

NOTICE CUM ADDENDUM – SID / KIM - NO. 003/ 2025-26

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM OF CAPITALMIND LIQUID FUND (The Fund)

Introduction of Instant Access Facility (IAF) under Capitalmind Liquid Fund

Investors are hereby informed that pursuant to SEBI Circular vide SEBI/HO/IMD/DF2/CIR/P/2017/39 dated May 08, 2017 on Instant Access Facility (IAF), Capitalmind Asset Management Pvt. Ltd. (“AMC”), with the approval of the Board of Directors of the AMC and Capitalmind Trustee Pvt. Ltd., has approved the introduction of Instant Access Facility (IAF) under Capitalmind Liquid Fund (“the Scheme”), an open-ended liquid scheme.

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| Instant Access Facility (“IAF”) | IAF facilitates credit of redemption proceeds in the bank account of the investor on the same day of redemption request. |
| Eligible Scheme/ Plans/ Options | The IAF shall be available in Capitalmind Liquid Fund under the Growth Option of Regular Plan and Direct Plan. |
| Eligible Investors | The IAF shall be available only to the resident individual investors (except sole proprietor and Minor), fulfilling all the following criteria: <ul style="list-style-type: none"> • Complete CBS (Core Banking System) account number is registered in the folio along with IFSC code and • Investor's bank is Immediate Payment Service (IMPS) enabled. Further, IAF request shall not be processed if the investor has submitted a change in bank account request in the previous 10 days. |
| Mode of Transaction | Currently, the IAF shall be available on CAPITALMIND Self Invest Website. Subsequently, the AMC may offer the same through other electronic/digital platforms. |
| Mode of holding | The IAF shall ONLY be available for units held in Account Statement (non-demat) form. |
| Minimum IAF amount | Investor can submit IAF request only in terms of amount. Minimum IAF request amount shall be Re.1/-. |
| Maximum IAF Limit | <p>The maximum daily limit (i.e. the monetary limit) under the IAF shall be Rs. 50,000/- or 90% of latest value of investment in the Scheme, whichever is lower. This limit shall get reset at 12.00 A.M. every day.</p> <p>The investor can submit more than one request in a single day subject to the maximum redeemable limit available.</p> <p>This limit for the Scheme shall be applicable per day per scheme per investor at PAN level (First holder PAN will be considered in case of joint holding).</p> |

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| Available Balance for IAF <i>(Please refer illustration below)</i> | <p>At any point in time, an investor can redeem 90% of the Current Value of available Units or Rs. 50,000/-, whichever is lower. (Subject to Min IAF amount)</p> <p>Current Value of available Units shall be value of available units as per the latest declared NAV (Number of available Units X Latest declared NAV).</p> <p>Available units are unencumbered units (<i>i.e. the units which are not under pledge/lien or locked/frozen pursuant to an order of a governmental authority or a court or otherwise</i>) and/or units not under lock-in in the folio of the Scheme at PAN level for which the investor can place a IAF request at any point of time and after considering any transaction(s) pending for unit adjustments.</p> <p>The decision of the AMC in determining the Redeemable Balance shall be final.</p> <p>The AMC reserves the right to modify the margin limit stated above, at any time, as specified by SEBI or at its discretion without giving any prior notice.</p> |
| NAV Applicability/cut-off timings | <p>In accordance with the extant cut-off timings guidelines with respect to repurchase (i.e. redemption), the applicable NAV shall be as under:</p> <ul style="list-style-type: none"> • In respect of valid IAF request received up to 3.00 p.m. on a calendar day, the applicable NAV shall be the lower of (i) NAV of previous calendar day and (ii) NAV of calendar day on which the request is received; • In respect of valid IAF request received after 3.00 p.m. on a calendar day, the applicable NAV shall be lower of (i) NAV of calendar day on which such request is received and (ii) NAV of the next calendar day. |
| Suspension of the IAF | <p>The Trustee / AMC reserves the right to suspend IAF offered under the Scheme of the Fund on account of circumstances leading to a systemic crisis or event(s) that severely constricts market liquidity or the efficient functioning of the markets or other technical or operational circumstances beyond the control of the AMC. A list of indicative circumstances under which the IAF will be suspended are as follows:</p> <ol style="list-style-type: none"> 1. Requests (under IAF) higher than cash set aside in the Scheme based on past track record of such requests. 2. Settlement/clearing issues at RBI/clearing bank. 3. Liquidity issues- when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; or 4. Market failures / Exchange closures; or 5. Operational issues / technical failures beyond the |

