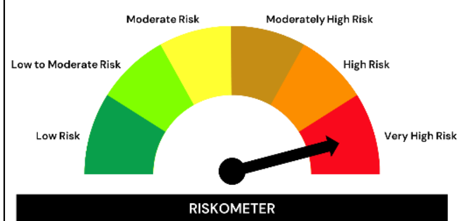
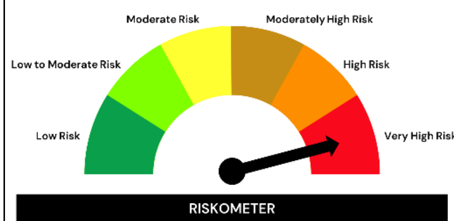
SCHEME INFORMATION DOCUMENT

UNIFI FLEXI CAP FUND

(An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
Scheme Code: UNFI/O/E/FCF/25/03/0002

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

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

The product labeling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Offer for Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices

New Fund Offer Opens on	19.05.2025
New Fund Offer Closes on	30.05.2025
Scheme re-opens on	12.06.2025

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 of the entities	Registered office : 11, Kakani Towers, 15, Khader Nawaz Khan Road, Nungambakkam, Chennai – 600006, Tamil Nadu, India

	Corporate Office: 19, 3rd Floor Kakani Towers, 15, Khader Nawaz Khan Road, Nungambakkam, Chennai – 600006, Tamil Nadu, India **Webiste :www.unifimf. com**

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, [herein after referred to as SEBI (MF) Regulations] as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Unifi Mutual Fund, standard risk factors, special considerations, tax and legal issues and general information on www.unifimf.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website www.unifimf.com.
The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated May 05, 2025.

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PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	Unifi Flexi Cap Fund
II.	**Category of the Scheme**	Equity Scheme- Flexi Cap Fund
III.	**Scheme type**	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.
IV.	**Scheme code**	UNFI/O/E/FCF/25/03/0002
V.	**Investment objective**	To generate long term capital appreciation by pursuing active management and bottom-up investing, primarily in equity and equity related instruments across sectors and market cap spectrum. The scheme will anchor to investing in growth businesses and is best suited for investors with long term investment horizon. However, there is no assurance that the investment objective of the scheme will be achieved. The scheme does not guarantee or assure any returns.
VI.	**Liquidity/listing details**	The scheme is an open-ended scheme. It will open for sale and repurchase/redemption of units within 5 (five) Business Days from the date of the allotment. Being an open-ended scheme, the scheme is open for repurchase/redemption on all Business Days. Redemption proceeds shall be dispatched within 3 (three) Business Days from the date of redemption request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023. A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines. The scheme would not be listed on any of the stock exchanges. The Trustees, may at its discretion, can undertake listing on any of the stock exchange in future.
VII.	**Benchmark (Total Return Index)**	Tier 1 – Nifty 500 TRI Justification: Nifty 500TRI have been chosen as the benchmark for the Scheme as the composition of the aforesaid index is such that it is most suited for comparing performance of the Scheme. As required under SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the benchmark has been selected from amongst those notified by AMFI as the first tier benchmark to be adopted by mutual funds and which are reflective of the category of the scheme.
VIII.	**NAV disclosure**	The AMC will calculate and disclose the first NAV upto four decimal places of the scheme within a period of 5 (five) Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs upto 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. NAV shall be available on all centers for acceptance of transactions. NAV shall also be made available at all Investor Service Centre's and the Toll free number of the AMC 18003092833 (Monday to Friday [9 am] to [6 pm], Saturday [9 am] to [1 pm]). For Further details refer Section II. – 'III. Other Details' – 'C. Transparency/NAV'.

<table>
<tr><td>IX.</td><td>Applicable timelines</td><td>Redemption proceeds shall be dispatched within 3 (three) Business Days from the date of redemption request. In case of delay beyond 3 (three) Business Days, the AMC is liable to pay interest to the investors at the rate of 15% per annum. No interest will be applicable in case of delay was due to any regulatory directions for obtaining details of identity or any other information from the investors.

In case of exceptional circumstances, the redemption payout will be made within 5 business days as per SEBI/AMFI guidelines.</td></tr>
<tr><td>X.</td><td>Plans and Options</td><td>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:

<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the Investor</th><th>Plan mentioned by the Investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not Mentioned</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not Mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not Mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct Plan</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct Plan</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr>
</table>

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

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

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

Guidelines for Processing of transactions received under Regular Plan with invalid ARN :</td></tr>
</table>

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. For detailed disclosure on default plans and options, kindly refer SAI.
XI.	**Load Structure**	**Entry Load**: Nil **Exit Load:** In respect of each purchase of units via Lumpsum /Switch In/ Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP-in), Exit Load on redemption/ switch out will be determined as follows: • In case units are redeemed/switched out within 12 months from the date of allotment: o 1% of applicable NAV will be charged as Exit Load. • In case units are redeemed/switched out after 12 months from the date of allotment, no Exit Load is applicable. Any Exit Load charged (net off GST, if any) shall be credited back to the Scheme. The Trustees shall have a right to prescribe or modify the Exit Load structure subject to compliance of Regulations & relevant circulars.

XII.	**Minimum Application Amount/switch in**	**During NFO:** Minimum application amount (lumpsum): Rs. 5,000/- and in multiples of Re. 1/- thereafter. **On Continuous basis:** Fresh Purchase (lumpsum): Rs. 5,000/- and in multiples of Re. 1/-thereafter Systematic Investment Plan (SIP): Rs. Rs.500/- and in multiples of Re.1/-. The Scheme does not require maintenance of minimum balance in the units of the scheme. Note: The minimum application amount will not be applicable for investment made in the Scheme in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.
XIII.	**Minimum Additional Purchase Amount**	Rs. 500/- and in multiples of Re. 1/- thereafter. Note: The minimum additional purchase amount will not be applicable for investment made in schemes in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.
XIV.	**Minimum Redemption/switch out amount**	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.
XV.	**New Fund Offer Period**	NFO opens on: 19.05.2025 NFO closes on: 30.05.2025 As permitted by SEBI, NFO shall remain open for subscription for a minimum period of three (3) Business Days but not more than fifteen (15) calendar days. Any extension or change to the NFO dates will be subject to the requirement of NFO period not exceeding 15 calendar days. Any changes in dates of NFO will be published through notice on website of the Mutual Fund i.e. www.unifimf.com and display of such notice on the notice board at each of the official point for acceptance of transactions for the Mutual Fund. Electronic Payments including RTGS, NEFT and cheques/transfer instructions will be accepted till 30/05/2025
XVI.	**New Fund Offer Price:**	Rs. 10/- per unit
XVII.	**Segregated portfolio/side pocketing disclosure**	The scheme has the option to create a segregated portfolio. The AMC / Trustee shall decide on creation of segregated portfolio of the Scheme in case of a credit event/actual default at issuer level. Kindly refer to SAI for more details.
XVIII.	**Swing pricing disclosure**	Not Applicable
XIX.	**Stock lending /short selling**	The Scheme may engage in stock lending of securities in accordance to the framework specified by SEBI. Kindly refer to SAI for more details.

XX.	**How to Apply and other details**	Investors can obtain application form / Key Information Memorandum (KIM) from AMC offices, Investor services centers and RTA's (Computer Age Management Services Limited) branch office. All cheques should be crossed "Account Payee Only" and drawn in favour the scheme name in which investment is intended to be made. Investors can also subscribe and redeem units from the official website of AMC i.e. www.unifimf.com. Investors can also download application form/Key Information Memorandum (KIM) from our website i.e www.unifimf.com. An investor can also subscribe to the New Fund Offer (NFO) through ASBA facility. ASBAs can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website www.sebi.gov.in. The list of the Investor Service Centre's (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC. All applications for subscription/redemption of units should be submitted by investors at the official point of acceptance of transactions at the office of the registrar and/or AMC as may be notified from time to time. For details please refer to the application form and/or website of the Mutual Fund at www.unifimf.com. Please refer to the SAI and Application form for the instructions.
XXI.	**Investor services**	**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:** Mr. Suresh Kumar N K 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 : https://scores.sebi.gov.in.
XXII.	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended**	Not Applicable
XXIII.	**Special product/facility available during the NFO and on ongoing basis**	The facilities/products available are:

Special Product/ Facilities	Frequency	Minimum Amount & in multiples	Minimum Instalments	Dates
SIP	Weekly /Monthly	Rs. 500 & in multiples of Re.1/-	12	Weekly- Every Wednesday Monthly-Any day except 29th, 30th and 31st as the date of instalment.
STP	Monthly	Rs. 500 & in multiples of Re.1/-	12	Any day except 29th, 30th and 31st as the date of instalment
SWP	Monthly	Rs. 500 & in multiples of Re.1/-	12	Any day except 29th, 30th and 31st as the date of instalment

SYSTEMATIC INVESTMENT PLAN (SIP)

Unitholders of the scheme can invest through Systematic Investment Plan. SIP allows the unitholder to invest a specified sum of money weekly/monthly with a minimum amount of Rs. 500/- & in multiples of Re.1/- thereafter.

Unitholders have an option to invest on monthly/weekly basis on any day of the month except 29th, 30th and 31st as the date of instalment. The unitholder who wishes to opt for Weekly/Monthly SIP , has to commit investment by providing the Registrar with at least debit mandate/mandate form for Electronic Clearing System (ECS)/OTM & such other instrument as recognized by AMC from time to time.

Other SIP Facilities

a) **Perpetual SIP**: Under this SIP facility the investor need not mention the maximum installment. The SIP mandate can be registered for a maximum of 40 years. In case there is no mention of the number of installments, the SIP shall be registered under the Perpetual SIP facility.

		b) **SIP Top-up facility** -Top-up facility has to be opted at the time of SIP registration. Existing SIPs cannot be converted into this facility. Under the facility the investor can opt for increase in the SIP amount at regular interval at half yearly(default option) and yearly basis with minimum amount will be Rs.500 & in multiples of Re.500/-. **SIP PAUSE FACILITY** SIP Pause facility allows investors to pause their existing SIP for a temporary period, without discontinuing the existing SIP. For further details refer SAI. **SYSTEMATIC TRANSFER PLAN** Investors can opt for the Systematic Transfer Plan by investing a lumpsum amount in one scheme of the Mutual Fund and providing a standing instruction to transfer a pre-specified sum into any other scheme of the Mutual Fund in future. Investors can also opt for STP from an existing account by quoting their account / folio number. **SYSTEMATIC WITHDRAWAL PLAN** Unitholders of the Scheme have the benefit of enrolling themselves in the Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw a specified sum of money periodically from his investments in the Scheme. SWP is ideal for investors seeking a regular inflow of funds for their needs. It is also ideally suited to retirees or individuals who wish to invest lumpsums and withdraw from the investment over a period of time. **SIP CANCELLATION** The AMC will endeavour to have the cancellation of registered SIP mandate within 2 business days from the date of receipt of the cancellation request from the investor. The existing instructions/mandate would continue till the date that when it is confirmed the SIP has been cancelled. **STOCK EXCHANGE INFRASTRUCTURE FACILITY** The investors can subscribe to / switch / redeem the units of the Scheme on platform of National Stock Exchange ("MFSS", "NMFII") and "BSEStAR MF" platform of BSE Ltd. **ONLINE TRANSACTIONS THROUGH WEBSITE** Registrar and Transfer Agent ("**RTA**") for the Mutual Fund has built an online website – www.unifimf.com wherein investors / unit holders can transact in the schemes of the Mutual Fund by opening an account on RTA Website/portal/mobile app ("Online Facility"). The transactions in the scheme of the Mutual Fund through this online facility be allowed as may be facilitated by RTA on its website. RTA online Website/portal/mobile app/server be considered as OPAT. Investors/ unitholders please note that only KYC complied investor/unitholders or KYC process to be completed before transaction submission allowed to use this online facility/portal/mobile app. For the purpose of determining the applicability of NAV, time of transaction would be the time when request for purchase/sale/switch of units is received in the servers of AMC/RTA. **ONLINE TRANSACTIONS THROUGH WEBSITE OF THE MUTUAL FUND**

		Facility of online transactions is available on the official website of the Mutual Fund i.e. www.unifimf.com. Consequent to this, the website of Mutual Fund is declared to be an "OPAT" for applications for subscriptions, redemptions, switches and other facilities. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investors, any terms & conditions as stipulated by the Mutual Fund/AMC from time to time and any law for the time being in force. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time. **OFFICIAL POINT OF ACCEPTANCE FOR MFCENTRAL** As per the SEBI Master Circular for Mutual Funds dated June 27, 2024, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral, a digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.comand a Mobile App in future with a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, the Mutual Fund designates MFCentral as its Official point of acceptance (ISC –Investor Service Center). Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centers or collection centers of Kfintech or CAMS. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time. For details please refer to SAI.
XXIV.	**Weblink**	6 Months & Daily TER: The Total Expense Ratio shall be made available to the investors on the website of the AMC at https://unifimf.com/ter/ Scheme Factsheet: The scheme factsheet shall be made available to the investors on the website of the AMC at www.unifimf.com

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

i. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
ii. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority on this behalf, have been duly complied with.
iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
iv. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
v. The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
vi. AMC has complied with the compliance checklist applicable for Scheme Information Documents and there are no deviations from the Regulations.
vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
viii. The Trustees have ensured that the Unifi Flexi Cap Fund approved by them is a new product offered by Unifi Mutual Fund and not a minor modification of any existing scheme/fund/product.

