company, the scheme can invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted debt securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value. **Risk associated with Interest Rate Future (IRF):** An Interest Rate Futures is an agreement to buy or sell a debt instruments at a specified future date at a price that is fixed today. Interest Rate Futures are Exchange Traded and are cash settled. Hedging using Interest Rate Futures can be perfect or imperfect. Perfect hedging means hedging the underlying using IRF contract of same underlying. a) Market risk: Derivatives carry the risk of adverse changes in the market price. b) Price Risk- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. c) Liquidity risk – This occurs where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices. d) Model Risk - The risk of mispricing or improper valuation of derivatives. e) Basis Risk – This risk arises when the instrument used as a hedge does not match the movement in the instrument/ underlying asset being hedged. The risks may be inter-related also; for e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets. Correlation weakening and consequent risk of regulatory breach: SEBI Regulations mandates minimum correlation criterion of 0.9 (calculated on a 90-day basis) between the portfolio being hedged and the derivative instrument used for hedging. In cases where the correlation falls below 0.9, a rebalancing period of 5 working days has been permitted. Inability to satisfy this requirement to restore the correlation level to the stipulated level, within the stipulated period, due to difficulties in rebalancing would lead to a lapse of the exemption in gross exposure computation. The entire derivative exposure would then need to be included in gross exposure, which may result in gross exposure in excess of 100% of net asset value. **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. **Performance Risk:** Performance risk refers to the risk of a scheme being unable to generate returns matching / above the returns of the scheme's benchmark. It would also mean the scheme underperforming against its peer set of other mutual fund schemes having similar portfolios, scheme classification, objective, benchmark and asset allocation. These risks could arise due to a variety of market and economic activities, government policies, global economic changes, currency fluctuations, tax policies, political changes, corporate actions and investors' behaviour.

C. **Risk mitigation strategies:**

Type of Instruments	Mitigation Measures
Debt and Money Market instruments	Interest Rate Risk: The scheme would typically invests in money market instruments and securities with a maturity of less than 91 days hence portfolio volatility on account of interest rate risk is minimal. 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. Investments will be made in instruments with sovereign rating, AAA, AA and equivalent short-term ratings.These securities carry relatively lower possibility of a default. 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 very nature of the scheme is such that it is subject to liquidity risk. To manage liquidity, sufficient investments are made in overnight assets to ensure daily liquidity. With the implementation of SEBI circular on Liquidity Risk Management, scheme need to hold adequate liquid assets in the form of LR-RaR and LR-CRaR, on a daily basis, which would help manage liquidity and take care of redemption pressures.
Derivatives	The Scheme may invest in Fixed income derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives can be either exchange traded or can be over the counter (OTC). 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.
Unlisted NCD's	The scheme may invest in Unlisted NCDs 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.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Stress Testing

As a part of risk management framework, Mutual Funds (MFs) carry out stress testing of their portfolio, particularly for debt schemes. In order to standardize this practice across industry, AMFI came out with Best Practice Guidelines dated September 12, 2014 on stress testing of Liquid Funds and Money Market Mutual Fund Schemes (MMMFs).As per AMFI Best Practice Guidelines Circular No. 103/2022-23 dated October 12, 2022 and subsequent circulars on stress testing, a common methodology has been prescribed across the industry with a common outcome (i.e impact on NAV) as a result of the stress testing carried out by AMC's.

As a part of the extant risk management framework, AMCs will carry out stress testing on the following risk parameters, among others deemed necessary by the AMC:

a) Interest rate risk; b) Credit risk; c) Liquidity & Redemption risk.

The stress test analysis report will be presented to the Investment Committee for its review pursuant to the conduct of the stress tests. Any breach of the thresholds (of either AMFI or AMC) shall be given a cure period of 15 days. The IC may allow a further cure of upto 30 days basis a written justification. If the breach of threshold continues beyond the cure period, then it will be reported to the Board of AMC and Trustees explaining the reasons for the continued breaches and the corrective action plan(s) taken in this regard. Further, in the event of stress test revealing any vulnerability or early warning signal, it would be required to bring it to the notice of the Trustees and take corrective action as deemed necessary. The AMC will conduct periodic stress testing and shall ensure reporting to the Board of Directors and SEBI/AMFI.

