

Capitalmind Asset Management Private Limited

KEY INFORMATION MEMORANDUM

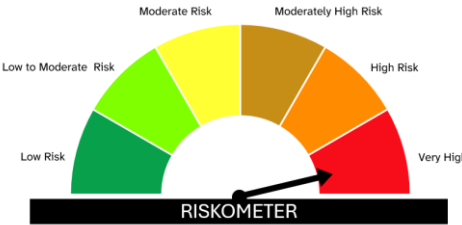
CAPITALMIND MULTI ASSET ALLOCATION FUND

(An open-ended scheme investing in equity and equity related instruments, debt and money market instruments, and Commodities including Exchange Traded Commodity Derivatives.)

This product is suitable for investors who are seeking*:

- Long term capital appreciation by investing in a diversified portfolio
- Investing in equity and equity related instruments, debt and money market instruments, Commodities including Exchange Traded Commodity Derivatives

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

Risk-o-meter	
Scheme	Benchmark
 The Risk of the Scheme is at Very High Risk Risk of the Scheme is at Very High Risk	 Benchmark Riskometer is at Very High Risk (50% NIFTY 500 TRI + 25% NIFTY Composite Debt Index + 25% MCX iCOMDEX Composite Index) (As per AMFI Tier I Benchmark) Benchmark Riskometer is at Very High Risk

For latest riskometer updates, investors may refer to the website of the fund <https://capitalmindmf.com>

Continuous Offer of Units at NAV based prices

New Fund Offer: Not Applicable — the Scheme has already completed its New Fund Offer and is now offered on a continuous basis at NAV-based prices. The Scheme's original New Fund Offer price was Rs. 10/- per Unit.

Scheme Inception Date: 16th March 2026

Name of the Sponsor	Capitalmind Financial Services Private Limited
Name of Mutual Fund	Capitalmind Mutual Fund (SEBI Reg. No.: MF/084/25/10)
Name of Asset Management Company	Capitalmind Asset Management Private Limited (CIN: U66301KA2024PTC194639)
Name of Trustee Company	Capitalmind Trustee Private Limited (CIN: U66190KA2024PTC194038)
Address of the entities	1st Floor, 2323, Prakash Arcade, 17th Cross Rd, 1st Sector, HSR Layout, Bengaluru, Karnataka 560102
Website	https://capitalmindmf.com
Email	support@capitalmindmf.com
Telephone No.	+91 80-22442025

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel,**

investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website <https://capitalmindmf.com>.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated **30th September 2026**.

Investment Objective	To generate long term capital appreciation by investing in a diversified portfolio of equity and equity related instruments, debt and money market instruments, and Commodities including Exchange Traded Commodity Derivatives. There is no assurance that the investment objective of the Scheme will be achieved, and the Scheme does not guarantee or assure any returns.																				
Scheme Code	CMND/O/H/MAA/26/01/0003																				
Asset Allocation Pattern of the scheme	The below table includes asset allocation giving the broad classification of assets and indicative exposure level in percentage terms. The Asset Allocation Pattern of the Scheme under normal circumstances would be as under: <table><tr><th>Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th></tr><tr><td></td><th>Maximum</th><th>Minimum</th></tr><tr><td>Equity and equity related instruments¹ (including derivatives) and international equity index funds/equity ETFs/international stocks²</td><td>80</td><td>35</td></tr><tr><td>Debt and debt related instruments³ (including Central and State Government securities, debt derivatives and debt ETFs) and Money Market instruments⁴ (including perpetual debt, Non-Convertible Preference Shares, cash and cash equivalents)</td><td>55</td><td>10</td></tr><tr><td>Gold, Silver and Commodity ETFs, Gold and Silver related instruments, Exchange Traded Commodity Derivatives (ETCDs)⁵</td><td>55</td><td>10</td></tr><tr><td>Units issued by InvITs⁶</td><td>10</td><td>0</td></tr></table> ¹ Equity and equity related instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives, Units of Real Estate Investment Trusts (REITs), and such other instrument as may be specified by SEBI from time to time. ² Foreign securities are not treated as a separate asset class under the Master Circular's categorization framework. The Scheme's investment in foreign securities, including overseas ETFs, shall not exceed 25% of its net assets — see "Overseas Securities" below. ³ Debt securities include, but are not limited to, debt securities of the Government of India, State and local Governments, Government agencies and statutory bodies, public and private sector banks, financial institutions, development financial institutions, and corporate entities, and are deemed to include securitised debt. ⁴ Money market instruments include commercial papers, commercial bills, treasury bills, Government securities with an unexpired maturity of up to one year, call or notice money, certificates of deposit, usance bills, and Tri-party Repo (TREPS). ⁵ Investment into physical gold is neither envisaged nor part of the Scheme's core investment strategy; exposure to gold, silver, copper and other permitted commodities will primarily be through Gold/Commodity ETFs or Exchange Traded Commodity Derivatives (ETCDs), excluding Sensitive Commodities. Where a physically-settled ETCD position (limited to Gold/Silver) results in the Scheme holding the underlying physical good, the Scheme shall dispose of it per the timeline prescribed under Master Circular Paragraph 13.16.2. ⁶ The Scheme may invest in Units of InvITs subject to: no Mutual Fund under all its schemes owning more than 10% of Units issued by a single issuer InvIT; and the Scheme itself not			Instruments	Indicative allocations (% of total assets)			Maximum	Minimum	Equity and equity related instruments ¹ (including derivatives) and international equity index funds/equity ETFs/international stocks ²	80	35	Debt and debt related instruments ³ (including Central and State Government securities, debt derivatives and debt ETFs) and Money Market instruments ⁴ (including perpetual debt, Non-Convertible Preference Shares, cash and cash equivalents)	55	10	Gold, Silver and Commodity ETFs, Gold and Silver related instruments, Exchange Traded Commodity Derivatives (ETCDs) ⁵	55	10	Units issued by InvITs ⁶	10	0
Instruments	Indicative allocations (% of total assets)																				
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Gold, Silver and Commodity ETFs, Gold and Silver related instruments, Exchange Traded Commodity Derivatives (ETCDs) ⁵	55	10																			
Units issued by InvITs ⁶	10	0																			

investing more than 10% of its NAV in Units of InvITs, nor more than 5% of its NAV in Units of InvITs issued by a single issuer (Master Circular, Paragraph 13.13.5).