Date: 05.05.2025 **Name: Partha Roy**
Place: Chennai **Designation: Compliance Officer**

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities & Equity related instruments	**65%**	**100%**
Debt Securities and Money Market Instruments#	**0%**	**35%**
Units issued by REITs & InvIT's	**0%**	**10%**

#Debt instruments shall be deemed to include securitised debts and investment in securitised debts may be up to 40% of the debt securities of the scheme.

Investment in Equity & Equity Related Instruments

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

Investment in Debt and Money Market Instruments

- The Scheme may invest in Government Bonds, Treasury Bills, Tri-Party Repos and other money market instruments as permitted by SEBI (MF) Regulations and amended from time to time. The scheme may invest in fixed income derivative instruments in compliance with relevant para of 12.25 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 . The Scheme may buy Credit Default Swaps (CDS) only for the purpose of hedging the credit risk on debt securities. Exposure through CDS shall not exceed 10% of AUM of scheme and will be governed by SEBI Circular No. SEBI/HO/IMD/PoD2/P/CIR/2024/125 dated September 20, 2024 and relevant SEBI Circulars / SEBI (Mutual Funds) Regulations 1996.
- In line with Para 4.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets which includes Cash, Government Securities, T-bills and Repo on Government Securities.
- Pursuant to para 12.25.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

a) Government Securities; b) T-Bills; and c) Repo on Government securities

- Pursuant to para 12.18 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the scheme may participate in the corporate bond repo transactions. The gross exposure of the scheme to repo/reverse repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme.
- The investment of the Scheme in Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade & in supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade, shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme as mandated in para 12.3.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

- The scheme may invest in Additional Tier 1 (AT1) and Tier 2 (AT2) bonds as mandated in para 12.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
- The Scheme may invest in unlisted/unrated debt instruments as mandated in para 12.1.1 and para 12.1.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

Investments in Overseas Securities

- The Scheme may invest in Foreign Securities including ADR / GDR/ ETFs/mutual funds upto 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time.

  The maximum amount that can be invested by the schemes of the Mutual Fund in Foreign Securities, calculated based on the cost of investments in Foreign Securities as per RBI Circular AP (DIR) Series Circular No. 3 dated July 26, 2006, read with Para 12.19 of the Master Circular, permits the Mutual Fund to invest in Foreign Securities i.e. US $ 1 billion per Mutual Fund, within the overall industry limit of US$ 7 billion. Further, investments in overseas Exchange Traded Fund (ETF(s)) is subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion. All the requirements as per Para 12.19 of the Master Circular would be adhered to by the AMC for investment in foreign securities.
- Limits for a period of six months from the date of closure of NFO: The Scheme intends to invest up to US $ 100 million in foreign securities including overseas ETFs, subject to guidelines laid down by SEBI vide Para 12.19 of the Master Circular. Investment in Overseas Securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

Investment in REITs & InViTs

- The Scheme may invest in the units of REITs and InvITs as per Para 12.21 (on Investments in units of REITs / InvITs) of the Master Circular, as amended from time to time, subject to the following:

  a. No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and

  b. A mutual fund scheme shall not invest:

     i. more than 10% of its NAV in the units of REIT and InvIT; and

     ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

Investment in Mutual Fund Units

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

Other Points

- In addition to the instruments stated in the table above, the Scheme may enter into repos/reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party Repos on Government securities or treasury bills (TREPS) or repo.
- The cumulative gross exposure through equity, debt, money market instruments, units of mutual fund schemes, securitised debt, instruments with special features, credit enhancement and structured obligations, covered call, units issued by REITs and InvITs, derivatives(including fixed income derivatives) , Foreign securities/ Overseas ETFs, repo transactions in corporate debt securities and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.
- In accordance with SEBI Master Circular for Mutual Funds dated June 27, 2024As per para 12.11 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time, the Scheme will lend securities subject to a maximum of 20% in aggregate, of the net assets of the Scheme and 5% of the net assets of the scheme in the case of a single intermediary.
- Pursuant to para 1.10.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Scheme may deploy NFO proceeds in Triparty repo on Government securities or treasury bills (TREPS) before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period.
- Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines mentioned in para 12.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time.
- The scheme shall not :-
    - Resort to Short selling

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

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities lending	Aggregate - 20% of net assets of the Scheme Single intermediary - 5% of the net assets of the Scheme.	Para 12.11.2.1 of SEBI Master Circular dated June 27, 2024
2.	Equity derivatives for non-hedging purpose	50% of the equity assets of the scheme.	Para 12.25.7 of SEBI Master Circular dated June 27, 2024
3.	Overseas/Foreign Securities	35% of its total assets.	Para 12.19 of SEBI Master Circular dated June 27, 2024
4.	Securitised debt	Upto 40% of the debt assets.	Clause 1 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
5.	ReITS and InVITS	Upto 10% of the net assets.	Para 12.21 of SEBI Master Circular dated June 27, 2024
6.	AT1 and AT2 bonds	Upto 10% of the debt assets.	Para 12.2 of SEBI Master Circular dated June 27, 2024
7.	Covered Call	The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in the scheme.	Para 12.25.8 of SEBI Master Circular dated June 27, 2024

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
8.	Credit Default Swap	Upto 10% of net assets of scheme. The total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the scheme.	Para 12.28.1 of SEBI SEBI/HO/IMD/PoD2/P/CIR/2024/125 September 20, 2024.
9.	Investment in debt instruments having structured obligations / credit enhancements	10% of debt portfolio of the scheme	Para 12.3 of SEBI Master Circular dated June 27, 2024
10.	Repo in Corporate Debt	Gross Exposure upto 10% of the net assets	Para 12.18 of SEBI Master Circular dated June 27, 2024
11.	Units of mutual fund schemes of Unifi AMC or in the Scheme of other mutual funds	5% of the net asset value of the Mutual Fund	Clause 4 of Seventh Schedule of SEBI Mutual Fund Regulations
12.	Unlisted Non-Convertible Debentures	Not exceeding 10% of the debt portfolio of the scheme.	Para 12.1.1 of SEBI Master Circular dated June 27, 2024
13.	Unrated Debt and Money Market Instruments	Not exceed 5% of the net assets of the scheme.	Para 12.1.5 of SEBI Master Circular dated June 27 , 2024
14.	Short Selling	The Scheme shall not engage in Short Selling of Securities.	Para 12.11 of SEBI Master Circular dated June 27, 2024

Deployment of funds collected during NFO period

The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units.

In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. Basis root cause analysis , The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. Trustees shall also need to monitor the deployment of funds collected in NFO and take steps, as may be required, to ensure that the funds are deployed within a reasonable timeframe.

In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:

i. not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.

ii. not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme.

iii. inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication.

iv. report deviation, if any, to Trustees at each of the above stages.

Rebalancing due to Short Term Defensive Considerations:

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

Rebalancing due to passive breaches

In the event of any deviations from the mandated asset allocation as mentioned above due to passive breaches, portfolio rebalancing will be carried out by the Fund Manager within 30 Business Days of the date of the said deviation. In case the rebalancing is not done within the specified period of 30 Business Days, the matter would be recorded in writing and shall be placed before the Investment Committee.

The Investment Committee shall record the reason in writing leading to the reason for falling exposure outside the asset allocation and if so desires, the Committee shall extend the timelines upto 60 (sixty) Business Days from the date of completion of mandated rebalancing period of 30 Business Days in line with Clause 2.9 of the SEBI Master Circular dated June 27, 2024.

Further, in case, the portfolio of scheme is not rebalanced within the above mentioned 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.

B. WHERE WILL THE SCHEME INVEST?

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

a) Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
b) Debt and debt related securities.
c) Overseas Permissible Investments in line with para 12.19.2 of SEBI Master Circular dated June 27,2004.

The Scheme may, in terms of its investment objectives with the approval of SEBI/RBI invest in following Foreign Securities:

i. ADRs/ GDRs issued by Indian or foreign companies
ii. Equity of overseas companies listed on recognized stock exchanges overseas
iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas
iv. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
v. Money market instruments rated not below investment grade

vi. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
vii. Government securities where the countries are rated not below investment grade.
viii. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
ix. Short term deposits with banks overseas where the issuer is rated not below investment grade.
x. Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

The Mutual Fund may, where necessary appoint intermediaries as submanagers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses as stated under Regulation 52 of SEBI (MF) Regulations.

d) Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
e) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
f) Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
g) Corporate debt securities (of both public and private sector undertakings).
h) Securities issued by banks (both public and private sector) including term deposits as permitted by SEBI / RBI from time to time and development financial institutions.
i) Money market instruments as permitted by SEBI/RBI.
j) Securitized Debt.
k) The non-convertible part of convertible securities.
l) Derivative instruments like Stock/Index Futures, Stock/Index Options, and such other derivative instruments permitted by SEBI.
m) Investment in debt instruments having structured obligations / credit enhancements.
n) Non-convertible Preference shares.
o) Repo transactions in corporate debt securities.
p) Units of Real Estate Investment Trust ('REIT') & Infrastructure Investment Trust ('InvIT').
q) Debt instruments with special features.
r) Units of Mutual Funds Schemes.
s) Securities lending & borrowing.
t) Any other domestic fixed income securities subject to requisite approvals from SEBI/RBI, if needed.

The securities/instruments mentioned above could be listed or to be listed or unlisted, rated or unrated, secured or unsecured and of varying maturities, and other terms of issue. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals as per SEBI (MF) Regulations. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per guidelines/regulations applicable to such transactions.

Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed, in lines with para 12.30 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

The Fund Manager reserves the right to invest in such other securities as may be permitted from time to time and which are in line with the investment objectives of the scheme. Subject to the above, any change in the asset allocation affecting the investment profile of the scheme shall be implemented only in accordance with the provisions of sub regulation (15A) of Regulation 18 & sub regulation (26) of Regulation 25 of the SEBI Regulations 1996, as detailed later in this document.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme strategy aims to generate capital appreciation by investing in a diversified portfolio of equity & equity related instruments across sectors and market capitalization.

The Fund Manager will follow an active investment strategy primarily based on fundamental research which includes bottom-up stock selection after duly considering the top-down structural trends. The Scheme would typically invest in well-governed companies with any or combination of the following characteristics –

- Underlying sectors experiencing strong business growth / value migration / margin expansion / market share gains from unorganized segment;
- Valuations are at a discount to intrinsic value and / or reasonable considering near to mid-term earnings growth prospects;
- Corporate events like spin-off, buy-back, M&A leading to value-unlocking / business expansion / ROE enhancement;
- High governance standards and efficient capital allocation track record;

The scheme will be anchored to investing in growth businesses and would be consensus agnostic. The scheme strives to adopt a prudent sell-discipline on achieving objective or fundamental thesis change as part of its on-going portfolio management.

Definition of Large Cap, Mid Cap and Small Cap:

As per Para 2.7.1 of SEBI Master Circular on Mutual Funds dated June 27 , 2024, a definition has been provided of large cap, mid cap and small cap as follows.

a) Large Cap: 1st - 100th company in terms of full market capitalization
b) Mid Cap: 101st - 250th company in terms of full market capitalization
c) Small Cap: 251st company onwards in terms of full market capitalization.

Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month.

The scheme shall invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme shall also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Derivatives Strategy

The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Such investments shall be subject to the investment objective and strategy of the scheme and the internal limits if any, as laid down from time to time. These include but are not limited to futures (both stock and index) and options (stock and index).

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or excuse such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Invest in REITs and INVITs within the permissible regulatory limits shall be made to have a combination of periodical accrual (distribution) and an opportunity to benefit from capital gains.

Portfolio Turnover: The scheme being an open-ended scheme, it is expected that there would be frequent subscriptions and redemptions. Hence, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. If trading is done frequently there may be an increase in transaction cost such as brokerage paid etc. The fund manager shall endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. The Scheme has no specific target relating to portfolio turnover.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Tier 1 – Nifty 500 TRI

Justification: Nifty 500TRI have been chosen as the benchmark for the Scheme as the composition of the aforesaid index is such that it is most suited for comparing performance of the Scheme. As required under SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the benchmark has been selected from amongst those notified by AMFI as the first tier benchmark to be adopted by mutual funds and which are reflective of the category of the scheme

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard from time to time.