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.

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).

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. The Scheme will have a common portfolio across various Plans/Options. The NAVs of the Growth Option under both plans will be different and will be declared separately. For detailed disclosure on default plans and options, kindly refer SAI.
Applicable NAV (after the scheme opens for subscriptions and redemptions)	Cut off timing for subscriptions/ redemptions/ switches on Ongoing basis post NFO: **For Subscription:** 1. In respect of valid application received upto 1.30 p.m. on a business day at the official point of acceptance and where the funds for the entire amount of subscription/purchase as per the application/ Switch-in request are credited to the bank account of the Liquid Scheme before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day of receipt of application shall be applicable; 2. In respect of valid application received after 1.30 p.m. on a business day at the official point of acceptance and where the funds for the entire amount of subscription/purchase as per the application / Switch-in request are credited to the bank account of the Liquid Scheme on the same day i.e. available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day shall be applicable; and 3. Irrespective of the time of receipt of application at the official point of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the Liquid Scheme before the cut-off time i.e. not available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable. **For allotment of units in respect of switch-in to liquid fund scheme from other schemes, it shall be ensured that:** a. Application for switch-in is received before the applicable cut-off time. b. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time. c. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in schemes. 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:** a. Where the application is received up to 3.00 pm – the closing NAV of day immediately preceding the next business day; and b. Where the application is received after 3.00 pm – the closing NAV of the next business day. Demand Drafts and Outstation cheques will not be accepted.

<table>
<tr><td></td><td colspan="3">"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><u>Purchase</u>

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

Systematic Investment Plan (SIP): Rs. Rs.1000/- 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><u>Additional Purchase</u>

Rs. 1000/- 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><u>Redemption</u>

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>Dispatch 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 dispatched within 3 Business Days from 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>
<tr><td>On such days, where it is a bank holiday in some or all the states, but a business day for the stock exchanges.</td><td>Additional 1 working day following the bank holiday(s) in the State where the investor has bank account</td></tr>
<tr><td>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.</td><td>In all such exceptional situations, the timelines prescribed in SEBI Master circular para no 14.1.3 dated June 27, 2024, shall be counted from the date the situation becomes normal.</td></tr>
<tr><td>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.</td><td>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</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><td></td><td><table><tr><td>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.</td><td>Additional 3 working days</td></tr></table></td></tr>
<tr><td>Benchmark Index</td><td>Tier 1 - Nifty Liquid Index A-I (TRI)</td></tr>
<tr><td>Dividend Policy</td><td>Not Applicable</td></tr>
<tr><td>Name of the Fund Manager</td><td>Mr. Saravanan V N (CIO & Fund Manager)
Karthik Srinivas (Debt Fund Manager)</td></tr>
<tr><td>Name of the Trustee Company</td><td>Unifi Mutual Fund Trustee Pvt Ltd.</td></tr>
<tr><td>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 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</td><td>The performance of the scheme as of September 30, 2025 is as follows:

<table><tr><th rowspan="2">Period</th><th colspan="2">Scheme Returns %</th><th rowspan="2">Nifty Liquid Index A-I (TRI)</th></tr><tr><th>Regular</th><th>Direct</th></tr><tr><td>Returns for the last 1 year</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Returns for the last 3 years</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Returns for the last 5 years</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Returns since inception (June 11, 2025)</td><td>1.82</td><td>1.84</td><td>1.73</td></tr></table>
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. Returns above 1 year are Compounded Annualized

Disclosure of Absolute Returns for each of the Financial Year for the last 5 Financial Years is not applicable as the date of allotment of the scheme is on June 11, 2025.</td></tr>
</table>

<table>
<tr><td>represented by means of a bar diagram as per the adjacent format.]</td><td></td></tr>
<tr><td>Additional Scheme Related Disclosures</td><td>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.)