Overseas Securities: the Scheme may invest in foreign securities, including ADRs/GDRs/ETFs/mutual funds, up to 25% of its total assets, subject to the Mutual Fund's overall investment headroom in overseas securities — capped at US\$1 billion per Mutual Fund and US\$7 billion industry-wide, with a separate US\$300 million per-Mutual-Fund/US\$1 billion industry-wide sub-cap for overseas ETFs (Master Circular, Paragraph 13.11.1–13.11.5). The Scheme may invest a maximum of US\$100 million in foreign securities (including overseas ETFs), subject to the limits stated above. Investment in overseas securities shall be made in accordance with requirements stipulated by SEBI and RBI from time to time.

The allocation across asset classes is dynamic, subject to the asset allocation pattern stated above — the percentages stated are indicative and not absolute, and may vary substantially depending on the Fund Manager's assessment of relative valuations, macroeconomic environment, market outlook, and risk-return considerations across equity, debt and commodities. The Scheme's cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions, credit default swaps in corporate debt securities, REITs, InvITs, and such other securities/assets as may be permitted by SEBI will not exceed 100% of the Scheme's net assets (Master Circular, Paragraph 13.18.1).

In terms of Paragraph 1.4.1 of the Master Circular, 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. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities, as defined in Paragraph 5.6.1 of the Master Circular.

The Scheme shall not invest/participate/engage in:

Sl. No.	Securities / instruments in which the Scheme will not invest
(i)	Advancement of any loans
(ii)	Any Fund of Funds scheme

Indicative Table

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

Sl. No.	Type of Instrument	Percentage of exposure	Master Circular references
1.	Securities Lending	Upto 20% of net assets of Scheme; upto 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary	Master Circular for Mutual Funds dated 20 March 2026, Paragraph 13.6 (Stock Lending Scheme)
2.	Equity Derivatives for non-hedging purposes	Upto 50% of equity assets of the Scheme	Paragraph 13.18.1 and Paragraph 13.18.3 of Master Circular for Mutual Funds.
3.	Debt Derivatives for non-hedging purposes	Up to 50% of the debt net assets of the Scheme	Paragraphs 13.18.1, 13.18.5 and 13.18.6 of the Master Circular for Mutual Funds.
4.	Securitized Debt	Upto 20% of the net assets of the Scheme	Regulation 39(1)(d), SEBI (Mutual Funds) Regulations, 2026
5.	InvITs	Upto 10% of net assets of the Scheme and not more than 5% if issued by a single issuer	Master Circular for Mutual Funds dated 20 March 2026, Paragraph 13.13.5
6.	Units of mutual fund schemes of the Mutual Fund or of other mutual funds	Upto 5% of the net asset value of the Mutual Fund	Master Circular, Paragraph 13.14.1 — clause 3 of the Sixth Schedule to the SEBI (Mutual Funds) Regulations, 2026

7.	Repo transactions in corporate debt securities	Upto 10% of net assets of the Scheme	Master Circular, Paragraph 13.8.2
8.	Unlisted Government securities, money market instruments and unlisted non-convertible debentures	Upto 10% of the debt portfolio of the Scheme	Master Circular, Paragraph 13.1 (Item No. 3)
9.	Covered Call	Total notional value of call options written shall not exceed 15% of the total market value of equity shares held in the Scheme	Master Circular, Paragraph 13.15.1(b)

In addition to the instruments stated in the table above, the Scheme may undertake Short Selling and such other transactions in accordance with guidelines issued by SEBI (Master Circular, Paragraph 13.6.1).

Equity and equity related instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives, and such other instruments as may be specified by SEBI from time to time. Units of Real Estate Investment Trusts (REITs) are treated as equity related instruments for this purpose (Master Circular for Mutual Funds, 20 March 2026, Paragraph 13.13.1); Units of Infrastructure Investment Trusts (InvITs) are classified as hybrid instruments, not equity related instruments (Paragraph 13.13.2), and should not be included in this definition.

The Scheme will adopt the list of large, mid and small cap companies prepared by AMFI in accordance with SEBI's categorization framework, and will rebalance the portfolio, if required, within one month of any update to that list (Master Circular, Paragraphs 3.9.2–3.9.3).

Stock Lending: The Scheme may lend securities through an approved intermediary in accordance with the Stock Lending & Borrowing Scheme and guidelines issued by SEBI/AMFI from time to time, subject to exposure limits for the Scheme and for a single intermediary (Master Circular, Paragraph 13.6).

The Scheme's cumulative gross exposure through equity, debt, derivative positions, repo transactions, InvITs, and such other securities/assets as may be permitted by SEBI will not exceed 100% of the Scheme's net assets (Master Circular, Paragraph 13.18.1). Cash and cash equivalents with a residual maturity of less than 91 days — Government Securities, Treasury Bills, and repo on Government Securities — are not considered for the purpose of calculating this gross exposure limit (SEBI letter to AMFI No. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 3, 2021).

Change in Investment Pattern: subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unitholders and meet the objective of the Scheme. Such changes in the investment pattern will be for short term and defensive consideration. Provided further and subject to the above, any change in the asset allocation affecting the fundamental attribute(s) of the Scheme shall be effected in accordance with the provisions of SEBI (Mutual Funds) Regulations pertaining to change in fundamental attributes of the Scheme, as detailed in the SID.

All of the Scheme's assets will be invested in transferable securities. The funds of the Scheme shall not in any manner be used in carry forward transactions, except that the Mutual Fund may enter into derivatives transactions on a recognised stock exchange, subject to the framework specified by SEBI (Regulation 41(5)–(6) of the SEBI (Mutual Funds) Regulations, 2026). Pending deployment of the funds 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 by SEBI from time to time.