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age/Qualification	Other schemes managed by Fund Managers	Brief Experience
Saravanan V N (CIO & Fund Manager)	45 years/ B. Com., C.A.	Unifi Dynamic Asset Allocation Fund	Sarvanan holds the position of Chief Investment Officer in M/s. Unifi Asset Management Private Limited. He will be responsible for overall investments of the scheme. He has about 24 years of financial services experience and has been associated with the Unifi group since August 2006. He has 12 years of fund management experience in managing both equity and debt AIFs launched by Unifi Capital. He has managed the multi asset class Unifi High Yield Fund (monthly open-ended Category III AIF) from April 2013 to July 2024 and co-managed the Unifi Blend & BCAD equity AIFs (Cat III) from Feb 2019 to March 2024. He has 7 years of equity research experience at Unifi Capital from August 2006 to March 2013 specifically covering Pharmaceuticals, Specialty Chemicals, Banks and NBFCs and providing sector & company specific recommendations to the equity fund management team. Prior to joining Unifi group, he worked for ICICI Bank, Aithent technologies and PWC in their compliance, risk management and audit departments, respectively.

Name of the Fund Manager	Age/Qualification	Other schemes managed by Fund Managers	Brief Experience
Aejas Lakhani (Equity Fund Manager)	37 Years M.A(Economics) M. Com, MBA	Unifi Dynamic Asset Allocation Fund	Aejas Lakhani will be managing the equity, equity arbitrage and hybrid portfolio of the scheme. He has 13 years of experience across fund management, equity research, governance advisory and investment banking. He has 4 years of Fund Management and Research experience in Unifi Capital wherein he managed the consumption themed equity PMS Scheme. He was also tracking sectors such as pharma, logistics, retail and capital markets. Earlier he has worked as an Analyst in the Institutional Investor Advisory Services, SEBI registered proxy advisory firm. Prior to that, he was associated with Edelweiss Asset Management Limited as the lead analyst.
Karthik Srinivas (Debt Fund Manager)	32 Years CA, CFA	Unifi Dynamic Asset Allocation Fund	Karthik will be managing the debt portfolio of the scheme. He comes with about 10 years of financial services experience across fund management, research, audit and taxation. He has 3 years of fund management and debt markets research in Unifi Capital wherein he co-managed the debt-oriented Cat III Alternative Investment Fund. He was also responsible for identifying investment opportunities, evaluation and monitoring. Earlier, he was part of The Sanmar Group, working in their Founders' Office, focusing on growth strategy and financing initiatives, and was part of the IPO process of a group company. Prior to that, he was with Deloitte in their Risk Advisory practice.
Aman Reddy Kakani (Fund Manager- Overseas Securities)	27 Years B.Sc. in Finance and a B.Sc. in Economics, Chartered Financial Analyst (CFA)	Nil	Aman will be managing the overseas portfolio of the scheme. He was an Investment Analyst in Unifi Capital covering international equities , tracked international markets and sectors to identify investable emerging trends. He was also worked with Northern Arc Capital Ltd as credit analyst. Earlier he was associated with Multiples

Name of the Fund Manager	Age/Qualification	Other schemes managed by Fund Managers	Brief Experience
			Alternate Asset Management Pvt. Ltd. & Indium Software.

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

Not Applicable since this is the first scheme in the Equity Category being launched by Unifi Mutual Fund.

G. **HOW HAS THE SCHEME PERFORMED (if applicable)**

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

H. **ADDITIONAL SCHEME RELATED DISCLOSURES**

i. **Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)**

Not Applicable as it is a new scheme.
However appropriate disclosure in this respect will be available at https://unifimf.com/statutorydocuments/ .

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.**
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 – https://unifimf.com/statutorydocuments/ 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 as it is a new scheme.

v. **Aggregate investment in the Scheme by:**

Sr. No.	Category of Persons	Net Value	
1	Concerned scheme's Fund	Units	NAV per unit
Not Applicable			

The above disclosures are not applicable since this scheme is a new scheme and does not contain any details.

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

vi. **Investments of AMC in the Scheme**

AMC shall invest in the scheme based on the risk associated with the scheme as specified in SEBI Master Circular for Mutual Funds dated June 27, 2024 read with AMFI Best Practice Guidelines Circular 135/BP/100/2022-23 dated April 26, 2022 and any other circulars issued there under, from time to time.

During the NFO period, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment pursuant to this circular.

In addition to investments as mandated above, the AMC may invest in the Scheme subject to the SEBI (MF) Regulations. Under the Regulations, the AMC is not permitted to charge any investment management and advisory services fee on its own investment in the Scheme.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds, provided it is in conformity to the investment objective of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.
The investors can refer to the investments made by the AMC in the scheme on the website of the Company at www.unifimf.com/statutorydocuments/ .

PART III. OTHER DETAILS

A. COMPUTATION OF NAV

The AMC shall compute NAV of the Units of the Scheme. This will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The AMC shall value its investments according to the valuation norms (Valuation Policy), as specified in the Eighth Schedule of the Regulations, or such guidelines / recommendations as may be specified by SEBI from time to time. The broad valuation norms are detailed in the Statement of Additional Information.

NAV of Units under the Scheme will be calculated as shown below:

<table>
<tr><td rowspan="2">NAV=</td><td>Market or Fair Value of Scheme's investments</td><td>+</td><td>Current assets including Accrued Income</td><td>-</td><td>Current Liabilities and provisions including accrued expenses</td></tr>
<tr><td colspan="5">No. of Units outstanding under the Scheme/Option</td></tr>
</table>

NAV for the Scheme and the repurchase prices of the Units will be calculated and announced at the close of each Business Day. The NAV shall be computed upto four decimals. The NAV of Direct Plan will be different from the NAV of Regular Plan. The income earned and the profits realized in respect of the Units issued under the Growth Option remain invested and are reflected in the NAV of the Units.

Illustrations for computation of NAV:

Say,
Market or Fair Value of Scheme's investments= Rs. 10,00,00,000

Current assets including accrued income = Rs. 10,00,000
Current Liabilities and provisions including accrued expenses = Rs.2,00,000
No. of units outstanding under the scheme = 10000000

NAV=(100000000+1000000-200000)/10000000

Hence NAV of the scheme will be = Rs. 10.0800

As required under the Regulations, the asset management company shall ensure that the repurchase price of an open-ended scheme shall not be lower than 95% of the Net Asset Value.

NAV will also be displayed on the website of the Mutual Fund. In addition, the ISCs would also display the NAV.

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

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc.

AMC to ensure that no NFO expenses will be / were charged to the scheme.

C. **ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.
Considering the asset allocation pattern of the scheme, AMC has estimated maximum TER upto 2.25% on the daily average net assets of the scheme. For actual current expenses being charged, the investor should refer to the website of the mutual fund.

Expense Head	% p.a. of daily Net Assets# (Estimated p.a. for equity oriented scheme)
Investment Management & Advisory Fee	
Trustee Fees & Expenses$	
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory Advertisement	
Costs related to investor communications	

Costs of fund transfer from location to location	
Cost towards investor education & awareness[1]	
Brokerage & Transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees[2]	
Goods & Services Tax on brokerage and transaction cost[3]	
Other Expenses (to be specified as per Reg 52 of SEBI (MF) Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52(6) (c) [4]	Upto 2.25%
Additional expenses under Regulations 52(6A)(c)	0.05[2]*
Additional expenses for gross new inflows from specified cities	0.30**

#**Direct Plan** under the Scheme shall have a lower expense ratio than Regular Plan, excluding distribution expenses, commission, etc., and no commission shall be paid from Direct Plan. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

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

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

Additional Expenses under Regulation 52 (6A):

(i) Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions (if permitted under the scheme) respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52.
(ii) To improve the geographical reach of the Scheme in smaller cities / towns as may be specified by SEBI from time to time, expenses not exceeding 0.30% p.a. of daily net assets, if the new inflows from retail investors from such cities are at least (a) 30% of gross new inflows in the Scheme or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher. In case inflows from retail investors from such cities are less than the higher of (a) or (b) above, such expenses on daily net assets of the Scheme shall be charged in accordance with clause 10.1.3 of Master Circular.

The amount so charged shall be utilised for distribution expenses incurred for bringing inflows from retail investors from such cities. However, the amount incurred as expense on account of inflows from retail investors from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

Currently, SEBI has specified that the above additional expense may be charged for inflows from retail investors from beyond 'Top 30 cities'. Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. Inflows from "retail investors" shall mean inflows of amount upto Rs 2 lakhs per day, from individual investors.

Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice. Accordingly, the B-30 incentive structure shall be implemented as per SEBI / AMFI directions from time to time.

Expenses not exceeding 0.05% p.a. of daily net assets towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under Regulation 52 (2) and (4) respectively of SEBI (MF) Regulations.

All scheme related expenses including commission paid to distributors, if any, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 as amended from time to time on implementation of clause 10.1.12 of Master Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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. Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor.

The mutual fund would update the current expense ratios 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 Section titled “Statutory Disclosures” under sub- section titled “Total Expense Ratio of Mutual Fund Schemes”.

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 https://unifimf.com/ter/ as well as AMFI’s website viz., www.amfiindia.com.

[2]**GST :**

As per clause 10.3 of the Master Circular, GST shall be charged as follows:

1. GST on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations.
2. GST on other than investment management and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations.

3. GST on exit load, if any, shall be paid out of the exit load proceeds and exit load net of GST, if any, shall be credited to the Scheme.
4. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI (MF) Regulations.

[3]There shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) viz. Investment Management and Advisory Fees and various sub-heads of recurring expenses respectively.

*As per Para 10.1.7 of SEBI Master Circular on Mutual Funds dated June 27, 2024, schemes wherein exit load is not levied, the AMC shall not be eligible to charge the above-mentioned additional expenses for such scheme.

Illustration:

Impact of Expense Ratio on Scheme's return:

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

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

Note(s):

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

TER for the Segregated Portfolio

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

D. **LOAD STRUCTURE**

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.unifmf.com) or may call at (toll free no. 18003092833) or your distributor.

Type of Load	Load chargeable (as %age of NAV)
Entry	Nil
Exit	In respect of each purchase of units via Lumpsum /Switch In/ Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP-in), Exit Load on redemption/ switch out will be determined as follows: • In case units are redeemed/switched out within 12 months from the date of allotment: o 1% of applicable NAV will be charged as Exit Load. • In case units are redeemed/switched out after 12 months from the date of allotment, no Exit Load is applicable. Any Exit Load charged (net off GST, if any) shall be credited back to the Scheme. The Trustees shall have a right to prescribe or modify the Exit Load structure subject to compliance of Regulations & relevant circulars.

Note:

a)In terms of Para 10.4 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 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.

b)Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Any imposition or enhancement of Load in future shall be applicable on prospective investments only.

c)For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres. In case of changes in load structure the addendum carrying the latest applicable load structure shall be attached to all KIM and SID. For the information of the investors, any introduction / change of load in the Scheme may be put up on the website (www.unifimf.com) of the Mutual Fund.

d) Investors may obtain information on loads on any Business Day by calling the office of the AMC or any of the Investor Service Centers. Information on applicability of loads will also be provided in the Account Statement.

e)As required under the Regulations, the asset management company shall ensure that the repurchase price of an open ended scheme is not lower than 95% of the Net Asset Value.

f)The investor is requested to check the prevailing load structure of the scheme before investing

SECTION II

I. Introduction

A. Definitions/interpretation:

The investors may refer to the website of the Company at link https://unifimf.com/wp-content/uploads/fund-sheets/Definitions_SID.pdf for definition of terms used in this Scheme Information Document.

B. Risk factors:

I. **Scheme Specific Risk Factors:**

Risks associated with investments in Equity and Equity related instruments

•Equity and equity related instruments are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio. Also, the value of the Scheme investments may be affected by interest rates, currency exchange rates, changes in law/ policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors.

• Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of loss.

• Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.

•The AMC may invest in to be listed securities within the regulatory limit. This may however increase the risk of the portfolio as these to be listed securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors.

Risks associated with investments in Fixed Income Securities

Interest-Rate Risk: Fixed income securities such as government bonds, corporate bonds, money market instruments and derivatives run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase.

The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.

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

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

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

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

Liquidity Risk on account of unlisted securities: The liquidity and valuation of the Schemes' investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

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

Settlement Risk: Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

Risk associated with Securitized Debt:

The Scheme may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS). ABS are securitized debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. MBS are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties.

At present in Indian market, following types of loans are securitized:

1. Auto Loans (cars / commercial vehicles /two wheelers)

2. Residential Mortgages or Housing Loans

3. Consumer Durable Loans

4. Personal Loans

5. Corporate Loans

In terms of specific risks attached to securitization, each asset class would have different underlying risks. Residential Mortgages generally have lower default rates than other asset classes, but repossession becomes difficult. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Asset classes like personal loans, credit card receivables are unsecured and in an economic downturn may witness higher default. A corporate loan/receivable, depend upon the nature of the underlying security for the loan or the nature of the receivable and the risks correspondingly fluctuate.

