



## Key Information Memorandum and Combo Application Form for Helios Overnight Fund and Helios Arbitrage Fund

**Helios Overnight Fund** – An open-ended debt scheme investing in overnight securities. Relatively low interest rate risk and low credit risk.

**Helios Arbitrage Fund** – An open-ended equity scheme investing in arbitrage opportunities.

**New Fund Offer: Helios Arbitrage Fund**

Offer of Units of Rs. 10 each during the NFO period and continuous offer of Units at NAV based prices.

|                                 |                                  |   |
|---------------------------------|----------------------------------|---|
| <b>New Fund Offer opens on:</b> | <b>New Fund Offer closes on:</b> | <b>Scheme re-opens for continuous sale and repurchase on:</b> |
| March 09, 2026                  | March 13, 2026                   | March 23, 2026  |

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

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

The date of the Helios Overnight Fund Key Information Memorandum is November 28, 2025.

The date of this Key Information Memorandum is February 17, 2026.

**Product Labelling:** To provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them, the product labelling is as under:

| Scheme Name   | Scheme Risk-o-meter#                 | Benchmark Risk-o-meter<br>As per AMFI Tier I Benchmark<br>i.e. CRISIL Liquid Overnight Index |
|---|--------------------------------------|--|
| <p><b>Helios Overnight Fund</b><br/>(An open-ended debt scheme investing in overnight securities. Relatively low-interest rate risk and low credit risk)</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over short term and high liquidity</li> <li>Investment in debt and money market instruments with overnight maturity.</li> </ul> | <p>The risk of the scheme is Low</p> | <p>The risk of the benchmark is Low</p>  |

# Please note that the above risk-o-meter is as per the product labelling of the scheme available as on the date of this document. As Para 17.4 of SEBI Master Circular dated June 27, 2024, on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure on its website and on AMFI website within 10 days from the close of each month. 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 of that particular scheme.

| Scheme Name   | Scheme Risk-o-meter\$                | Benchmark Risk-o-meter#<br>As per AMFI Tier I Benchmark<br>i.e. NIFTY 50 Arbitrage Total Return Index (TRI) |
|---|--------------------------------------|---|
| <p><b>Helios Arbitrage Fund</b><br/>(An open-ended scheme investing in arbitrage opportunities)</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>To generate income with low volatility over short to medium term.</li> <li>Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets.</li> </ul> | <p>The risk of the scheme is Low</p> | <p>The risk of the benchmark is Low</p>   |

\$ The above product labelling assigned during the New Fund Offer (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.

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

| Potential Risk Class (PRC)  |   |                          |                    |                           |
|---|---|--------------------------|--------------------|---------------------------|
| (Maximum risk the Scheme can take)  |   |                          |                    |                           |
| Credit Risk   | → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk  | ↓ |                          |                    |                           |
| Relatively Low (Class I)  |   | A-I                      |                    |                           |
| Moderate (Class II)   |   |                          |                    |                           |
| Relatively High (Class III)   |   |                          |                    |                           |
| A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk. |   |                          |                    |                           |

| Name of Asset Management Company / Investment Manager  | Name of Trustee Company   |
|--|---|
| <p><b>Helios Capital Asset Management (India) Private Limited</b><br/>(Formerly known as Helios Capital Management (India) Private Limited)<br/>CIN: U67190MH2021PTC360838<br/>515 A, 5<sup>th</sup> Floor, The Capital, Plot C70, Bandra Kurla Complex, Bandra East, Mumbai – 400 051, Maharashtra, India</p> | <p><b>Helios Trustee Private Limited</b><br/>CIN: U67100MH2023FTC396998<br/>502 B, 5<sup>th</sup> Floor, The Capital, Plot C70, Bandra Kurla Complex, Bandra East, Mumbai – 400 051, Maharashtra, India</p> |
| Email: <a href="mailto:customer-care@helioscapital.in">customer-care@helioscapital.in</a>  | Website: <a href="http://www.heliosmf.in">www.heliosmf.in</a>   |
|  | Phone No.: +91 22 67319600  |