Disclosures in this respect will be available at www.unifimf.com/statutorydocuments/#disclosures

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. 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.

Not Applicable</td></tr>
<tr><td>Expenses of the Scheme Load Structure

Recurring expenses</td><td>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 as follows:

<table>
<tr><td>Units Redeemed/Switched out within 'X' days from the date of allotment</td><td>Exit Load as a % of redemption proceeds</td></tr>
<tr><td>Day 1(Note 1)</td><td>0.0070%</td></tr>
<tr><td>Day 2</td><td>0.0065%</td></tr>
<tr><td>Day 3</td><td>0.0060%</td></tr>
<tr><td>Day 4</td><td>0.0055%</td></tr>
<tr><td>Day 5</td><td>0.0050%</td></tr>
<tr><td>Day 6</td><td>0.0045%</td></tr>
<tr><td>Day 7 Onwards</td><td>NIL</td></tr>
</table>

Note 1: For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.

The Trustees shall have a right to prescribe or modify the Exit Load structure subject to compliance of SEBI MF Regulations.

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 of 2.00 % in case of other than equity oriented 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.</td></tr>
</table>

Expense Head	% p.a. of daily Net Assets# (Estimated p.a. for other than 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 2.00%
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 dated June 27,2024.

	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 dated June 27,2024 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 dated June 27, 2024, 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.)	800	800
Expenses other than Distribution expenses (Rs.)	100	100
Distribution expenses (Rs.)	50	-
Returns after expenses at the end of the year(Rs.)	650	700
Returns (in %)	6.5%	7%

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.

<table>
<tr>
<td>Tax treatment for the Investors (Unitholders)</td>
<td>
An 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:
<table>
<tr><td colspan="4">Short Term
For units transferred on or after 23 July 2024, holding period for long term capital asset would be less than or equal to 24 months for unlisted units.</td></tr>
<tr><td>Particulars</td><td>Resident Investors</td><td>Non-Resident Investors</td><td>Mutual Fund</td></tr>
<tr><td>Tax rate on Short Term Capital Gains</td><td>Individual / HUF - Income tax rate applicable to the Unit holders as per their income slabs
Domestic Company - 30% + Surcharge as applicable + 4% Cess
25% +Surcharge as applicable + 4% Cess
22% + 10% Surcharge + 4% Cess
15% + 10% Surcharge + 4% Cess</td><td>Non-resident (other than Foreign Company) - Income tax rate applicable to the Unit holders as per their income slabs
Foreign Company - 35% + Surcharge as applicable + 4% Cess</td><td>Nil</td></tr>
</table>
In case of NRI investors, short term /long term capital gain tax (along with applicable surcharge and Health and Education Cess) will be deducted at the time of redemption of units as per Income-tax Act, 1961.

Long Term capital gain on sale of unlisted units
Resident: NA

Non-Resident: NA

Registered Mutual Fund: Nil

As per section 50AA of the Act, “specified mutual fund” means (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments; or (b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause (a). In case of Specified Mutual Fund schemes, all assets are considered as Short-Term Capital Gains irrespective of period for which it is held and applicable slab rate shall apply
Provided further that for the purposes of this clause, “debt and money market instruments” shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.’. The above definition of “specified mutual fund” will be effective from 01 April 2025.
Section 196A of the Act provides that a person responsible for paying to a non-resident (other than FPI) any income in respect of units of mutual fund shall withhold taxes at the rate of 20% (plus applicable surcharge and cess) or rate provided in the relevant DTAA. whichever is lower, provided the payee furnishes a tax residency certificate and such other information and documents as may be prescribed to claim treaty benefit.