The other main risks pertaining to Securitised debt are as follows:

Prepayment Risk: This arises when the borrower pays off the loan sooner than expected. When interest rates decline, borrowers tend to pay off high interest loans with money borrowed at a lower interest rate, which shortens the average maturity of ABS. However, there is some prepayment risk even if interest rates rise, such as when an owner pays off a mortgage when the house is sold or an auto loan is paid off when the car is sold.

Reinvestment Risk: Since prepayment risk increases when interest rates decline, this also introduces reinvestment risk, which is the risk that the principal can only be reinvested at a lower rate.

Risks associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities

The risks factors stated below for the Structured Obligations & Credit Enhancement are in addition to the risk factors associated with debt instruments.

-Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.

Liquidity Risk: SO rated securities are often complex structures, with a variety of credit enhancements.
Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.

Credit Risk: The credit risk of debt instruments which are CE rated derives rating based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, co-mingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions.

Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

Risks associated with investments in Derivatives

• The Scheme may invest in derivative products in accordance with and to the extent permitted under the Regulations and by RBI. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.

• Investment in derivatives also requires the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.

• The Scheme may face execution risk, whereby the rates seen on the screen may not be the rate at which the ultimate execution of the derivative transaction takes place.

• The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue.

• The options buyer's risk is limited to the premium paid, while the risk of an options writer is unlimited. However, the gains of an options writer are limited to the premiums earned.

• The exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances and this could impact the value of the portfolio.

• The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price.

• Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks. The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme.

• The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets.

• There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. The counter party may default on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavourable) market price.

• Derivatives also carry a market liquidity risk where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices.

• Where derivatives are used for hedging, such use may involve a basis risk where the instrument used as a hedge does not match the movement in the instrument/underlying asset being hedged. The risk may be inter-related also e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets.

• Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

•Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor / unitholder. Execution of investment strategies depends upon the ability of the fund manager(s) to identify such opportunities which may not be available at all times. Identification and execution of the strategies to be pursued by the fund manager(s) involve uncertainty and decision of fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies.

• The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

The following are certain additional risks involved with use of fixed income derivatives:

Interest rate risk:

Derivatives carry the risk of adverse changes in the price due to change in interest rates.

Liquidity risk: During the life of the derivative, the benchmark might become illiquid and might not be fully capturing the interest rate changes in the market, or the selling, unwinding prices might not reflect the underlying assets, rates and indices, leading to loss of value of the portfolio.

Risks associated with Covered Call Strategy

The risk associated with covered calls is the loss of upside, i.e. if the shares are assigned (called away), the option seller forgoes any share price appreciation above the option strike price.

The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity, or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.

The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss. The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy any options.

Risk Associated with investment in Overseas Securities

The Scheme may invest in overseas markets subject to necessary approvals and within the limits specified in the asset allocation pattern of the scheme . Such investments carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances. The AMC believes that investment in foreign securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI / RBI from time to time.

Currency Risk: To the extent that the assets of the Scheme will be invested in foreign securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

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

Risks associated with Repo transactions in Corporate Bonds

The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk is further mitigated through over-collateralization (the value of the collateral being more than the repo amount).

Risks associated with segregated portfolio

1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.

2. Security comprises of segregated portfolio may not realise any value.

3. Listing of units of segregated portfolio on recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Risks associated with Securities Lending

Securities Lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.

Risk Factors associated with Credit Default Swap

Credit Risks- Couter party default creates a considerable risk in swap agreements. Parties may default on payment obligations.

Market Risks- CDS can be highly volatile in value, shifting with the underlying credit quality or general market conditions and could realise significant losses.

The Indian CDS market is still in its growing stage and lacks proper depth.

Risk Factors Associated with Investments in REITs and InvITS

• Market Risk : REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.

• Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

• Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

• Regulatory/Legal Risk : REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

The above are some of the common risks associated with investments in REITs & InvITs. Investment results may vary substantially on a monthly, quarterly or annual basis.

Risks associated with investment in units of mutual fund

Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

• Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions will be in accordance with SEBI mandated process.

• Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors.

• Default risk - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

Risk Associated with investment in Instruments having Special Features:

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

Central Bank may instruct issuer of the bonds to write down the entire value of its outstanding AT1 bonds, if it thinks the bank has passed the Point of Non Viability (PONV), or requires a capital infusion to remain a going concern.

Also, issuer may not pay interest under certain circumstances. Such interest can not be recovered in future also.

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

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

Risk factors associated with investment in unrated securities:

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

Risk factors associated with investment in Tri-Party Repo:

The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/ default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund

Risk associated with potential change in Tax structure

This summary of tax implications given in the taxation section is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. The current taxation laws may change due to change in the 'Income Tax Act 1961' or any subsequent changes/amendments in Finance Act/Rules/Regulations. Any change may entail a higher outgo to the scheme or to the investors by way of securities transaction taxes, fees, taxes etc. thus adversely impacting the scheme and its returns.

C. Risk mitigation strategies:

Type of Instruments	Mitigation Measures

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

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

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.

Securitized Debt

1. How does the risk profile of securitized debt fit into the risk appetite of the Scheme?

The Scheme will always strive to generate incremental returns by investing in quality instruments selected through prudent investment processes. Accordingly, securitised debt instruments having high credit quality and aligned with the scheme's investment objectives will be considered for investment.

The factors typically analyzed for any pool are as follows:

a. Assets securitized and Size of the loan: This indicates the kind of assets financed with the loan and the average ticket size of the loan. A very low ticket size might mean more costs in originating and servicing of the assets.

b. Diversification: Diversification across geographical boundaries and ticket sizes might result in lower delinquency

c. Loan to Value Ratio: Indicates how much % value of the asset is financed by borrower's own equity. The lower this value the better it is. This suggests that where the borrowers own contribution of the asset cost is high; the chances of default are lower.

d. Average seasoning of the pool: This indicates whether borrowers have already displayed repayment discipline. The higher the number, the more superior it is.

2. Policy relating to originators:

The Originator is the entity that initially gave the loan and transferred the receivables to an SPV. The Scheme will invest only in securitised debts whose Originator is a Corporate Entity, such as a Bank, an NBFC, or a listed company.

Policy relating to originators should be based on their nature, track record, NPAs, losses in earlier securitized debt, etc

The parameters used to evaluate originators are:

- ✓ Reputation of Originator in the market.
- ✓ Ability & Willingness to pay through credit enhancement facilities, etc.
- ✓ Track record of servicing of the pool or the loan.
- ✓ Transaction structure includes par versus premium and credit enhancement.
- ✓ Proportion of overdue assets of the pool or the underlying loan.
- ✓ Default track record/ frequent alteration of redemption conditions/covenants.
- ✓ High leverage ratios of the ultimate borrower - both on a standalone basis and consolidated level/ group level.
- ✓ Proportion of restructured assets (if any) in the underlying pools.
- ✓ Any disputes or litigations in the originated pools.
- ✓ Credit quality and rating.

- ✓ Loan to Value ratio.
- ✓ Liquidity facility.
- ✓ Business risk assessment, wherein the following factors are considered: -
  - (i) Outlook for the economy (domestic and global)
  - (ii) Industry & company-specific factors.

In addition, a detailed review and assessment of rating rationale are conducted, including interactions with the originator and rating agency, if needed.

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

The critical evaluation parameters mentioned above would significantly mitigate risk. Further, risk mitigation strategies typically include additional credit enhancement, over-collateralization, interest subvention, the presence of subordinate tranches, and analysing the pools' ageing, i.e., how long the loan has been with the Originator before securitisation, etc. Further internal limits would be set to the level of exposure as well as the tenor for each kind of originator.

Originator analysis typically encompasses (a) the Size and reach of the originator, (b) the Collection process, infrastructure and follow-up mechanism, (c) the Quality of MIS and (d) Credit enhancement for different types of originators.

4. The level of diversification concerning the underlying assets and risk mitigation measures for less diversified investments:

Currently, the securitised market in India is not very active. There are only a few kinds of securitised assets available in the market. The limitation of options has kept the diversification of underlying assets low. However, the Scheme will endeavour to maintain diversification concerning the underlying assets by investing in diverse types of pools after evaluating each category based on the approximate average maturity, maximum single exposure, average single exposure, average loan-to-value ratio, the collateral margin, geographical diversification, etc. Also, a strict pre-investment review of the originators, underlying assets, and the borrower 's credit profile will be conducted.

The level of diversification concerning the underlying assets and risk mitigation measures for less diversified investments eligible assets:

(i) Only assets with an established track record of low delinquencies and high credit quality over several business cycles will be preferred for investment.

(ii) Analysis of pool: To determine pool quality, characteristics such as average pool maturity (in months), average loan-to-value ratio, average seasoning, maximum single exposure, geographical distribution, and average single exposure will be studied.

(iii) Risk mitigating measures: Credit enhancement facilities (including cash, guarantees, excess interest spread, subordinate tranches), liquidity facilities, and payment structure are studied in relation to the asset class's historical collection and default behaviour to ensure the adequacy of credit enhancement in a stress scenario.

(iv) The minimum retention period of the debt by the originator before the securitization Scheme will follow the guidelines on minimum holding period requirements as laid down by SEBI and RBI from time to time.

(v) Minimum retention percentage by originator of debts to be securitized: The scheme will follow the guidelines on minimum holding period requirements laid down by SEBI and RBI from time to time.

(vi) The mechanism to tackle conflict of interest when the Mutual Fund invests in the securitized debt of an originator and the originator in turn, makes investments in that particular Scheme of the Fund:

(vii) The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt:

The AMC has a risk management process would evaluate and monitor risks arising from investments in securitized debt.

Further, the risk team would also monitor the exposure norms, liquidity management, and other risks. For securitized pool loan exposures, the analysis includes pool seasoning, pool asset quality, diversification, collateral margin, originator analysis, and credit enhancement mechanisms. Pool performance statistics published by rating agencies are analysed for the performance of other securitised pools of the same originator as well as for the pool.

5. **The level of diversification concerning the underlying assets and risk mitigation measures for less diversified investments:**

Characteristics/ Type of Pool	Mortgage Loan	Commercial Vehicle & Construction Equipment	Cars	Two Wheelers	Micro Finance Pool@	Personal Loan
Approximate average Maturity (in months*) – upto	10 years	4 years	4 years	4 years	NA	NA
Collateral Margin (including cash, guarantees, excess interest spread, subordinate tranche)	Adequate to maintain high safety and at least 3 times cover over historical losses observed.	Adequate to maintain high safety and at least 3 times cover over historical losses observed.	Adequate to maintain high safety and atleast 3 times cover over historical losses observed.	Adequate to maintain high safety and at least 3 times cover over historical losses observed.	NA	NA
Average Loan to value Ratio %	<80%	<85%	<85%	<85%	NA	NA
Average Seasoning of the pool (months)	>3 months	>3 months	>3 months	>3 months	NA	NA
Maximum single exposure range %	<10%	<10%	<10%	<10%	<10%	<10%
Average single exposure range %	<10%	<10%	<10%	<10%	<10%	<10%

6. **Minimum retention period of the debt by originator prior to securitization:**

RBI has formulated guidelines for minimum retention period of the debt by the originator prior to securitization. Depending on the tenor of the securitised assets and the type of repayment schedule viz. periodic repayment or bullet repayment, nine or twelve months, conditions would be prescribed as the minimum retention period before the assets can be securitised.

7. **Minimum retention percentage by originator of debts to be securitized:**

RBI has also prescribed the minimum retention percentage as 5% or 10% of the book value of the loans being securitised depending on the original maturity of the loans and the features of the securitisation transaction.

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

An investment by the scheme in any security is done after detailed analysis by the Fixed Income team and in accordance with the investment objectives and the asset allocation pattern of a scheme. All investments are made on an arm's length basis without consideration of any investments (existing/potential) in the scheme made by any party related/involved in the transaction. The robust credit process ensures that there is no conflict of interests when a scheme invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme. Normally the issuer who is securitizing instrument is in need of money and is unlikely to have long term surplus to invest in mutual fund scheme.

Furthermore, there is clear cut segregation of duties and responsibilities with respect to Investment function and Sales function. Investment decisions are being taken independently based on the above mentioned parameters and investment by the originator in the scheme is based on their own evaluation of the scheme vis a vis their investment objectives.

9. **In general, the resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt:**

Rating changes of the securitized debt forming part of the portfolio are monitored continuously by the risk team. Independent rating agencies would also provide their periodical reviews and assign changes if needed. The investment team can analyse and monitoring their portfolio comprising securitized debt. The periodic reports received by the AMC on pool performance will be verified to check for any change in asset quality and related impact on debt servicing and any impact that it can have on the credit ratings.