|   |   |   |                |                     |
|---|---|---|----------------|---------------------|
| <b>Name of the Scheme</b>   | Helios Overnight Fund   |   |                |                     |
| <b>Category of Scheme</b>   | Overnight Fund  |   |                |                     |
| <b>Type of Scheme</b>   | An open-ended debt scheme investing in overnight securities. Relatively low-interest rate risk and low credit risk  |   |                |                     |
| <b>Scheme Code</b>  | HELI/O/D/ONF/23/09/0002   |   |                |                     |
| <b>Investment Objective</b>   | <p>The primary objective of the Scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made in debt and money market securities having maturity of 1 business day including TREPS (Tri-Party Repo) and Reverse Repo.</p> <p>However, there is no assurance that the investment objective of the Scheme will be achieved.</p> |   |                |                     |
| <b>Asset Allocation Pattern of the scheme</b>   | Under normal circumstances, it is anticipated that the asset allocation of the Scheme will be as follows:   |   |                |                     |
|   | <b>Instruments</b>  | <b>Indicative allocations (% of total assets)</b> |                | <b>Risk Profile</b> |
|   |   | <b>Maximum</b>                                    | <b>Minimum</b> |                     |
|   | Debt\$, Money Market instruments\$, Cash and Cash equivalents (including Repo) with overnight maturity / maturing on or before next business day*   | 100   | 95             | Low                 |
| G-secs and/or T-bills with a residual maturity of upto 30 days#   | 5   | 0   | Low            |                     |
| <p># In accordance with the provisions of Para 2.6 of the Master Circular, as amended from time to time, the scheme may deploy upto 5% of its net assets of in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions.</p> <p>* Instruments with residual maturity not greater than 1 business day, including money market instruments, TREPS/ reverse repo, debt instruments, including floating rate instruments, with overnight maturity.</p> <p>\$ Debt securities include, but are not limited to, debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the SEBI</p> |   |   |                |                     |

(Mutual Funds) Regulations, 1996 from time to time). The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities. A part of the net assets may be invested in the Tri-party repo on Government Securities or treasury bills or repo or in an alternative investment as may be provided by RBI, subject to prior approval from SEBI, if any.

\$\$ Money market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, Tri-party REPO (TREPS) and any other like instrument as specified by the Reserve Bank of India from time to time.

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

| Sl. No. | Type of Instrument  | Percentage of exposure                      | Circular Reference   |
|---------|---|---|--|
| 1.      | Debt and money market instruments with overnight maturity / maturing on or before next business day   | 95% to 100% of the net assets of the Scheme | Para 2.6 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated May 19, 2023 |
| 2.      | Tri-party REPO (TREPS)  | Upto 100%                                   | -  |
| 3.      | Units of Mutual Fund Scheme (Refer note 2 below)  | Upto 5%                                     | Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.                                       |
| 4.      | Negative List - The Scheme <b>shall not</b> invest/participate/engage in following:   |   |  |
| I.      | Debt derivative instruments   |   |  |
| II.     | Commodity derivatives   |   |  |
| III.    | Securitized debt instruments  |   |  |
| IV.     | Instruments with special features as defined under Para 12.2 (on Investment in Instruments having Special Features) of the Master Circular, including Additional Tier I bonds and Tier 2 bonds issued under Basel III framework.  |   |  |
| V.      | Repo / Reverse Repo in corporate debt securities  |   |  |
| VI.     | Securities with Credit Enhancement / Structured Obligations   |   |  |
| VII.    | Credit default swaps  |   |  |
| VIII.   | Interest rate swaps   |   |  |
| IX.     | Interest rate futures   |   |  |
| X.      | Advance any loans   |   |  |
| XI.     | Foreign debt securities including foreign securitized debt  |   |  |
| XII.    | Unlisted equity shares and equity related instruments other than unlisted but 'to be listed' equity and equity related instruments.   |   |  |
| XIII.   | Unlisted debt instruments including commercial papers, other than (a) unlisted but 'to be listed' debt instruments including commercial papers (a) unlisted non-convertible debentures (NCDs) not exceeding 10% of the debt portfolio of the Scheme, (b) unlisted government securities, and (c) unlisted money market instruments (other than unlisted commercial papers). |   |  |
| XIV.    | Equity and equity related securities including derivatives  |   |  |
| XV.     | Units issued by Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (INVITs)   |   |  |
| XVI.    | Foreign securities including ADR/GDR/Foreign equity and overseas ETFs   |   |  |
| XVII.   | Short-term deposits of scheduled commercial banks   |   |  |
| XVIII.  | Short Selling / Securities Lending and Borrowing  |   |  |