	Portfolio rebalancing of deviation due to short term defensive consideration: in terms of the Fundamental Attributes provision at Master Circular, Paragraph 1.9.1(b) (which permits altering the asset allocation for a short term period on defensive considerations without this being treated as a change in fundamental attributes), as may be amended from time to time, if the Fund Manager(s) believes that market or economic conditions are not favourable to unit holders, they may change the investment pattern of the Scheme for short term and defensive considerations — investments may be made in cash, cash equivalents or other short-term money market instruments, purely as a temporary defensive strategy. The Fund Manager will rebalance the portfolio within 30 calendar days from the date of deviation. If not rebalanced within 30 days, justification shall be recorded in writing and placed before the Investment Committee of the AMC, which will decide on further course of action, subject to SEBI's requirements. Portfolio rebalancing in case of passive breach: as per Master Circular, Paragraph 3.11 (Paragraphs 3.11.1–3.11.5), as may be amended from time to time, in the event of deviation from the mandated asset allocation due to passive breaches (instances not arising from omission/commission of the AMC), the Fund Manager shall rebalance the portfolio within 30 Business Days. If not rebalanced within that period, justification in writing, including details of efforts taken, shall be placed before the Investment Committee, which may extend the timeline up to sixty (60) Business Days from completion of the mandated rebalancing period. If the portfolio is not rebalanced within the mandated plus extended timelines, the AMC shall: • not be permitted to launch any new scheme until the portfolio is rebalanced; and • not levy exit load, if any, on exiting investors. The AMC shall report the deviation to the Trustee at each stage. Further, where the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio, • The AMC shall immediately communicate this to investors after expiry of the mandated rebalancing period (30 Business Days) through SMS and email/letter, including details of the portfolio not rebalanced, • The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced. • The AMC shall disclose scheme-wise deviation of the portfolio (beyond the 10% limit) from the mandated asset allocation beyond 30 Business Days on the AMC's website i.e. https://cm.fund/ StatutoryDisclosure. • The AMC shall also disclose any deviation to investors alongside periodic portfolio disclosures from the date of lapse of the mandated plus extended rebalancing timelines. The above norms apply to the main portfolio and not to segregated portfolio(s); at all times the portfolio will adhere to the Scheme's overall investment objectives.
Investment Strategy	• The investment strategy of the Scheme is designed to generate long term capital appreciation by investing in a diversified portfolio. The Scheme will be investing in equity and equity related instruments, debt and money market instruments, Commodities including Exchange Traded Commodity Derivatives. • The allocation across asset classes will be dynamic and based on an assessment of relative valuations, macroeconomic environment, market outlook, and risk-return considerations, subject to the asset allocation pattern stated in the SID. The Scheme seeks to balance risk and return by allocating across asset classes that exhibit different risk and return characteristics and low to moderate correlation with each other. • Equity Allocation: the Scheme will invest in equity and equity related instruments across market capitalisation segments (large, mid and small cap companies). Equity allocation decisions are data-driven, based on objective market variables, including but not limited to macroeconomic variables, current equity market valuations and interest rates. Final investment decisions will be taken by the Fund Manager(s) based on the data referenced above but may also be based on specific subjective analysis of underlying securities. Stock selection and weighting utilize quantitative factor-based methodologies designed to achieve a balanced mix of attributes that support long-term performance within defined risk parameters. A factor represents any quantifiable attribute that

	significantly explains the risk and/ or return characteristics of a security. The Scheme may employ single factors or combinations to enhance diversification and risk control. ● Debt & Money Market Allocation: the Scheme will invest in a diversified set of fixed income instruments across issuers and maturities with an aim to generate stable income, manage liquidity, and reduce overall portfolio volatility. Investments will be made in Government securities, corporate bonds, money market instruments, securitised debt and other instruments as permitted by SEBI/ RBI from time to time. ● Commodities Allocation: exposure to gold, silver, copper and/or other permitted commodities will primarily be through units of Gold ETFs, Commodity ETFs, or Exchange Traded Commodity Derivatives (ETCDs), excluding Sensitive Commodities, as permitted by SEBI regulations. This allocation is intended to provide a natural hedge against inflation and currency depreciation while offering diversification benefits. ● Dynamic Allocation Approach: the Scheme shall adopt a tactical asset allocation framework. The allocation to each asset class will be reviewed periodically based on valuation signals (e.g. equity valuations relative to historical averages, interest rate outlook, gold price trends), risk metrics (volatility, correlation), and macroeconomic parameters (GDP growth, inflation, fiscal/monetary policy). ● Risk Management: ○ The Scheme will maintain diversification within and across asset classes to manage concentration risk. ○ Derivatives may be used for hedging, portfolio rebalancing, and efficient portfolio management in line with SEBI regulations. ○ The Scheme will follow SEBI's Risk-o-Meter framework for disclosure and will continuously monitor portfolio risks in line with the AMC's internal Risk Management Policy. ● There is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns. Derivatives Strategy The Scheme may invest in derivative instruments permissible under applicable regulations, including but not limited to stock and index futures and options, subject to the Scheme's investment objective and any internal limits. "Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involve uncertainty and decision of the Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies." "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." Risk Control Every investment opportunity is assessed for credit risk, interest rate risk, liquidity risk, derivatives risk and concentration risk, in compliance with the Scheme's investment objective and applicable regulatory requirements. Portfolio Turnover Given the Scheme's dynamic, tactical asset allocation approach — under which allocation across equity, debt and commodities is reviewed and rebalanced periodically based on valuation, risk and macroeconomic signals — portfolio turnover is expected to be higher than a buy-and-hold single-asset-class scheme. The Scheme does not target a specific portfolio turnover rate; actual turnover will vary with market conditions and the frequency/magnitude of asset-allocation rebalancing. Stress Testing: The AMC conducts stress testing of the Scheme's portfolio at least on a monthly basis, in accordance with the Risk Management Framework under the SEBI Master Circular for Mutual Funds (Annexure 4), and the results are placed before the Trustees. The Threshold Portfolio stress-testing framework under Paragraph 5.2.2 of the Master Circular
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	and AMFI Best Practice Guidelines Circular No. 103/2022-23 applies to open ended debt schemes and is not applicable to the Scheme.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: • Risks associated with Equity and Equity Related Instruments (including REITs): Investment decisions may not always be profitable. The value of investments may be affected by price and volume volatility in capital markets, interest rates, currency rates, Government policies, taxation and political/economic developments, and the NAV may go up or down. Trading volumes and settlement periods may restrict liquidity; unlisted securities carry higher liquidity risk, and mid/small-cap stocks may be more volatile than large caps. Dividends are not assured. • Risks associated with Debt Securities & Money Market Instruments: The NAV will be affected by changes in interest rates (prices fall when rates rise). The Scheme is also exposed to credit risk (issuer default or rating downgrade), liquidity risk (limited secondary market), price, prepayment, settlement, reinvestment, spread, basis, counterparty, duration and sovereign risks. Lower-rated, zero-coupon and unlisted/unrated securities carry higher risk, and large redemptions may force sales at unfavourable prices. • Risks associated with Securitised Debt: Securitised debt (ABS/MBS) is subject to prepayment and reinvestment risk, limited secondary-market liquidity, and credit risk of the underlying pool of loans (auto, housing, personal, corporate, microfinance) and of the credit enhancement. • Risks associated with Derivatives (including Interest Rate Futures and Covered Calls): Derivatives are leveraged instruments and can provide disproportionate gains as well as disproportionate losses. Risks include valuation, execution, basis, liquidity, margin, operational/systemic, exposure and counterparty risks, and the risk that the Fund Manager may not identify or execute strategies successfully. Imperfect hedging through IRFs may result in loss if correlation falls. Writing covered calls results in loss of upside above the strike price and may restrict the ability to sell the underlying shares. • Risks associated with Securities Lending and Short Selling: Securities lending carries counterparty, collateral-value and settlement/liquidity risks, including possible loss of corporate benefits. Short positions can result in theoretically unlimited losses if the price of the security rises. • Risks associated with Segregated Portfolio: Units of a segregated portfolio may be illiquid (no subscription/redemption; listed on a stock exchange) and the securities in it may be difficult to value; recovery is not assured. • Risks associated with Repo in Corporate Debt Securities and TREPS: Repo transactions carry counterparty and collateral risk. In TREPS transactions settled through CCIL, the Scheme's contribution to the default fund may be used to meet losses from a defaulting member, as per CCIL's waterfall mechanism. • Risks associated with InvITs: InvIT units are subject to market (price) volatility, credit, liquidity and reinvestment risks, and distributions may be lower than expected owing to the performance, financing and regulatory conditions of the underlying infrastructure assets. • Risks associated with Structured Obligation (SO) & Credit Enhancement (CE) Rated Securities: These are complex structures with limited secondary-market liquidity, and are subject to issuer as well as structure-related credit risk. • Risks associated with Units of Mutual Funds and Unrated Securities: Investments in mutual fund units are subject to liquidity, volatility and default risks of the underlying scheme. Unrated securities may carry higher credit and liquidity risk. • Risks associated with Foreign Securities: Overseas investments are subject to currency (exchange rate), country, political, economic, regulatory and settlement risks, and to the overall limits on overseas investment by mutual funds (Master Circular, Paragraph 13.11.2).