II. Information about the scheme:

A. Where will the scheme invest

The Scheme will invest in a combination of equity and equity relative instruments/ derivatives, debt & related securities, hybrid instruments. The allocation between debt and equity will be managed with an intent to provide capital appreciation opportunities.

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

a) **Investment in Equity & Equity Related Instruments.**

Investment in equity and equity related instrument will include securities such as:
▪ Equity shares of listed and to be listed companies;
▪ Derivatives (which includes but is not limited to stock and index futures or such other derivatives as are or may be permitted under the Regulations and/or RBI from time to time).
▪ Preference shares;
▪ Convertible debentures;
▪ Preference shares/Convertible Preference Shares.

(b) **Overseas Permissible Investments :**

The Scheme may, in terms of its investment objectives with the approval of SEBI/RBI invest in following Foreign Securities:
i. ADRs/ GDRs issued by Indian or foreign companies
ii. Equity of overseas companies listed on recognized stock exchanges overseas
iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas
iv. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
v. Money market instruments rated not below investment grade
vi. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
vii. Government securities where the countries are rated not below investment grade.
viii. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
ix. Short term deposits with banks overseas where the issuer is rated not below investment grade.
x. Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

c) **Investments in Debt & Debt Related Instruments.**

Debt instruments (in the form of non-convertible debentures, bonds, secured premium notes, zero interest bonds, deep discount bonds, floating rate bonds/notes, securitised debt, pass through certificates, asset backed securities, mortgage backed securities and any other domestic fixed income securities including structured obligations etc.) include, but are not limited to:
1. Debt issuances of the statutory bodies (which may or may not carry a state/central government guarantee),
2. Debt securities that have been guaranteed by Government of India and State Governments,
3. Debt securities issued by Corporate Entities (Public /Private sector undertakings),
4. Debt securities issued by Public/Private sector banks and development financial institutions,
5. Securitized Debt, Structured Obligations, Credit enhanced Debt,

Money Market Instruments include:
1. Commercial papers
2. Commercial bills
3. Tri-party Repos on Government securities or treasury bills (TREPS)

4. Certificate of deposit
5. Usance bills
6. Permitted securities under a repo/reverse repo agreement
7. Any other like instruments as may be permitted by RBI/SEBI for liquidity requirements from time to time

d)Repo

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

e)Reverse repo

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

f)Triparty Repo

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

g)Derivative instruments

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

h) Cash & cash equivalents.

Cash Equivalent shall consist of following securities having residual maturity of less than 91 days:
(i) Government Securities;
(ii) T-Bills; and
(iii) Repo on Government securities

i) Investment in debt instruments having structured obligations / credit enhancements.
j) Non-convertible Preference shares.
k) Repo transactions in corporate debt securities.
l) Units of REITs & InvITs.

"REIT" or "Real Estate Investment Trust" under SEBI (Real Estate Investment Trusts) Regulations, 2014 means a person that pools rupees fifty crores or more for the purpose of issuing units to at least two hundred investors so as to acquire and manage real estate asset(s) or property(ies), that would entitle such investors to receive the income generated therefrom without giving them the day-to-day control over the management and operation of such real estate asset(s) or property(ies).
Explanation 1. –For the purpose of these regulations, a REIT or Real Estate Investment Trust shall include an SM REIT under Chapter VIB of these regulations.

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

"InvIT" or "Infrastructure Investment Trust" shall mean the trust registered as such under SEBI (Infrastructure Investment Trusts) Regulations, 2014.

m) Debt instruments with special features.
Investments in debt instruments with special features will be made in accordance with SEBI Master Circular for Mutual Funds dated June 27, 2024.

n) Units of Mutual Funds Schemes/Exchange Traded Funds.
o) Any other domestic fixed income securities subject to requisite approvals from SEBI/RBI, if needed.

p)Pending deployment of funds of the scheme in securities in terms of the investment objective of the scheme, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines mentioned in SEBI Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time.

Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed, in lines with Para 12.30 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

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

Debt Markets in India:

Debt Market:

Broadly, the Indian Debt Market is divided into two parts viz. the Money Market and the Debt market. Money market instruments have a tenor of less than one year while debt market instruments have a tenor of more than one year. Money market instruments are typically commercial paper, certificates of deposit, treasury bills, trade bills, repos, interbank call money etc. Debt market comprises typically of securities issued by Governments (Central and State), Banks, Financial Institutions, and Companies in the private and public sector, Corporations, Statutory Bodies etc.

The debt securities are mainly negotiated and traded over the telephone directly, market terminals like Bloomberg, Reuters and / or through brokers. The National Stock Exchange of India has a separate trading platform called the Wholesale Debt Market segment where trades put through member brokers are reported. RBI has introduced the Negotiated Dealing System (NDS) platform for screen-based trading in Government Securities and Money Market instruments. Most of the market participants are now operating through NDS. Incorporated in April 2001 by key financial institutions, The Clearing Corporation of India Ltd. (CCIL), guarantees the settlement of all trades executed through NDS. The Counter party Credit Risk and Operational Risks are thus mitigated by CCIL thereby facilitating a smooth settlement process.

The following table gives indicative yields prevailing as on April 30, 2025 on some of the money and debt market instruments. Investors must note that the yields shown below can fluctuate considerably due to interest rates movements, regulatory policy transformations, macro-economic developments, demand supply dynamics, company specific news flows including credit rating changes.

Instrument	Yield to Maturity Range (YTM)**
91-day Treasury Bill	5.94% to 6.03%
182-day Treasury Bill	6.02% to 6.10%
364-day Treasury Bill	6.02% to 6.09%
365-day Commercial Paper (highest rating)	6.70% to 7.00%
3-Year Central Government Security	6.29% to 6.32%
5-Year Central Government Security	6.30% to 6.35%
10-Year Central Government Security	6.41% to 6.48%
3-Year AAA rated corporate bonds	7.25% to 7.35%
3-Year AA rated corporate bonds	8.04% to 8.14%

**Source – FIMMDA, CCIL and NSE Debt segment

Debt Instrument?

A Debt Instrument is a borrowing obligation which the borrower has to service for mutually agreed period and rate of Interest.

There are a variety of Debt or Fixed income instruments, as they are usually called. The sheer variety in these instruments mean that they can be classified on the basis of any of these features.

List of Features: (list is indicative)

- Face Value: Stated value of the paper /Principal Amount
- Coupon: Zero, fixed or floating
- Frequency: Semi-annual; annual, sometimes quarterly or Monthly
- Maturity: Bullet, staggered
- Redemption: Face Value; premium or discount
- Options: Call/Put Issue Price: Par (Face Value) or premium or discount.

List of Debt Market Instruments: The Indian Debt market comprises of the Money Market and Debt Market. Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, Reverse Repo and TREPS etc. Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year. Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities include central, state and quasi govt issues. The main instruments in this market are dated securities (Fixed or Floating) and Treasury bills (Discounted Papers). These securities are generally issued through auctions on the basis of 'uniform price' method or 'Multiple price' method.

Corporate Debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs), public financial institutions (PFIs) and development financial institutions (DFIs). These instruments carry a variety of ratings based on the credit profile evaluated by the rating agency and are priced accordingly. These bonds too can be Fixed or Floating.

Debt derivatives market comprises mainly of Forward Rate Agreements, Interest rate Futures, Interest rate Swap. Banks and corporates are major players here and of late Mutual Funds have also started hedging their exposures through these products.

B. What are the investment restrictions?

Pursuant to the Regulations and amendments thereto and subject to the investment pattern of the scheme, following investment restrictions are applicable:

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

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

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

4.As per Clause 1 of the Seventh Schedule of MF Regulation, the Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company.

Within the limits specified in clause 1 of the Seventh Schedule of MF Regulation, a mutual fund scheme shall not invest more than:

a. 10% of its NAV in debt and money market securities rated AAA issued by a single issuer; or
b. 8% of its NAV in debt and money market securities rated AA issued by a single issuer; or
c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of the Seventh Schedule of MF Regulation.

The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of Credit Rating Agency (CRAs) between short term and long-term ratings, the most conservative long-term rating shall be taken for a given short term rating.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and tri-party repo on Government securities or treasury bills.

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

5.The investment of the Scheme in the following instruments as per para 12.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:
• Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and
• Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

The above limits shall not be applicable on investments in securitized debt instruments.

Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.

6. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments. It is further clarified that the investment limits are applicable to all debt securities, which are issued by public bodies/institutions such as electricity boards, municipal corporations, state transport corporations etc. guaranteed by either state or central government. Government securities issued by central/state government or on its behalf by the RBI are exempt from the above investment limits.

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

8.The Scheme shall not make any investments in:

(a) any unlisted security of an associate or group company of the Sponsors; or
(b) any security issued by way of private placement by an associate or group company of the Sponsors; or (c) the listed securities of group companies of the Sponsors which is in excess of 25% of the net assets.

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

10.Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:-
(a) such transfers are made at the prevailing market price for quoted Securities on spot basis (spot basis shall have the same meaning as specified by Stock Exchange for spot transactions.)
(b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
c) the same are in line with Para 12.30 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

11. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:
• Provided that the Mutual Fund may engage in securities lending in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.
• Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
• Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

12. No loans for any purpose may be advanced by the Mutual Fund and the Mutual Fund shall not borrow except to meet temporary liquidity needs of the scheme for the purpose of payment of interest or Reinvestment of Income Distribution cum capital withdrawal option (IDCW) to Unit Holders, provided that the Mutual Fund shall not borrow more than 20% of the net assets of each of the Schemes and the duration of such borrowing shall not exceed a period of six months.

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

14. The mutual fund shall get the securities purchased / transferred in the name of the mutual fund on account of the concerned scheme, where investments are intended to be of long term nature.

15. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to Para 12.16 and 4.5 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 AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks for the scheme.

a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
b. Such deposits shall be held in the name of each Scheme.
c. Each Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
d. Each Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
e. Trustees /AMC will ensure that no funds of a scheme is parked in Short term deposit of a bank which has invested in that scheme and the bank in which a scheme has short term deposit do not invest in that scheme until the scheme has short term deposit with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

16. In accordance with the Para 12.1 SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, investments in following instruments as specified in the said circular, as may be amended from time to time, shall be applicable:
i. The scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities,

(b) other money market instruments and
(c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

However, the scheme may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

ii. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.

iii. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the conditions as specified in the Master circular:

a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
b. Exposure of mutual fund schemes in such instruments shall not exceed 5% of the net assets of the schemes.
c. All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.
iv. Investments in debt instruments, listed debt instruments shall include listed and to be listed debt instruments.

17. Investments in Derivatives shall be in accordance with the guidelines as stated under 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.

18. Investment restrictions w.r.t. REITs and InvITS:
a) The Mutual Fund under all its schemes shall not own more than 10% of units issued by a single issuer of REIT and InvIT.
b) The Scheme shall not invest more than 10% of its NAV in the units of REITs and InvITs.
c) The Scheme shall not invest more than 5% of its NAV in the units of REITs and InvITs issued by a single issuer.

19. Participation in Repo in Corporate Debt Securities is subject to the following restrictions:

a) Gross exposure to corporate bond repo transaction should not be more than 10% of the net asset of the scheme.
b) The Scheme will participate in repo transactions only in AA and above rated corporate debt securities.
c) The Scheme may borrow through repo transactions (for redemption/ income distribution cum capital withdrawal payout) only if the tenor of the transaction does not exceed a period of six months and aggregate borrowing is note more than 20% of net assets of the Scheme.

20. The scheme may invest in certain debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework) subject to the following:
a) Unifi Mutual Fund, under all its schemes shall not own more than 10% of such instruments issued by a single issuer
b) A Mutual Fund scheme shall not invest:

a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and
b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.
The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer, as specified at clause 1 of the Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996, and other prudential limits with respect to the debt instruments.

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

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

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

iii. At all points of time the Mutual Fund scheme shall comply with the provisions at paragraph (i) and (ii) above. In case of any passive breach of the requirement at paragraph (i), the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.
iv. In case the Scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with paragraphs (i) and (ii) above while selling the securities.

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

vi. The premium received shall be within the requirements prescribed in terms of Para 12.25.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.

vii. The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of Para 12.24.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

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

22. Limit for investment in Foreign Securities:

1. As per clauses 12.19 and 12.19.1.1 of Master Circular:

1.1 Mutual Funds can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund, within the overall industry limit of US $ 7 billion.
1.2 Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion.

2. The allocation methodology of the aforementioned limits shall be as follows:

2.1 In case of overseas investments specified at Para 1.1 above, US $ 50 million would be reserved for each Mutual Fund individually, within the overall industry limit of US $ 7 billion.

Subject to the limit specified in 1.1. and 1.2 above, the Scheme may invest a maximum of US $ 100 million in Foreign Securities (including overseas ETFs) within a period of 6 months from the NFO closure date.