<u>Withholding tax applicability in case of inoperative PAN</u>

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
</td>
</tr>
</table>

	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. In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, requirement for NAV declaration timing on the website of the AMC and AMFI for the Scheme holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day. NAV shall also be made available at all Investor Service Centre's. For Further details refer Section II. – 'III. Other Details' – 'C. Transparency/NAV' of SID
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 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). 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 18th day of April and September for investors who have opted for delivery via electronic mode and on or before 21st day of April and October for investors who have opted delivery via physical mode, providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable For further details, refer SAI. Portfolio shall be disclosed (i) on a fortnightly basis (i.e. as on 15th and as on the last day of the month), within 5 days from end of the fortnight and (ii) as on the last day of the month/half-year i.e. March 31 and September 30 within 10 days from the close of each month/half-year respectively. 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/statutory/ and shall publish an advertisement disclosing the hosting of financial results on the AMC website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. 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). The 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. The AMC shall also provide a physical copy of abridged summary of the annual report without charging any cost, on specific request received from the unitholder. A copy of scheme wise annual report shall also be made available to unitholders on payment of nominal fees.

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

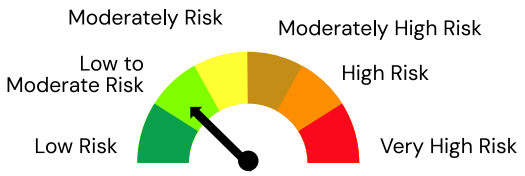
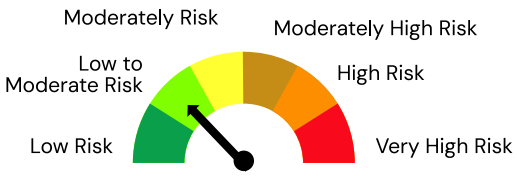
Note: The Trustees have ensured that the Scheme approved by them is a new product offered by Unifi Mutual Fund and is not a minor modification of an existing scheme / fund / product.

Unifi Liquid Fund (An open ended Liquid scheme. A relatively low interest rate risk and moderate credit risk)

This product is suitable for investors who are seeking*

• Regular Income over the short term investment horizon

• Investment in debt and money market instruments with maturity upto 91 days.

Risk-O-meter of the scheme	Risk-O-Meter of Benchmark Tier I:CRISIL Hybrid 50+50 Moderate Index (TRI)
 **Investors understand that their principal will be at Low to Moderate Risk**	 **Benchmark Risk-O-Meter is at Low to Moderate Risk**

Potential Risk Class (PRC) Matrix of the Scheme			
Credit Risk / Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low		B-I	
Moderate			
Relatively High			

B-I A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

Scheme Code: **UNFI/O/D/LIF/25/04/0003**

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

In case you wish to hold units in demat, please fill this section. Please note that you can hold units in demat, for all schemes.

NSDL		CDSL	
DP Name _____		**DP Name** _____	
DP ID	Beneficiary Account No.	DP ID	Beneficiary Account No.

Please ensure that your demat account details mentioned above are along with supporting documents evidencing the accuracy of the demat account.

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**

Acknowledgement of Common 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]

_____

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

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 Liquid 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)

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

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 Liquid Fund **Plan** ☐ Regular ☐ Direct **Option** Growth

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

SIP Frequency ☐ 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

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 Liquid Fund (Monthly - Min. amount -₹ 1000/- , Min. no. of instalments - 6)
15. **Any Day SIP**: Investors can choose any preferred date of the month as Monthly 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 ₹1000/- and in multiple of ₹1000/- thereafter for Unifi Liquid 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