	● Risks associated with Exchange Traded Commodity Derivatives: Commodity prices may be volatile owing to supply/demand, weather, geopolitical and regulatory factors. Risks include systemic, liquidity and settlement risks, incremental margins, and physical-delivery risks, including the requirement to dispose of physical goods within prescribed timelines. ● Risks associated with Gold/Silver related instruments and Gold/Silver ETFs: There is no assurance that gold or silver will maintain long-term value; prices may be affected by global demand/supply, currency rates, interest rates, taxes and duties and Government restrictions. ETF units may trade at a premium/discount to NAV, and may be subject to currency, regulatory, redemption, tax and market-trading risks. ● Risks associated with Credit Default Swaps: Risks include counterparty risk of the CDS seller, market liquidity risk during stress, regulatory risk and deterioration in the creditworthiness of the CDS seller. ● Risks associated with Tier I / Tier II Bonds and Perpetual Debt Instruments (PDIs): These instruments are unsecured and subordinated, and may carry risk of coupon cancellation/deferral, write-down or conversion into equity (including at the Point of Non-Viability for banks), non-exercise of call option by the issuer, rating downgrade and limited secondary-market liquidity. ● Risks associated with Non-Convertible Preference Shares: Subject to credit risk (non-payment of dividend/redemption), limited liquidity and lower ranking than debt in the event of liquidation. ● Risks associated with Other Risks: Performance risk (returns may not match the benchmark), risks of transacting in units through stock exchanges, and risk of changes in tax structure. For details on risk factors and risk mitigation measures, please refer SID.												
Plans/Options	The Scheme offers two plans – Direct and Regular. Capitalmind Multi Asset Allocation Fund – Direct Plan Capitalmind Multi Asset Allocation Fund – Regular Plan Each of the plan offers the following options: ● Growth option. ● Income Distribution cum Capital Withdrawal (IDCW) Option Growth Option: The income attributable to units under this Option will continue to remain invested and will be reflected in their Net Asset Value. IDCW will not be declared under this Option. IDCW Option: This Option provides for distributions subject to availability of distributable surplus, computed in accordance with SEBI (MF) Regulations. Investors should note that distributions can be made of Equalization Reserves (representing accumulated realized gains), which is part of sale price paid by them. IDCW Option offers following Sub-Options / facilities: a. Pay-out of Income Distribution cum capital withdrawal (IDCW) option / facility. The Reinvestment of IDCW sub-option / facility was discontinued with effect from 23rd February 2026. The Scheme will have a common portfolio across various Plans/Options/Sub options. 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 Option/ Facility: The investor must clearly specify his/her choice of Option/Facility in the application form, in the absence of which, the Default Option/Facility would be applicable and the application will be processed accordingly: ● Default Option: Growth Option (if the investor has not indicated choice between ‘Growth’ or ‘IDCW’ Options). Default scenarios available to the Investors under the Plans of the Scheme: <table><tr><th>Scenario</th><th>Broker Code (ARN) mentioned / not 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></table>	Scenario	Broker Code (ARN) mentioned / not mentioned by the investor	Plan mentioned by the Investor	Default Plan to be captured	1	Not Mentioned	Not Mentioned	Direct Plan	2	Not Mentioned	Direct Plan	Direct Plan
Scenario	Broker Code (ARN) mentioned / not mentioned by the investor	Plan mentioned by the Investor	Default Plan to be captured										
1	Not Mentioned	Not Mentioned	Direct Plan										
2	Not Mentioned	Direct Plan	Direct Plan										

	3	Not Mentioned	Regular Plan	Direct Plan
	4	Mentioned	Direct Plan	Direct Plan
	5	Direct Plan	Not Mentioned	Direct Plan
	6	Direct Plan	Regular Plan	Direct Plan
	7	Mentioned	Regular Plan	Regular Plan
	8	Mentioned	Not Mentioned	Regular Plan
	In cases of wrong/incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan. The AMC shall endeavour on best effort basis to obtain the correct ARN code within 30 (thirty) calendar days of the receipt of the application form from the investor. In case the correct code is received within 30 (thirty) calendar days, the AMC shall reprocess the transaction under Regular Plan from the date of application without any exit load. The NAV of Direct Plan will be different from the NAV of Regular Plan. Please refer to Section I, Part III (C) of the SID for Illustration in returns between Regular and Direct Plan.			
	Applicable NAV (after the scheme opens for subscriptions and redemptions) 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. In case of Subscription/Switch-in for any amount: - In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point of acceptance of transactions and where the funds for the entire amount of subscription/purchase as per the application/Switch-in request, are available for utilization before the cut-off time i.e. 3.00 p.m. – the closing NAV of the day shall be applicable. - In respect of valid applications received after 3.00 p.m. on a Business Day at the official point of acceptance of transactions and where the funds for the entire amount of subscription/purchase as per the application/Switch-in request, are available for utilization either on the same day or before the cut-off time of the next business day – the closing NAV of the next Business Day shall be applicable. - Irrespective of the time of receipt of application at the official point of acceptance of transactions, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day – the closing NAV of such subsequent Business Day shall be applicable. In case of investments through SIP, STP methods as may be offered by the AMC, trigger etc. the units would be allotted as per the closing NAV of the Business 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. "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 Application Amount/ Number of Units	Purchase	Additional Purchase	Redemption	
	Fresh Lumpsum investment: INR 5,000 and in multiples of INR 1 thereafter.	INR 1,000/- per application and in multiples of INR 1/- thereafter.	The minimum redemption amount shall be INR 100. If the total value of the units held by the unitholder of the Scheme at any point is less than INR 100, then the unitholder can redeem the entire amount, even though	