The Scheme shall not have an exposure of more than 35% of its net assets in foreign securities, subject to regulatory limits specified from time to time.

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

All investment restrictions shall be applicable at the time of making investment.

Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors, groups etc, within the above-mentioned restrictions, and these are subject to review from time to time.

C. Fundamental Attributes

The following is the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) **Type of a scheme:** Please refer to point no. III of 'Part I. Highlights/Summary of the Scheme'.

(ii) **Investment Objective:** Please refer to point no. V of 'Part I. Highlights/Summary of the Scheme' and point no. A of 'Part II. Information about the Scheme'.

(iii) **Terms of Issue**

- **Liquidity provisions such as listing, repurchase, redemption:**

Being an open ended Scheme under which sale and repurchase of Units will be made on continuous basis by the Mutual Fund, the Units of the Scheme are generally not proposed to be listed on any stock exchange. However, the Trustees may at its discretion, list the Units under the Scheme on one or more stock exchanges at a later date, if deemed necessary. For details on repurchase, redemption, please refer section 'Other Scheme Specific Disclosures'.

- **Aggregate fees and expenses charged to the scheme:**

The provisions in respect of fees and expenses are as indicated in this SID. Please refer to section "Part III - Other Details".

- **Any safety net or guarantee provided:**

This scheme is not a guaranteed or an assured return scheme.

In accordance with Regulation 18(15A), 25(26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds, the AMC and Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)

Not applicable.

E. Principles of incentive structure for market makers (for ETFs)

Not applicable.

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated May 19, 2023 (only for close ended debt schemes)

Not applicable.

G. Other Scheme Specific Disclosures:

Listing and transfer of units	The scheme is an open ended scheme and would not be listed on any of the stock exchanges. The Trustees, at its discretion, can undertake listing on any of the stock exchange on a later date. The units of the scheme can be transferred in demat form in addition to the account statement. Additions/ deletion of names will not be allowed under any folio of the scheme. This however will not apply in case of death of unitholder (in respect of joint holdings) as this would be treated as transmission of units and not transfer.
Dematerialization of units	The Applicants intending to hold units in Demat mode would be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and would be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO. The Units allotted will be credited to the DP account of the investor as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in Demat mode would be sent by the respective DPs periodically. It may be noted that trading and settlement in the units of the scheme over the stock exchange(s) (where the units are listed/ will be listed) will be permitted only in electronic form. However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid

	down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996. All units will rank pari passu among units within the same option in the scheme concerned as to assets and earnings, as may be declared by the Trustee.
Minimum Target amount **(This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)**	Rs. 10,00,00,000/- (Indian rupees ten crore)
Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	Not Applicable
Allotment (Detailed procedure)	All Applicants whose monies towards purchase of Units have been realised by the Fund will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. Any application for subscription of units may be rejected if found invalid, incomplete subject to SEBI Regulation. For applicants applying through 'APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)', during NFO, on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form. Allotment of Units shall be subject to: (i) the achievement of the minimum target amount; (ii) receipt of complete Application Forms that are in order; (iii) realisation of the specified minimum Subscription amount from the Investor etc. Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any. Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. Accordingly, the AMC shall allot units either in physical form (i.e. account statement) or in dematerialized form within 5 Business Days from the date of closure of the NFO period/ receiving transactions request during continuous offer period. On a Continuous basis: The AMC shall issue units in dematerialized form to a unit holder in the Scheme within 2 Business Days from the date of allotment. All Units will rank pari passu, among Units within the same Option in the Scheme. Face Value per unit of all Plans/ Options under the Scheme is Rs.10. The Unit holder may request for a physical account statement without any charges by writing to/calling the AMC/ISC/RTA. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.

Refund	If application is rejected, full amount will be refunded within 5 Business Days of closure of NFO. If refunded later than 5 Business Days @ 15% p.a. for delay period will be paid and charged to the AMC.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible and may apply for subscription to the units of the scheme (subject, wherever relevant, to subscription of units of Mutual Fund being permitted under relevant statutory regulations): • Resident adult individual either singly or jointly (not exceeding three) • Minor through parent/lawful guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the subscription of units is permitted under their respective constitutions) • Religious and Charitable Trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961 read with Rule 17C of Income-tax Rules, 1962 • Wakf Boards or Endowments / Societies / Cooperative societies / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds • Sole Proprietorship, Partnership Firms, Limited Liability Partnerships (LLPs). • Karta of Hindu Undivided Family (HUF) • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions and Investment Institutions • Non-resident Indians (NRI)/Persons of Indian Origin (PIO) residing abroad on full repatriation basis or on non repatriation basis • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organizations • International Multilateral Agencies approved by the Government of India • Provident/Pension/Gratuity and such other Funds as and when permitted to invest • Mutual fund Schemes/Alternate Investment Funds , as per applicable under relevant regulations • Foreign Portfolio Investor subject to the applicable regulations • Any other category of investor who may be notified by Trustees from time to time by display on the website of the AMC. Every investor, depending on any of the above category under which he/she/it/they fall are required to provide relevant documents alongwith the application form as may be prescribed by AMC. Investors are also required to consult their legal experts on the applicable laws/regulations for their investment in units of mutual funds. Unifi AMC and Trustees will not be responsible for any non-compliance of any such restrictions by the investors.
Who cannot invest	The following persons are not permitted to invest: • Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction. • Citizens of US*/Canada. • Persons residing in any Financial Action Task Force (FATF) declared non-compliant country or territory. • Overseas Corporate Bodies as specified by RBI in its A.P. (DIR Series) Circular No. 14 dated September 16, 2003. • Persons who are restricted and/or banned from accessing securities market by SEBI.

	• Such other persons as may be specified by Unifi AMC from time to time *United States Person (U.S. person) as defined under the extant laws of the United States of America, except the following: NRIs/PIOs may invest/transact, in the scheme, when present in India, as lump sum subscription, redemption and/or switch transaction, including registration of systematic transactions only through physical form and upon submission of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the scheme. The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold/reject the transaction request/redeem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any. The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centers (ISCs) of Unifi Asset Management Company Limited (Unifi AMC). Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time from the Distributors/Investors.
How to Apply and other details	Investor can obtain application form / Key Information Memorandum (KIM) from AMC offices, Investor services centers and RTA's (CAMS) branch office. **Address of the Registrar** 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 Investors can also download application form / Key Information Memorandum (KIM) from our website (www.unifimf.com) The application forms should be submitted at ISCs /OPAs. Stock Exchange Platforms and other transaction platforms with whom AMC has entered into tie up to accept transactions from their customers. Investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in ASBA form and undertake other tasks as per the procedure specified therein. For complete details on ASBA process refer Statement of Additional

	Information (SAI) made available on our website www.hdfcfund.com. Please refer to the SAI and Application form for the instructions. For the details pertaining to list of official points of acceptance of AMC and RTA, Investors are requested to refer back page of the SID & SAI and also requested to visit the website at the below link: (https://unifimf.com/statutorydocuments/)
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The units of the scheme can be transferred in demat form in addition to the account statement . Additions/ deletion of names will not be allowed under any folio of the scheme. This however will not apply in case of death of unitholder (in respect of joint holdings) as this would be treated as transmission of units and not transfer. Please refer SAI for the procedure of transmission & pledging. Investors are requested to visit the funds website for the list of prescribed documents under any of the procedures or call the investors service centers for any clarification on the above. There is no upper limit of redemption. However, this is subject to the following: a) The repurchase would be permitted to the extent of credit balance in the Unit holder's account. b) The Asset Management Company (AMC) may, in the general interest of all Unit holders of the Scheme, keep in view the unforeseen circumstances/unsure conditions, limit the total number of Units which may be redeemed on any Business Day. c) Restrictions may be imposed under the following circumstances that lead to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets. a) Liquidity issues - When markets at large become illiquid, affecting all securities rather than any issuer specific security. b) Market failures, exchange closures - When markets are affected by unexpected events which impact on the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. c) Operational issues - When exceptional circumstances are caused by force majeure, unpredictable operational problems, and technical failures (e.g., a blackout). Under the aforesaid circumstances, the AMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period. Any imposition of restriction on redemption / switch of units would require specific approval of Board of AMCs and Trustees and the same should be informed to SEBI immediately.

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<td>Unitholders should note that the following provisions shall be applicable when redemption requests are placed during such restricted period.
i) No redemption requests up to Rs. 2 lakh shall be subject to such restriction and
ii) Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction.

Refer SAI for further details.</td>
</tr>
<tr>
<td>Cut off timing for subscriptions/ redemptions/ switches

This is the time before which your application (complete in all respects) should reach the official points of acceptance.</td>
<td>Cut off timing for subscriptions/ redemptions/ switches on Ongoing basis post NFO:

In case of Subscription/Switch-in for any amount (duly time stamped): Cut off timing 3.00 p.m.

<table>
<tr><td>Valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time.</td><td>The closing NAV of the same day</td></tr>
<tr><td>Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.</td><td>The closing NAV of the next Business Day.</td></tr>
<tr><td>Valid applications received upto 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme after the cut-off time on the same day i.e. available for utilization after the cut-off time of the Day.</td><td>The closing NAV of the next Business Day.</td></tr>
<tr><td>Where the application is time stamped any day before the credit of the funds to the scheme but the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on that Business Day.</td><td>The closing NAV of such subsequent Business Day on which funds are available for utilisation.</td></tr>
</table>

Realisation of funds means funds available to the AMC Scheme and not date and time of debit from Investor’s account.

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

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

	In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plans (STP), Other methods as may be offered by the AMC, Trigger etc. the units would be allotted as per the closing NAV of the day on which the funds are available for utilization irrespective of the instalment date of the SIP, STP, etc. Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators/Banks/Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap/delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment. Redemptions including switch-outs: In respect of valid applications received upto 3.00 pm on a Business Day by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. Outstation cheques/demand drafts will not be accepted. "Switch out" shall be treated as redemption and for "switch in" shall be treated as purchases and the relevant conditions for applicable NAV for subscription and redemption would be considered for switch in and switch out transactions.
Minimum amount for purchase/redemption/switches	**During NFO:** Minimum application amount (lumpsum): Rs. 5,000/- and in multiples of Re. 1/- thereafter. **On Continuous basis:** Fresh Purchase (lumpsum): Rs. 5,000/- and in multiples of Re. 1/-thereafter Systematic Investment Plan (SIP): Rs. Rs.500/- and in multiples of Re.1/-. Minimum Additional Purchase :Rs. 500/- and in multiples of Re. 1/- thereafter. Minimum Redemption /Switch Out amount /Unit: Re. 1 or 1 unit or account balance , whichever is lower. 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.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or

<table>
<tr><td></td><td>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</td></tr>
<tr><td>Dividend/ IDCW</td><td>Not Applicable</td></tr>
<tr><td>Redemption</td><td>The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 (three) Business Days from the date of redemption or repurchase.

For list of exceptional circumstances 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 para no 14.1.3 of Master Circular of SEBI 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</td></tr>
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<tr><td></td><td><table><tr><td></td><td>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><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>Bank Mandate</td><td>It shall be mandatory for the Unitholders to mention their bank account numbers in the applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank Account i.e., nature and number of account, name, Account Number, Nine-digit MICR code No. (For Electronic Credit Facility), IFSC code for NEFT a 11-digit number, branch address of the bank at the appropriate space in the application form.

For all fresh subscription transactions made by means of a cheque, if cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.
1) Original cancelled cheque having the First Holder Name printed on the cheque.
2) Original bank statement reflecting the First Holder Name, bank account number and bank name as specified in the application.
3) Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.
4) Photocopy of the bank passbook duly attested by the bank manager with designation, employee number and bank seal.
5) Photocopy of the bank statement/passbook/cheque duly attested by the AMC officials after verification of original bank statement/passbook shown by the investor or their representative.
6) Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months.

In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption are credited to wrong account in absence of above documents.

In case the bank account details are not mentioned or found to be incomplete or invalid in a subscription application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption amount etc. The aforementioned updation of bank account shall however be subject to compliance with the third party investment guidelines issued by Association of Mutual Funds in India (AMFI) from time to time.</td></tr>
</table>

	The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/incomplete/invalid bank account details. The AMC also reserves the right to reject such applications.
Delay in payment of redemption /repurchase proceeds/dividend	Redemption shall be processed by the AMC within 3 (three) Business Days of the receipt of redemption request. In case of delay beyond 3 (three) Business Days, the AMC is liable to pay interest to the investors at 15% per annum. Physical dispatch of redemption payments(through Cheque/DD) shall be carried out only in exceptional circumstances and the AMC will maintain records along with reasons for all such physical dispatches.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In accordance with para 14.3 of SEBI Master Circular dated 27th June'2024, the unclaimed Redemption amount may be deployed by the Mutual Fund in call money market or money market Instruments as well as in a separate plan or liquid scheme/overnight scheme / money market mutual fund scheme floated by mutual funds. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular.
Disclosure w.r.t investment by minors	Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian only, else the transaction is liable to get rejected. However, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. For systematic transactions in a minor's folio, AMC would register standing instructions till the date of the minor attaining majority. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. Investments in the name of the minor through guardian will be guided by process mentioned in para 17.6.1 SEBI Master Circular No SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 June 27, 2024.
Any other disclosure in terms of Consolidated Checklist on Standard Observations	Nil

III. Other Details

A.In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided

Not Applicable.