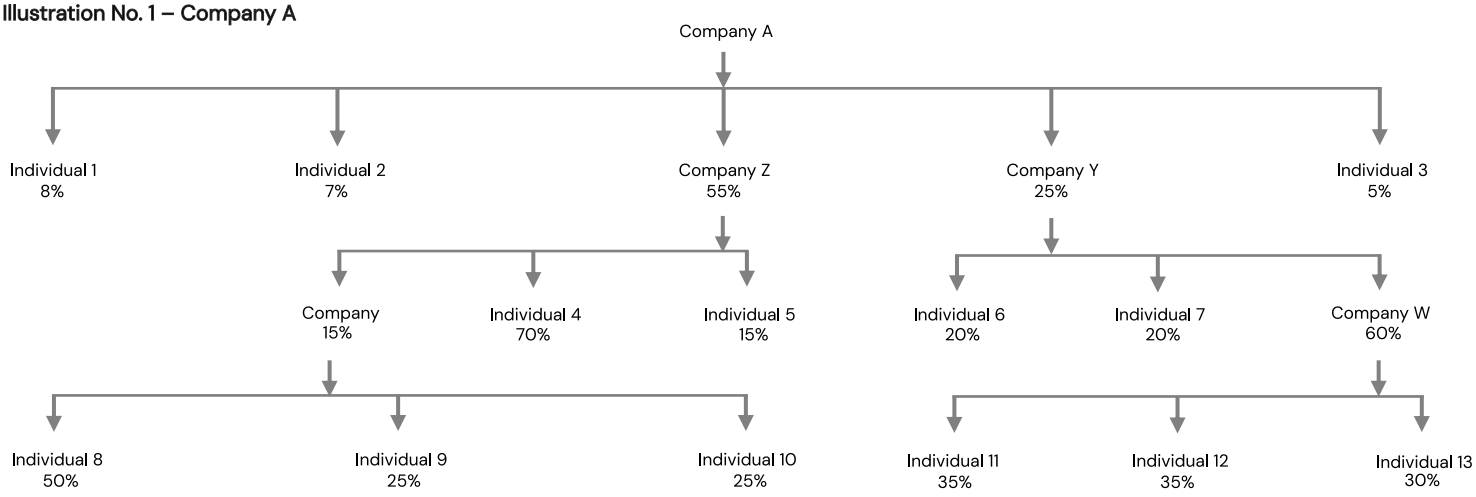
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority–owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration 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).

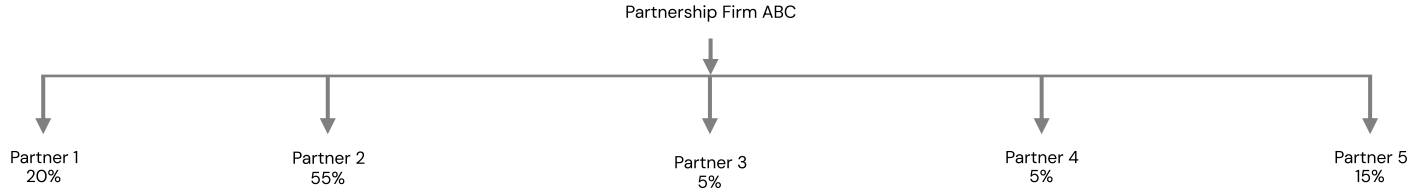
Sample Illustrations for ascertaining beneficial owner

Illustration No. 1 – Company A



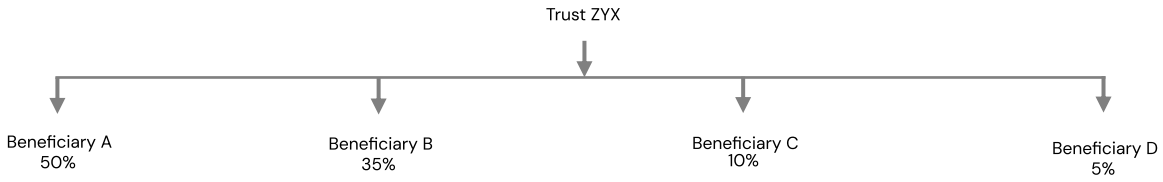
For Applicant A, Individual 4 is considered as UBO asit holds effective ownership of 38.50% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials 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 Liquid Fund (Monthly – Min. amount – ₹ 1000/- , 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.