		such amount is less than INR 100.
	On Continuous basis: • Systematic Investment Plan (SIP): INR 1,000 and in multiples of INR 1/- thereafter with a minimum of 6 instalments. • Minimum amount for switch-in: INR 1,000 and in multiples of INR 1/- thereafter. • Minimum amount for Systematic Transfer Plan (STP): INR 1,000 and in multiples of INR 1/- thereafter. • Minimum amount for Systematic Withdrawal Plan (SWP): INR 1,000 and in multiples of INR 1/- thereafter. • Switch-out: Minimum amount for switch-out - INR 1,000 and in multiples of INR 1/- thereafter or the account balance of the investor whichever is less. The Scheme does not require maintenance of minimum balance in the units of the Scheme. The AMC reserves the right to change the minimum application amount and the minimum additional application amount from time to time. Two-factor authentication (for online transactions) and signature method (for offline transactions) shall be applicable for subscription and redemption of units of the Mutual Fund, in terms of Paragraph 17.4.5 of the Master Circular. For mandates/systematic transactions, two-factor authentication shall be applicable only at the time of registration of the mandate/systematic transaction. Minimum application amount will not be applicable for investments made in the scheme pursuant to Paragraph 7.14 of the SEBI Master Circular for Mutual Funds dated 20 March 2026, on alignment of interest of designated employees of the AMC with the unitholders of mutual fund schemes. For more information, please refer to SAI.	
Despatch of Redemption Request	Redemption: Within 3 (three) Working Days of the receipt of the redemption request at the authorised centre of the Capitalmind Mutual Fund. Redemption/repurchase proceeds shall be transferred to unitholders within 3 (three) Working Days from the date of receipt of a valid redemption request; where the Scheme declares an IDCW, it shall be paid out within 7 Working Days from the record date. In the event of delay beyond these timelines, the AMC shall be liable to pay interest to unitholders at 15% per annum for the period of delay, or such other rate as may be specified by SEBI, unless the delay was due to regulatory directions for obtaining identity or other information from investors (Master Circular, Paragraph 15.4.1). Further, in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, read with Paragraph 15.3.3 of SEBI Master Circular for Mutual Funds, the AMC may not be able to adhere with the timelines prescribed above; in such cases, the redemption payout will be made within the applicable timeline specified in the said AMFI communication.	
Benchmark Index	Tier I Benchmark: 50% NIFTY 500 TRI + 25% NIFTY Composite Debt Index + 25% MCX iCOMDEX Composite Index Tier II Benchmark: Not Applicable The composition of the aforesaid benchmark is such that, it is most suited for comparing performance 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.	
Dividend Policy (IDCW)	The Trustee will endeavour to declare the IDCW as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 2026. The actual declaration of pay-out under IDCW and frequency will, inter alia, depend on availability of distributable surplus calculated in accordance with the Regulations, and the decision of the Trustee shall be final in this regard. There is no assurance or guarantee to the unitholders as to the rate of pay-out under IDCW, nor that the pay-out will be made regularly.	

	The IDCW-Reinvestment sub-option was discontinued with effect from 23rd February 2026; the Scheme currently offers an IDCW-Payout sub-option only. IDCW will not be available under the Growth option. The Growth option is suitable for investors who are seeking capital appreciation and not seeking periodic income through IDCW. When units are sold and the sale price (NAV) is higher than the face value of the unit, a portion of the sale price that represents realised gains is credited to an Equalization Reserve Account, which can be used for IDCW pay-out — the amounts so distributed are paid out of investors' capital (the Equalization Reserve), being part of the sale price that represents realised gains. - The quantum of IDCW and the record date may be fixed by the Trustee at their meeting. IDCW so decided shall be paid subject to availability of distributable surplus. - The record date is the date considered for determining the eligibility of investors whose name appears on the register of unitholders for receiving IDCW. The NAV shall be adjusted to the extent of the distribution and applicable statutory levy, if any, at the close of business hours on the record date. - Within one calendar day of the decision by the trustees, AMC shall display the decision including the record date on the website of AMC. The record date shall be two working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. - Before the issue of such notice, no communication whatsoever indicating the probable date of IDCW declaration shall be issued by any Trustee of the Fund, the AMC, or its distributors. Investors should note that the Fund does not assure or guarantee declaration of IDCW under the Income Distribution cum Capital Withdrawal Option; the actual declaration of IDCW, its frequency and rate will, inter alia, depend on availability of distributable surplus and the decision of the Trustee, which shall be final. Post declaration of IDCW, the NAV of Units under the IDCW option will stand reduced by the amount of IDCW declared and applicable statutory levy. Even though the asset portfolio is common at the scheme level, the NAVs of the Growth option and the IDCW option under each respective Plan will be distinctly different after declaration of the first IDCW, to the extent of distributed income, applicable tax and statutory levy, and expenses relating to the distribution. It is mandatory for unitholders to provide their bank account details as per SEBI guidelines. The warrant/cheque/demand draft, if any, issued under the IDCW option shall be dispatched to unitholders within 7 Working Days from the record date; in the event of failure to dispatch within this period, the AMC shall be liable to pay interest at 15% per annum for the delayed period (Master Circular, Paragraph 15.4.1). The proceeds under the IDCW option will be paid by ECS/EFT/NEFT/RTGS/direct credit or any other electronic manner where sufficient banking details are available with the Mutual Fund. Where a specific request for payment by warrant/cheque/demand draft is made, or sufficient electronic-payment details are unavailable, payment shall be made by warrant/cheque/demand draft in favour of the unitholder (the first registered holder, where there is more than one), using the bank account number furnished to the Mutual Fund. For Units held in dematerialised mode, the IDCW pay-out shall be credited to the investor's bank account per the details recorded with the Depository Participant. Pursuant to Paragraph 15.4 of the SEBI Master Circular, in the event of failure to dispatch – - Redemption or repurchase proceeds within three working days from the date of receipt of such requests and/ or - Dividend within the stipulated seven working days period. Interest for the period of delay in transfer of redemption or repurchase or IDCW shall be payable to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase or IDCW, as the case may be. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase / IDCW proceeds to investors within the time as stipulated above, the redemption/ repurchase / IDCW proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI).
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	However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond 3 Working Days (in case of IDCW beyond 7 working days), in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of identity or bank details or such additional information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application.		
Name of the Fund Manager including the tenure for which the fund manager has been managing the scheme	Name of the Fund Manager	Designation	Managing the Scheme since
	Mr. Anoop Vijaykumar	Head of Equity	Since inception (16th March 2026)
	Mr. Prateek Jain	Head of Fixed Income	Since inception (16th March 2026)
	Mr. Divyansh Agnani	Associate Fund Manager	Since 20th April 2026
Name of the Trustee Company	Capitalmind Trustee Private Limited		
Performance of the scheme	Period	Scheme Returns (%)	Benchmark (%)
	Not Applicable	—	—
Notes: - As on August 31, 2026, the Scheme had not completed six months from the date of allotment of Units (16th March 2026). In accordance with Master Circular Paragraph 14.2.2, scheme performance is not disclosed for a scheme that has been in existence for less than six months. - Disclosure of Absolute Returns for each financial year for the last 5 years is not applicable as the Date of allotment of the scheme was on 16th March 2026. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.			
Additional Scheme Related Disclosures	1. Scheme's portfolio holdings (top 10 holdings by issuer, and fund allocation towards various sectors) through a functional website link that contains a detailed description: https://capitalmindmf.com/portfolio-holdings/ . 2. 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 a detailed description: Not applicable — the Scheme is a Hybrid Scheme (Multi Asset Allocation Fund category), not a debt scheme or an equity/debt ETF or Index Fund. 3. Portfolio Turnover Ratio: Portfolio Turnover as on August 31, 2026 is 2.40 times.		
Expenses of the Scheme	New Fund Offer Period: Not Applicable — the Scheme has already completed its New Fund Offer. Continuous Offer: As detailed below under Load Structure and Recurring expenses.		
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 (https://capitalmindmf.com) or may call at (toll free no.1-800-570-5001) or check with your distributor.		
	Type of Load	Load chargeable (as %age of NAV)	
	Entry	Nil	
	Exit*	Within 30 days from the date of allotment of units — 1% of the applicable NAV; after 30 days from the date of allotment — Nil.	
* The load on other types of transaction could be Switch in/out, SIP/SWP/STP (as applicable) In terms of Paragraph 11.7.1 of SEBI Master Circular, no entry load will be charged on purchase / additional purchase / switch-in of the units of the Mutual Fund by investor. 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 their assessment of various factors including the service rendered by the Distributor.			