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report:

Portfolio Disclosure

Portfolio of the scheme 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 address : https://unifimf.com/statutorydocuments/ and on AMFI website (www.amfiindia.com), Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format.

Half Yearly Disclosures

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) 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 https://unifimf.com/statutorydocuments/ & on 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 https://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.

Other Disclosures

Risk-o-meter

In accordance with Para 17.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024:

The Risk-o-meter shall have following six levels of risk:

i. Low Risk
ii. Low to Moderate Risk
iii. Moderate Risk
iv. Moderately High Risk

v. High Risk and
vi.Very High Risk

The evaluation of risk levels of a scheme shall be done in accordance with the aforesaid circular. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.

The Product Labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Scheme Summary Document (SSD)

In accordance with SEBI letter dated December 28, 2021 and AMFI emails dated March 16, 2022 and March 25, 2022, Scheme summary document for all schemes of Unifi Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 working days from the date of any change or modification in the scheme information on the website of Unifi Mutual Fund i.e. www.unifimf.com, AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.

C. Transparency/NAV Disclosure (Details with reference to information given in Section I):

The AMC will calculate and disclose the first NAV upto four decimal places of the Scheme within a period of 5 Business Days from the date of allotment. Subsequently, 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. NAV shall be available on all centers for acceptance of transactions. NAV shall also be made available at all Investor Service Centres and the Toll free number of the AMC i.e. 18003092833.

Delay in uploading of NAV beyond the aforesaid respective timing on every business day shall be explained in writing to AMFI.

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

D. Transaction charges and stamp duty:

Transaction Charges: No transaction charge shall be deducted from the subscription amount for transactions /applications received through the distributors.

Stamp Duty - A stamp duty @ 0.005% would be levied on all applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including reinvestment IDCW and Switch in) to the unitholders would be reduced to that extent. Details regarding transaction charges and stamp duty refer to SAI.

E. Associate Transactions:

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

F. Taxation:

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

This information is provided for general information only and is based on the prevailing tax laws, as applicable in case of this scheme. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ consultants with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme.
Taxation of the scheme will be as follows:
Capital Gains:
For Equity Oriented Funds:

Particulars	Resident Investors	Non-Resident Investors	Mutual Fund
Long Term (period of holding more than 12 months*) – for transfers taking place on or after 23 July 2024	12.5% without indexation (Exceeding Rs. 1.25 lakhs)+ applicable Surcharge + 4% Cess	12.5% without indexation and foreign currency fluctuation benefits(Exceeding Rs..1.25 lahks) + applicable Surcharge + 4% Cess	Nil
Short Term (period of holding less than or equal to 12 months) – for transfers taking place on or after 23 July 2024	20% + applicable Surcharge + 4% Cess	20% + applicable Surcharge + 4% Cess	Nil

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

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

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

Securities Transaction Tax

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

seller, as per the rates specified in Section 98 of the Finance (No.2) Act, 2004 and deposit the same to the Government.
In the case of a Mutual fund, the aforesaid Section provides that the Securities Transaction Tax shall be collected by the 'person responsible' which is defined in Rule 5 of the Securities Transaction Tax Rules,2004 to mean a trustee of the fund or any person who manages the affairs of the fund. Thus, on a combined reading of Section 100 with Rule 5, Securities Transaction Tax in a mutual fund is collected by the person responsible and paid to the credit of the Central Government by the 7th day of the month immediately following the calendar month.

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

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

<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 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.

<u>Withholding tax applicability on payments to non-filers of return</u>

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.

G. Rights of Unitholders:

Please refer to SAI for details.

H. List of official points of acceptance:

The details pertaining to official points of acceptance of AMC and RTA are available on the website of the Company at: https://unifimf.com/statutorydocuments/

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority:

There have been no penalties or pending litigation on the AMC in the last financial year since incorporation.

The investors may refer to the details on the website of the Company at link: www.unifimf.com/ .

Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.

Notes:

1. Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.
2. The Scheme under this Scheme Information Document was approved by the Trustees on 5th December , 2024.
3. 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 any existing scheme/fund/product.

4. **Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

By Order
Board of Directors
Unifi Asset Management Pvt Limited.

Place: Chennai
Date: 05th May , 2025

Authorized Signatory

LIST OF INVESTOR SERVICE CENTERS

INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR UNIFI MUTUAL FUND (DURING NFO PERIOD AND POST NFO PERIOD)

Chennai	No. 19, Third floor, Kakani Towers, 15, Khader Nawaz Khan Road, Nungambakkam – Chennai – 600006.
	Email Id- mftranx@unifimf.com for acceptance of financial transactions for non-individual category of investors through electronic mode. For terms and conditions for such transactions refer SAI and addendums issued thereafter.

CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

Location	Address
Agartala	Nibedita First Floor, J B Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin - 799001
Agra	No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002
Ahmedabad	111 - 113, 1 st Floor - Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006
Ahmednagar	No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003
Ajmer	AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001
Akola	Opp. RLT Science College Civil Lines, Akola, Maharashtra - 444001
Aligarh	City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh - 202001
Allahabad	30/2, A & B, Civil Lines Station Besides, Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh - 211001
Alleppey	Doctor's Tower Building, Door No. 14 / 2562, First Floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688001
Alwar	256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001
Amaravati	81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies,Amaravati,Maharashtra,444601
Ambala	Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala Haryana – 133001
Amreli	B 1, First Floor, Mira Arcade, Library Road, Opp. SBS Bank, Amreli - 365601

Amritsar	3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001
Anand	101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001
Anantapur	AGVR Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466 / 79, Near Canara Bank, Sangamesh Nagar, Anantapur, Andhra Pradesh - 515001
Andheri	No. 351, Icon, 501, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069
Angul	Similipada, Near Sidhi Binayak +2 Science Collage, Angul - 759122
Ankleshwar	Shop No. F - 56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002
Arambagh	Mukherjee Building First Floor, Beside MP Jwellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh Hooghly, West Bengal 712601
Arrah	Old N C C Office, Ground Floor, Club Road, Arrah - 802301
Asansol	Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303
Aurangabad	2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001
Bagalkot	Shop No. 02, First Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot, Karnataka - 587101
Balasore	B. C. Sen Road, Balasore, Orissa - 756001
Ballari	No. 18 /47 /A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102
Bangalore	Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka - 560042
Bangalore(Wilson Garden)	First Floor, No. 17 / 1, (272) Tweleth Cross Road, Wilson Garden, Bangalore - 560027
Bankura	First Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101
Barasat	N / 39, K. N .C. Road, First Floor, Shrikrishna Apartment (Behind HDFC Bank Barasat Branch), P. O. and P. S. Barasat, Dist. 24 P. G. S. (North) - 700124
Bardoli	F - 10, First Wings, Desai Market, Gandhi Road, Bardoli - 394601
Bareilly	F - 62 - 63, Second Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly, Uttarpradesh - 243001
Basirhat	Apurba Market, Ground Floor, Vill Mirjapur, Opp: Basirhat College, P.O. Basirhat College, Dist. 24 P G S (North), Basirhat - 743412

Basti	C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002
Belgaum	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006
Berhampur	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002
Bhadrak	Das & Das Complex, First Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha - 756100
Bhagalpur	Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001
Bharatpur	B - 12, Shopping Center, Ranjeet Nagar, Bharatpur, Rajasthan - 321001
Bharuch	A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001
Bhatinda	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001
Bhavnagar	501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001
Bhilai	First Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020
Bhilwara	C/o. Kodwani Associtates, Shope No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001
Bhopal	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011
Bhubaneswar	Plot No. 501 / 1741 / 1846, Office No. 203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar, Odisha - 751001
Bhuj	Tirthkala First Floor, Opp BMCB Bank, New Station Road, Bhuj _kachchh. 370001
Bhusawal (Parent: Jalgaon TP)	3, Adelade Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201
Biharsharif	R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101
Bijapur	Padmasagar Complex, First Floor, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) – 586101
Bikaner	Behind Rajasthan Patrika In front of vijaya bank, 1404, amar singh pura Bikaner - 334001
Bilaspur	Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C. G) - 495001
Bohorampur	No. 107 / 1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742103
Bokaro	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004
Bolpur	Bhubandanga, Opposite. Shiv Shambhu Rice Mill, First Floor, Bolpur, West Bengal - 731204

Bongaigaon	G. N. B. Road, Bye Lane, Prakash Cinema, P.O. & Dist. Bongaigaon, Assam - 783380
Borivali	501 – TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092
Burdwan	399, G T Road, Basement, Building Name - Talk of the Town, Burdwan, West Bengal - 713101
Calicut	29 / 97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016
Chaibasa	A. T., Gram - Gutusahi, Under The Nimdih, Panchayat, P.O. Chaibasa, Thana. Muffasil, Dist - West Singhbhum, Jharkhand - 833201
Chandigarh	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017
Chandrapur	Opp Mustafa decor, Behind Bangalore, Bakery Kasturba Road, Chandrapur, Maharashtra - 442402
Chennai	New No. 10 (Old No. 178) M.G.R. Salai, Nungambakkam, Chennai – 600 034.
Chennai-Satelite ISC	No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002
Chhindwara	Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001
Chidambaram	Shop No. 7, A V C Arcade, 3, South Car Street - 608001
Chittorgarh	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001
Cochin	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016
Coimbatore	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002
Coochbehar	Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist , Cooch Behar, West Bengal - 736101
Cuttack	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001
Darbhanga	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001
Davangere	13, First Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere, Karnataka - 577002
Dehradun	204 / 121, Nari Shilp Mandir Marg, First Floor, Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001
Deoghar	S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112
Dewas	11 Ram Nagar, First Floor, A. B. Road, Near Indian - Allahabad Bank, Dewas - 455001

Dhanbad	Urmila Towers, Room No. 111 First Floor, Bank More, Dhanbad, Jharkhand - 826001
Dharmapuri	16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701
Dhule	1793/ A , J B Road, Near Tower Garden, Dhule - 424001
Dibrugarh	Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001
Dimapur	H / No. - 2 / 2, S K K Building, OPP SUB - Urban Police Station, Dr. Hokishe Sema Road, Signal Point, Dimapur - 797112
Durgapur	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216
Eluru	No. 22 b - 3 - 9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002
Erode	197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638001
Faizabad	9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh–224001
Faridabad	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002
Firozabad	First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283203
Gandhi Nagar	No. 507, 5Th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382421
Gandhidham	Shyam Sadan, First Floor, Plot No. 120, Sector 1 / A, Gandhidham - 370201
Gangtok	House No. GTK / 006 / D / 20(3) (Near Janata Bhawan), D. P. H. Road, Gangtok, Sikkim - 737101
Gaya	C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001
Ghatkopar	Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077
Ghaziabad	1st Floor, C - 10, RDC Rajnagar, Opp Kacheri, Gate No. 2, Ghaziabad - 201002
Goa	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001
Godhra	First Floor, Prem Praksh Tower B / H, B. N. Chambers Ankleshwar, Mahadev Road, Godhra, Gujarat - 389001
Gondal (Parent Rajkot)	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311
Gorakhpur	Shop No. 5 & 6, Third Floor, Cross Road, The mall, A D Tiraha, Bank Road, Gorakhpur -273001
Gulbarga	Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101
Guntur	Door No. 31 - 13 - 1158, First Floor, 13 / 1, Arundelpet, Ward No. 6, Guntur - 522002

Gurgaon	Unit No. - 115, First Floor Vipul Agora Building, Sector - 28, Near Sahara Mall, Mehrauli, Gurgaon Road, Chakkarpur, Gurgaon - 122001
Guwahati	Piyali Phukan Road, K. C. Path, House No. 1, Rehabari, Guwahati - 781008
Gwalior	G - 6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002
Haldia	Mouza - Basudevpur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721602
Haldwani	Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139
Haridwar	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408
Hassan	'PANKAJA', Second Floor, Near Hotel Palika, Race Course Road, Hassan - 573201
Hazaribag	Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301
Himatnagar	Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001
Hisar	No - 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125001
Hoshiarpur	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001
Hosur	Survey No. 25 / 204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur - 635110
Hubli	No. 204 - 205, First Floor, B - Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka- 580029
Indore	101, Shalimar Corporate Centre, 8 - B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh - 452001
Jabalpur	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001
Jaipur	R-7, Yudhisthir Marg C - Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001
Jalandhar	144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City, Punjab - 144001
Jalgaon	Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra - 425001
Jalna	Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203
Jalpaiguri	Babu Para, Beside Meenaar Apartment, Ward No. VIII, Kotwali Police Station, Jalpaiguri, West Bengal - 735101