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| | <p>control of the AMC/the Fund</p> <p>6. In the event AMC imposes restriction on normal redemptions due to any of the reasons specified in scheme related documents of the Scheme and as per process approved by SEBI; or If so directed by SEBI.</p> <p>In the event of suspension, the IAF request shall be processed as a normal redemption request in accordance with the provisions stipulated in the scheme offering documents of the Scheme.</p> |
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Illustration:

| Particulars | Scenario 1 | Scenario 2 |
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| (A) Clear Current Value* of Investments (Rs.) <i>*Current Value of investments less uncleared units and units which are encumbered / under lock-in/pending adjustments</i> | 2,10,000/- | 50,000/- |
| (B) Maximum IAF Limit (Rs.) <i>lower of Rs. 50,000/- or [(A)*90%] of Clear Current Value of Investments</i> | 50,000/- (lower of Rs.50,000/- or Rs. 1,89,000/-) | 45,000/- (lower of Rs. 50,000/- or Rs. 45,000/-) |
| (C) IAF can be processed for (Rs.) | 50,000/- | 45,000/- |
| (D) Amount withheld as Margin until the recording of IAF processed amount (Rs.) = {[(C) / 90%] - (C)} | 5,555.56/- | 5,000/- |
| (E) Redeemable Balance until the final recording of IAF request (Rs.) = {A- (C+D)} | 1,54,444.44/- | 0 |
| (F) Available Balance for Redemption after the final recording of IAF request (Rs.)= (A- C) | 1,60,000/- | 5,000/- |

1. The time taken to credit the Investors/Unit holders' (Beneficiary) account depends on the smooth functioning of IMPS facility available with the concerned participants i.e. the remitting bank, National Payments Corporation of India (NPCI) and the recipient bank. In case of any return/ rejection of funds transferred, the units will be restored to the folio and the IAF / redemption request shall stand cancelled.

For instances where information on success or failure of credit confirmation to the Investors/Unit holders account is not available with the CAPITALMIND AMC/the Fund, the units equivalent to IAF amount (including the margin withheld for processing of IAF) will be kept on hold in the Investors/Unit holder(s) folio account.

2. The Investors/Unit holders hereby confirms that he/she shall not hold CAPITALMIND AMC/the Fund liable or responsible for delays/deficiencies in receiving such credits into their bank account due to system constraints, technical/operational issues/actions of other parties or any other circumstances beyond the control of CAPITALMIND AMC/ the Fund.
3. Investors are requested to note that the IAF request shall be processed before the request, if any, for redemption/ switch out/systematic withdrawal or transfer received

through all other modes (i.e. physical, electronic, etc.) on the same Business Day.

4. At the time of processing IAF, the request, if any, received for redemption/ switch out/systematic withdrawal or transfer through all other modes (i.e. physical, electronic, etc.) for any business day, shall be processed only for residual units (subject to the margin withheld until the final recording of IAF request).
5. On account of offering of IAF, the AMC will calculate and disclose the NAV and Repurchase price of the Scheme all year around.
6. The AMC/Trustee reserves the right to change the terms and conditions of this facility at a later date on a prospective basis. The AMC/Trustee reserves the right to withdraw this facility.

All other terms & conditions of the SID/KIM of the scheme of the Fund, as applicable, will remain unchanged.

This facility enables eligible investors to receive credit of redemption proceeds in their registered bank account on the same day of placing the IAF request.

All other terms and conditions in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of the above-mentioned Scheme will remain unchanged.

This addendum shall form an integral part of the Scheme Information Document / Key Information Memorandum of the Scheme as amended from time to time. Investors are requested to take note of the above.

Place: **Bengaluru**

For Capitalmind Asset Management Pvt. Ltd.

Date: 06th January 2025

Sd/-

Deepak Shenoy, MD & CEO

For more information please contact:

Capitalmind Asset Management Private Limited

(Asset Management company of Capitalmind Mutual Fund)

CIN: U66301KA2024PTC194639;

Registered Office & Corporate Office: #2323, 1st Floor, "Prakash Arcade", 17th Cross, HSR

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