	- Any exit load charged (net of Goods and Services tax, if any) in terms of Regulation 44(3) of the SEBI (Mutual Funds) Regulations, 2026, shall be credited back to the Scheme. Any imposition or enhancement of exit load in future shall be applicable on prospective investments only. Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds. - For the purpose of charging of exit load, units would be considered on First in First out (FIFO) basis. Note on Load Exemptions: - AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors. - No load will be charged on issue of bonus Units for existing as well as prospective investors. - No exit load shall be levied in case of switch of investments from Direct Plan to Regular Plan and vice versa The Trustee / AMC reserves the right to change the load structure any time in future if they so deem fit on a prospective basis. The investor is requested to check the prevailing load structure of the scheme before investing. Investors may obtain information on loads on any Business Day by calling the office of the AMC or any of the Investor Service Centres. The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations. However, the Redemption /Repurchase Price will not be lower than 97% of the NAV.														
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. as given in the table below: The AMC has estimated that the following expenses will be charged to the Scheme as permitted under Regulation 66 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor shall refer to the website of the mutual fund. The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 66 of the SEBI (MF) Regulation, 2026. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID. Actual expenses for the previous financial year: are available in downloadable spreadsheet format on the AMC website and AMFI website. Any change in the base expense ratios will be updated at least 3 (three) Working Days prior to the effective date of the change. For the current and historical total expense ratio details of the Scheme, investors may visit https://cm.fund/TER as well as AMFI's website viz., https://www.amfiindia.com. <table border="1"> <thead> <tr> <th>Expense Head</th><th>% p.a. of daily Net Assets* (Estimated p.a.)</th></tr> </thead> <tbody> <tr> <td>Investment Management & Advisory Fee</td><td rowspan="11"> 1.85% (first Rs. 500 crore slab — see the Base Expense Ratio slab table below) </td></tr> <tr> <td>Audit fees/fees and expenses of trustees¹</td></tr> <tr> <td>Custodial Fees</td></tr> <tr> <td>Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td></tr> <tr> <td>Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes</td></tr> <tr> <td>Costs related to investor communications</td></tr> <tr> <td>Costs of fund transfer from location to location</td></tr> <tr> <td>Cost towards investor education, awareness and financial inclusion²</td></tr> <tr> <td>Brokerage cost for execution of trades in excess of the limits specified under Regulation 66(9)</td></tr> <tr> <td>Cost of statutory advertisements</td></tr> <tr> <td>Other Expenses permitted under Regulation 66(5) of the SEBI (Mutual Funds) Regulations, 2026 — insurance premium paid by the fund (Regulation 66(5)(j)); winding up costs for terminating the Scheme (Regulation 66(5)(k)); expenses towards storage and handling of underlying goods due to physical settlement of any commodity derivative contract, or towards storage and handling of gold and silver</td></tr> </tbody> </table>	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)	Investment Management & Advisory Fee	1.85% (first Rs. 500 crore slab — see the Base Expense Ratio slab table below)	Audit fees/fees and expenses of trustees ¹	Custodial Fees	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes	Costs related to investor communications	Costs of fund transfer from location to location	Cost towards investor education, awareness and financial inclusion ²	Brokerage cost for execution of trades in excess of the limits specified under Regulation 66(9)	Cost of statutory advertisements	Other Expenses permitted under Regulation 66(5) of the SEBI (Mutual Funds) Regulations, 2026 — insurance premium paid by the fund (Regulation 66(5)(j)); winding up costs for terminating the Scheme (Regulation 66(5)(k)); expenses towards storage and handling of underlying goods due to physical settlement of any commodity derivative contract, or towards storage and handling of gold and silver
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	(Regulation 66(5)(m)); and such other expenses as may be specified or approved by SEBI (Regulation 66(5)(o)) Maximum Base Expense Ratio Permissible under Regulation 66 Brokerage cost for execution of trades, over and above the Base Expense Ratio (Regulation 66(9)) Transaction cost for execution of trades⁴ (Regulation 66(10)) Statutory levies (including GST) on all expenses excluding brokerage and transaction cost³ Statutory levies (including GST) on brokerage and transaction cost³	Up to 0.06% of trade value for cash market transactions and up to 0.02% of trade value for derivatives transactions At actuals As per prevailing and actual rates As per prevailing and actual rates
	* 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. The total expenses charged to the Scheme shall not exceed the limits stated in Regulation 66 of the SEBI (MF) Regulations and as permitted under SEBI Circulars issued from time to time. The Mutual Fund would update the current base expense ratios on the website (https://capitalmindmf.com) at least 3 (three) Working Days prior to the effective date of the change and update the TER on the website. The total expense ratios of the schemes of the Mutual Fund are available in downloadable spreadsheet format on the AMC website and AMFI website. Any change in the base expense ratios will be updated at least 3 (three) Working Days prior to the effective date of the change. For the current total expense ratio details of the Scheme, investors may visit https://cm.fund/TER as well as AMFI's website viz., https:// www.amfiindia.com. Any change in the base expense ratio due to change in AUM, or any decrease in the base expense ratio due to regulatory requirements, shall not require issuance of any prior notice to the investors (Master Circular Paragraph 11.4.2). ¹ The Trusteeship fees as per the provisions of clause 14 of the Trust Deed shall be charged subject to a maximum of 0.03% per annum (of the weekly average NAV of the relevant scheme). It has been decided by the Trustee to accrue in diem the remuneration aforesaid and shall continue to be payable until the Trust shall be finally wound up and whether or not the said Trust shall be in course of administration by or under the order or direction of the Court. In addition to the aforesaid fees, the Trustee may be reimbursed for costs, charges and expenses incurred in or for the effective discharge of its obligations and responsibilities towards the Trust. 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. ² In terms of Paragraph 11.9.1 of the SEBI Master Circular for Mutual Funds, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Base Expense Ratio as per Regulation 66(7) of the SEBI (Mutual Funds) Regulations for investor education, awareness and financial inclusion initiatives. ³ GST shall be charged as follows: - GST on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of BER as prescribed in Regulation 66 (7) of the SEBI (MF) Regulations. - GST on other than investment management and advisory fees, if any, shall be charged to the Scheme in addition to the maximum limit of BER as prescribed in Regulation 66 (7) of the SEBI (MF) Regulations. - 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. - GST on brokerage and transaction cost paid for execution of trade, if any, shall be charged to the Scheme in addition to the maximum limit of BER as prescribed under Regulation 66 of the SEBI (MF) Regulations.	