Jammu	JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu Jammu & Kashmir - 180004
Jamnagar	207, Manek Centre, P N Marg, Jamnagar, Gujarat - 361001
Jamshedpur	Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001
Janakpuri	Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058
Jaunpur	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001
Jhansi	No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001
Jodhpur	1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan - 342003
Jorhat	SINGH BUILDING, GROUND FLOOR, C/O-PRABHDEEP SINGH, PUNJABI GALI, OPP V-MART, GAR ALI, PO & PS-JORHAT, JORHAT-785001
Junagadh	"Aastha Plus", 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001
Kadapa	D. No. 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001, Andhra Pradesh
Kakinada	D. No. 25 - 4 - 29, First Floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada - 533001
Kalyan	Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) – 421301
Kalyani	A – 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235
Kangra	Collage Road, Kangra, Dist. Kangra - 176001
Kannur	Room No. PP. 14 / 435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004
Kanpur	First Floor 106 - 108 City Centre, Phase II, 63/ 2, The Mall, Kanpur, Uttarpradesh - 208001
Karimnagar	H. No. 7 - 1 - 257, Upstairs S B H mangammathota, Karimnagar, Telangana - 505001
Karnal	No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001
Karur	126 G, V. P. Towers, Kovai Road, Basement of Axis BankKarur, Tamilnadu - 639002
Kasaragod	KMC XXV / 88, I, Second Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671121
Kashipur	Dev Bazar, Bazpur Road, Kashipur - 244713

Katihar	C/o. Rice Education and IT Centre, Near Wireless Gali, Amla Tola, Katihar - 854105
Katni	First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501
Khammam	Shop No. 11 - 2 - 31 / 3, First Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507001
Kharagpur	"Silver Palace" OT Road, Inda - Kharagpur, G - P - Barakola, P.S. Kharagpur Local, Dist West Midnapore - 721305
Kolhapur	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001
Kolkata	2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700071
Kolkata-CC (Kolkata Central)	3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, "Shreeram Chambers", Kolkata - 700001
Kollam	Uthram Chanmbers (Ground Floor), Thamarakulam, Kollam - 691006
Korba	Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677
Kota	B-33, Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan - 324007
Kottayam	1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam - P O, Kottayam - 686501
Krishnanagar	R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia - 741101
Kukatpally	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072
Kumbakonam	No. 28 / 8, First Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001
Kurnool	Shop No. 26 and 27, Door No. 39 / 265 A and 39 / 265 B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001
Lucknow	Office No. 107, First Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow - 226001
Ludhiana	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002
Madurai	Shop No. 3, 2nd Floor Surya Towers, No. 272/273, Goodshed Street, Madurai - 625001
Mahabubnagar	H. No. 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar - 509001, Telangana State.
Malappuram	Kadakkadan Complex, Opp central school, Malappuram - 676505
Malda	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101

Mancherial	3 - 407 / 40 - 4, Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial, Telangana State – 504302
Mandi	No. 328 / 12, Ram Nagar, First Floor, Above Ram Traders, Mandi - 175001
Mandi Gobindgarh	Opp. Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab - 147301
Mangalore	14-6-674/15(1), SHOP NO -UG11-2, MAXIMUS COMPLEX, LIGHT HOUSE HILL ROAD, MANGALORE – 575001, KARNATAKA
Manipal	Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104
Mapusa (Parent ISC: Goa)	Office No. 503, Buildmore Business Park,New Canca By pass Road, Ximer, Mapusa Goa - 403507
Margao	F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403601
Mathura	159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001
Meerut	108, First Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002
Mehsana	First Floor, Subhadra Complex Urban Bank Road, Mehsana, Gujarat, 384002
Mirzapur	Ground Floor, Canara Bank Building , Dhundhi Katra, Mirzapur Uttarpradesh - 231001
Moga	Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001
Moradabad	H 21 - 22, First Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001
Mumbai	30, Rajabahadur Compound, Opp. Indian Bank, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra – 400023
Muzaffarnagar	No. 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar - 251001
Muzaffarpur	Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar - 842001
Mysore	No. 1, First Floor, CH. 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, - 570009
Nadiad	F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001
Nagaon	Amulapatty, V. B. Road, House No. 315, Nagaon, Assam - 782003
Nagercoil	Fourth Floor, Kalluveettil Shyras Center, 47, Court Road, Nagercoil, Tamilnadu - 629001
Nagpur	145, Lendra, New Ramdaspeth, Nagpur, Maharashtra - 440010

Nalgonda	No. - 6 - 4 - 80, First Floor, Above allahabad Bank, Opp. Police Auditorium, V. T. Road, Nalgonda - 508001
Namakkal	156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu - 637001
Nanded	Shop No. 8, 9, Cellar "Raj Mohammed Complex", Main Road, Shri Nagar, Nanded - 431605
Nasik	First Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422002
Navsari	214 - 215, Second Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Gujarat – 396445
Nellore	Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001
New Delhi	CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001
Nizamabad	5 - 6 - 208, Saraswathi nagar, Opposite Dr.Bharathi rani nursing home, Nizamabad, Andhra Pradesh - 503001
Noida	Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida – 201301
Ongole	Shop. No. 1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole - 523001
Palakkad	Door No. 18 / 507 (3), Anugraha, Garden Street, College Road, Palakkad, Kerala - 678001
Palanpur	Gopal Trade center, Shop No. 13 - 14, Third Floor, Nr. BK Mercantile bank, Opp. Old Gunj, Palanpur - 385001
Panipat	SCO 83 - 84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana - 132103
Pathankot	13 - A, First Floor, Gurjeet Market, Dhangu Road, Pathankot, Punjab - 145001
Patiala	No. 35 New Lal Bagh, Opp. Polo Ground, Patiala - 147001
Patna	301B, Third Floor, Patna One Plaza, Near Dak bunglow Chowk, Patna 800001
Phagwara	Shop No. 2, Model Town, Near Joshi Driving School, Phagwara - 144401
Pitampura	Number G - 8, Ground Floor, Plot No. C - 9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034
Pondicherry	S - 8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001

Port Blair	C-101/2, 1st floor, near cottage industries, middle point (phoenix Bay), Port Blair, South Andaman, Pin: 744101.
Pratapgarh	Opp Dutta Traders, Near Durga Mandir, Balipur Pratapgarh, Uttarpradesh - 230001
Pune	Vartak Pride, 1st Floor, Survey No. 46, City Survey, No. 1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune - 411052
Purnea	C/C. Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near - Mobile Tower, Purnea - 854301
Purulia	Anand Plaza, Shop No. 06, Second Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia, West Bengal - 723101
Rae Bareli	17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly, Uttar pradesh - 229001
Raiganj	Rabindra Pally, Beside of Gitanjali Cenema Hall, P O & P S Raiganj, Dist North Dijajpur, Raiganj, West Bengal - 733134
Raigarh	First Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh, Chhattisgarh - 496001
Raipur	HIG, C - 23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004
Rajahmundry	Door No. 6 - 2 - 12, First Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry, Andhra Pradesh - 533101
Rajapalayam	No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117
Rajkot	Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001
Ranchi	4, HB Road No. 206, Second Floor, Shri Lok Complex, H B Road, Near Firayalal, Ranchi, Jharkhand - 834001
Ratlam	Dafria & Co., No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001
Ratnagiri	Orchid Tower, Ground Floor, Gala No. 06, S. V. No. 301 / Paiki, 1 / 2, Nachane Municiple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri - 415612
Rohtak	SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001
Roorkee	22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667
Rourkela	Second Floor, J B S Market Complex, Udit Nagar, Rourkela - 769012
Sagar	Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh - 470002
Saharanpur	First Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh - 247001

Salem	No. 2, First Floor, Vivekananda Street, New Fairlands, Salem, Tamilnadu - 636016
Sambalpur	C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001
Sangli	Jiveshwar Krupa Bldg. Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra - 416416
Satara	117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002
Satna	First Floor, Shri Ram Market, Beside Hotel Pankaj, Satna - 485001
Secunderabad (Hyderabad)	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003.
Seerampur	47 / 5 / 1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampur, West Bengal - 712203
Shahjahanpur	Bijlipura, Near Old Distt Hospital, Jail Road,Shahjahanpur Uttarpradesh - 242001
Shillong	Third Floor, R P G Complex, Keating Road, Shillong, Meghalaya - 793001
Shimla	First Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001
Shimoga	No. 65, First Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577201
Sikar	C/o. Gopal Sharma & Company, Third Floor Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar, Rajasthan - 332001
Silchar	House No. 18 B, First Floor, C/O LT, Satyabrata Purkayastha, Opp To Shiv Mandir, Landmark - Sanjay Karate Building, Near Iskon Mandir, Ambicabathy, Silchar - 788004
Siliguri	No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpara, Siliguri - 734001
Sirsa	Ground Floor of CA Deepak Gupta, M G Complex, Bhawna Marg, Beside Over Bridge, Bansal Cinerma Market, Sirsa Haryana - 125055
Sitapur	Arya Nagar, Near Arya Kanya School, Sitapur, Uttarpradesh - 261001
Solan	First Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212
Solapur	Flat No 109, First Floor, A Wing, Kalyani Tower126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001
Sonepat	S C O - 12, First Floor, Pawan Plaza, Atlas Road, Subhas Chowk, Sonepat - 131001
Sri Ganganagar	18 L Block, Sri Ganganagar, Rajasthan - 335001

Srikakulam	Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven roads Junction, Srikakulam – 532 001
Srinagar	Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir - 190 008
Sultanpur	967, Civil Lines, Near Pant Stadium, Sultanpur, Uttarpradesh - 228001
Surat	Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002
Surendranagar	Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001
Suri	Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri West Bengal - 731101
Tambaram	Third Floor, B R Complex, No. 66, Door No. 11 A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045
Tamluk	Holding No. - 58, First Floor, Padumbasan Ward No. 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk, West Bengal - 721636
Tezpur	Kanak Tower - First Floor Opp. IDBI Bank / ICICI Bank C.K. Das Road, Tezpur Sonitpur, Assam - 784001
Thane	Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601
Tinsukia	Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam - 786.125
Tirunelveli	No. F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002
Tirupati	Shop No. 6, Door No. 19 - 10 - 8, (Opp to Passport Office), AIR Bypass Road, Tirupati, AndhraPradesh - 517501
Tirupur	1 (1), Binny Compound, Second Street, Kumaran Road, Tirupur, Tamilnadu - 641601
Tiruvalla	First Floor, Room No. 61 (63), International shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689105
Trichur	Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001
Trichy	No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018
Trivandrum	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala
Tumkur	PID. No. 88268, Second Floor, Second Cross, M. G. Road, Tumkur, Karnataka - 572101
Tuticorin	4 B / A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu - 628003
Udaipur	No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001

Udhampur	Guru nanak institute, NH - 1 A, Udhampur, J & K - 182101
Ujjain	Adjacent to our existing Office at 109, First Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010
Vadodara	103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007
Valsad	3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001
Vapi	208, Second Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396195
Varanasi	Office No. 1, Second Floor, Bhawani Market, Building No. D - 58 / 2 - A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh - 221010
Vasco(Parent Goa)	No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802
Vashi	BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp.Vashi Railway Stationm Vashi, Navi Mumbai - 400705
Vellore	Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001
Vijayawada	40 - 1 - 68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010
Vijaynagaram (Vizianagaram)	Door. No. 4 - 8 - 73, Beside Sub Post Office, Kothagraharam, Vizianagaram, Andhra Pradesh - 535001
Visakhapatnam (Vizag)	Flat No. GF2, D. No. 47 - 3 - 2 / 2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh - 530016
Warangal	H. No. 2 - 4 - 641, F - 7, First Floor, A. B. K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana - 506001
Wardha	Opp. Raman Cycle Industries, Krishna Nagar, Wardha, Maharashtra - 442001
Wayanad	Second Floor, AFFAS Building, Kalpetta, Wayanad - 673121
Yamuna Nagar	124 - B / R, Model Town Yamunanagar, Yamuna Nagar, Haryana - 135001
Yavatmal	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra, 445001

OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

In addition to the existing Official Point of Acceptance of transactions, Computer Age Management Services Ltd. (CAMS), the Registrar and Transfer Agent of Unifi Mutual Fund, having its office at New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H. Road), Chennai - 600 034 shall be an official point of acceptance for electronic transactions received from the Channel Partners. Additionally, the Internet site(s) operated by the AMC and online applications of the AMC will also be official point of acceptance. For detailed terms and conditions on email transactions, please refer to the SAI.

Investors can also subscribe to units of the Scheme during the NFO Period by availing the platforms/facilities made available by the Stock Exchanges.