The expenses towards Investment Management and Advisory Fees under Regulation 66 (4) and the various sub-heads of recurring expenses mentioned under Regulation 66 (5) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 66 (4) and (5) respectively.

The base expense ratio of the scheme shall be the sum of expenses mentioned at regulation 66(4), 66(5) and 66(6) but excluding statutory levy applicable, if any, on the said expenses and transaction cost⁴ specified under regulation 66(10).

⁴ Transaction cost incurred for the purpose of execution of a trade shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

Total Expense Ratio (TER): The total of all expenses charged to the investors of the Scheme, as mentioned under the definition of 'Total Expense Ratio' under the SEBI (Mutual Funds) Regulations, 2026, shall comprise:

- (a) Expenses charged within the Base Expense Ratio (BER) limit specified under Regulation 66(7).
- (b) Brokerage and transaction costs permitted under Regulation 66(9) — not exceeding 0.06% of the value of cash market trades and 0.02% of the value of derivative market trades; brokerage charged in excess of these limits shall be part of the Base Expense Ratio limit under Regulation 66(7).
- (c) Transaction costs incurred for the purpose of execution of trade as referred to under Regulation 66(10).
- (d) Statutory levies charged to the investors.

As per the SEBI (MF) Regulations, the total recurring expenses that can be charged to the Scheme shall be subject to the applicable guidelines. The total recurring expenses of the Scheme will however be limited to the ceilings as prescribed under Regulation 66 of the Regulations.

Current Base Expense Ratio: per Notice SID/KIM No. 005/2026-27 dated 14th July 2026 (effective 20th July 2026), the Scheme's Base Expense Ratio is Direct Plan – Growth: 0.45%, Regular Plan – Growth: 1.75%, Direct Plan – IDCW: 0.45%, Regular Plan – IDCW: 1.75%.

Change in Base Expense Ratio with Assets Under Management

The Base Expense Ratio (BER) applicable to the Scheme will vary with its daily net assets, per the slab structure prescribed under Regulation 66(7)(c) of the SEBI (Mutual Funds) Regulations, 2026 for open ended schemes other than equity oriented schemes:

Assets Under Management Slab	Base Expense Ratio
On the first Rs. 500 crores of daily net assets	1.85%
On the next Rs. 250 crores of daily net assets	1.65%
On the next Rs. 1,250 crores of daily net assets	1.40%
On the next Rs. 3,000 crores of daily net assets	1.25%
On the next Rs. 5,000 crores of daily net assets	1.15%
On the next Rs. 40,000 crores of daily net assets	Reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets, or part thereof
On the balance of the assets	0.70%

Investors should refer to the AMC's website for the current applicable Base Expense Ratio and Total Expense Ratio.

In terms of Master Circular Paragraph 11.6, distributors are eligible for additional commission for new investments/inflows from new individual investors (new PAN) from B-30 cities, and new women individual investors (new PAN) from Top 30 and B-30 cities: (a) Lump Sum Investment — 1% of the first application amount, capped at Rs. 2,000, subject to a minimum one-year holding; (b) SIP — 1% of the total investment made during the first year, capped at Rs. 2,000. This additional commission is paid from the 2 basis points on daily net assets that AMCs are mandated to set apart annually for investor education, awareness and financial inclusion initiatives (Master Circular, Paragraph 11.6.3), subject to adequate claw-back provisions, and is in addition to existing trail commission.

	Illustration in returns between Regular and Direct Plan Expense ratio, normally expressed as a percentage of Average Assets under Management, is calculated by dividing the permissible expenses under the SEBI (MF) Regulations by the average net assets. To further illustrate the above in rupee terms, for the Scheme under reference, suppose an Investor invested INR 10,000/- (after deduction of stamp duty and transaction charges, if any); the impact of expenses charged will be as under: <table><tr><th>Particulars</th><th>Regular Plan</th><th>Direct Plan</th></tr><tr><td>Amount invested at the beginning of the year (INR)</td><td>10,000</td><td>10,000</td></tr><tr><td>Returns before Expenses (INR)</td><td>1,500</td><td>1,500</td></tr><tr><td>Expenses other than Distribution Expenses (INR)</td><td>150</td><td>150</td></tr><tr><td>Distribution Expenses (INR)</td><td>50</td><td>-</td></tr><tr><td>Returns after Expenses at the end of the year (INR)</td><td>1,300</td><td>1,350</td></tr><tr><td>Returns (%)</td><td>13.00%</td><td>13.50%</td></tr></table> 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. • For the actual current expenses being charged to the scheme, investors should refer to the website of the mutual fund at link: https://cm.fund/TER. Any change proposed to the current expense ratio will be updated on the website at least 3 (three) Working Days prior to the change. Transparency in TER: As per Paragraph 11.3.3 of the SEBI Master Circular, All scheme related expenses including commission paid to distributors, shall be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route. • Provided that, such expenses – very small in value but high in volume – can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower. • Such expenses incurred by AMC will be properly recorded and audited in the books of account of AMC at year end. • The Mutual Fund shall adopt full trail model of commission in the scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. • No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors. • Training sessions and programmes conducted for distributors would continue and would not be misused for providing any reward or non-cash incentive to the distributors.	Particulars	Regular Plan	Direct Plan	Amount invested at the beginning of the year (INR)	10,000	10,000	Returns before Expenses (INR)	1,500	1,500	Expenses other than Distribution Expenses (INR)	150	150	Distribution Expenses (INR)	50	-	Returns after Expenses at the end of the year (INR)	1,300	1,350	Returns (%)	13.00%	13.50%
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Returns after Expenses at the end of the year (INR)	1,300	1,350																				
Returns (%)	13.00%	13.50%																				
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.																					
Daily Net Asset Value (NAV) Publication	The NAV will be calculated up to four decimal places and disclosed on all Business Days, except under special circumstances specified in the SID. The AMC shall calculate and update the NAVs on website of the Association of Mutual Funds in India-AMFI (https://www.amfiindia.com) and on the website of the AMC (https://capitalmindmf.com) before 11.00 p.m. on every Business Day. In case of the scheme invests in ETCDs, the NAV of the scheme shall be updated on each Business Day by the AMC on the website and on the website of AMFI by 09:00 a.m. of the following calendar day. In case the scheme																					

	invests in overseas securities, the NAV of the scheme shall be updated on each Business Day by the AMC by 10:00 a.m. of the following calendar day.	
For Investor Grievances please contact	Name and Address of Registrar	KFIN Technologies Limited Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, R. R. District, Telangana India - 500032. Website: http://www.kfintech.com
	Investor grievances will normally be received directly by the Registrar and Transfer Agent or at the Investor Service Centres or at the office the AMC. Investors can also visit the website https://capitalmindmf.com for details. Contact details for general service requests and complaint resolution: Mr. Varun Mishra, Capitalmind Asset Management Private Limited, #2323, 1st Floor, "Prakash Arcade", 17th Cross, 27th Main, HSR Layout Sector 1, Bengaluru, Karnataka - 560102. You may call on Toll-Free: 1-800-570-5001 (Monday to Friday - 9AM to 5PM) or write to us on email id: support@capitalmindmf.com For any grievances with respect to transactions through NSE/BSE, the investor should approach the investor grievance cell of the respective stock exchange. Investors may lodge their complaints through SEBI's complaints redressal system, SCORES 2.0, at https://scores.sebi.gov.in. Alternatively, grievances can be raised via the Online Dispute Resolution (ODR) portal at https://smartodr.in/login, or through any other mechanism as may be notified by SEBI from time to time.	
Unitholders' Information	Account Statements: The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered email address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) 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 by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialized form and the AMC shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than 5 (five) Working Days from the date of closure of the initial subscription list or from the date of receipt of the application. The AMC shall identify common investors across fund houses by their permanent account number (PAN) for the purposes of sending CAS. - CAS would be sent by email to the email id of the first unitholder as per KYC records. - In case for any reason if any particular folio of an investor is not included in the CAS, the AMC would issue an account statement to the investors on a monthly basis pursuant to any financial transaction in such folio on or before fifteenth day of succeeding month. - In case of a specific request received from the unitholder, the AMC shall provide the account statement to such unitholder within 5 (five) Business Days from the receipt of such request. - In the case of joint holding in a folio, the first named unitholder shall receive the CAS/account statement. The holding pattern must be the same across all folios across all the Schemes of the Mutual Funds for the unitholder(s) to receive CAS. - In case no transactions have taken place in a folio during the period of six months ended September 30 and March 31, CAS detailing holdings across all schemes across all mutual funds shall be emailed at the registered email address of the unitholders on half yearly basis, on or before twenty first day of succeeding month, unless a specific request is made to receive the same in physical form.	

	- Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. Further, CAS issued for the half-year (September/ March) shall also provide: - The amount of actual commission paid by the AMC / Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each Mutual Fund scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/Mutual Fund to distributors. - The Scheme's average TER (in percentage terms) along with the breakup between Investment and Advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in. This CAS on a half year basis shall be issued to all Mutual Fund investors excluding those investors who do not have any holdings in Mutual Fund schemes and where no commission against their investment has been paid to distributors during the concerned half year period. In case of the Units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically. Portfolio Disclosure: The Scheme's portfolio is disclosed as on the last day of each month, within 10 calendar days of that month's close, on the AMC website and the AMFI website (https://www.amfiindia.com), in a user-friendly, downloadable spreadsheet format, and emailed to Unitholders who have registered an email address. A physical copy is provided on request at no cost. Since the Scheme invests in ETCDs, the monthly and half-yearly portfolio disclosure format is modified to reflect this investment. Refer to: https://cm.fund/PortfolioDisclosure. Half Yearly Disclosures: Within one month of the close of each half-year (31 March, 30 September), the AMC hosts unaudited financial results on its website and the AMFI website, in a user-friendly, downloadable and machine-readable format. Refer to: https://cm.fund/UnAuditedResults. Annual Report: The scheme-wise annual report (or an abridged summary) is hosted on the AMC website and the AMFI website, and emailed to Unitholders who have registered an email address, within four months of the close of the financial year (31 March); Unitholders are notified of the hosting by email/SMS, and a physical copy is made available on request. The AMC also provides a physical copy of the abridged summary at no cost on a Unitholder's specific request; a copy of the full scheme-wise annual report is made available to Unitholders on payment of a nominal fee. Refer to: https://cm.fund/AnnualReport. For further details, refer SAI.
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N.B. Data and information shall be up-to-date but in no case older than 30 calendar days from the date of KIM.

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

Note: The Trustees have ensured that the scheme approved is a new product offered by Capitalmind Mutual Fund and is not a minor modification to the existing scheme/fund/product.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

For Capitalmind Asset Management Private Limited
(Investment Manager to Capitalmind Mutual Fund)

Sd/-

Deepak Shenoy
Chief Executive Officer

Place: Bengaluru

Date: 30th September 2026