**Notes:**

1. Above list is indicative, and the Scheme may invest in any other instruments as may be permitted by SEBI from time to time, subject to regulatory approval, if any

**2. Investment in Units of Mutual Fund Scheme:**

The Scheme may invest upto 5% of its net assets in units of other schemes of Helios Mutual Fund or in units of schemes of any other Mutual Fund, provided such investments are in conformity with the investment objective of the scheme and the aggregate inter-Scheme

|                                   | <p>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.</p> <p>3. Investments will be made in line with the asset allocation of the Scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p> <p>4. Pursuant to Para 12.24 of the Master Circular, the Cumulative Gross Exposure through Debt &amp; money market instruments and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the scheme.</p> <p>However, i) <u>cash or cash equivalents</u>* with residual maturity of less than 91 days may be treated as not creating any exposure; and ii) subject to guidelines specified by SEBI, derivatives exposure due to hedging positions may not be included in the aforesaid limit.</p> <p>* AMFI vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.</p> <p><b>Change in Investment Pattern</b></p> <p>Subject to the SEBI (Mutual Funds) Regulations, 1996, 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.</p> <p>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, 1996 pertaining to change in fundamental attributes of the Scheme, as detailed in this SID.</p> <p><b>Portfolio rebalancing of deviation due to short term defensive consideration</b></p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2 of the Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> |                        |        |            |             |                |    |   |                        |              |                |    |   |                     |
|-----------------------------------|--|------------------------|--------|------------|-------------|----------------|----|---|------------------------|--------------|----------------|----|---|---------------------|
| <b>Investment Strategy</b>        | Investment strategies of the Scheme are detailed on page no. 14 of this KIM.   |                        |        |            |             |                |    |   |                        |              |                |    |   |                     |
| <b>Risk Profile of the Scheme</b> | <p>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 detailed on page no. 14 of this KIM. Risk Mitigation strategies are detailed on page no. 17.</p> <p>For details on risk factors and risk mitigation measures, please refer SID.</p>  |                        |        |            |             |                |    |   |                        |              |                |    |   |                     |
| <b>Plans and Options</b>          | <table border="1" data-bbox="392 1514 1383 1738"> <thead> <tr> <th>Plan@</th> <th>Option</th> <th>Sub-Option</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Direct Plan</td> <td>Growth Option*</td> <td>--</td> </tr> <tr> <td>Daily# Income Distribution cum capital withdrawal Option (IDCW**)</td> <td>Re-investment of IDCW^</td> </tr> <tr> <td rowspan="2">Regular Plan</td> <td>Growth Option*</td> <td>--</td> </tr> <tr> <td>Daily# Income Distribution cum capital withdrawal Option (IDCW**)</td> <td>Re-investment IDCW^</td> </tr> </tbody> </table> <p>#Record date for the daily IDCW Re-investment Option shall be every business day and the holiday immediately preceding a business day.</p> <p>*Growth Option - No IDCW will be declared under Growth Option. Income / profits received / earned on the Scheme's corpus would be accumulated by the Fund as capital accretion &amp; will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV). Unit holders who opt for this Option will not receive any IDCW in normal circumstances.</p> <p>**IDCW Option – Under IDCW Option, IDCW will be declared subject to the availability of distributable surplus as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. It must be distinctly understood that the actual declaration of IDCWs and frequency thereof is</p>  | Plan@                  | Option | Sub-Option | Direct Plan | Growth Option* | -- | Daily# Income Distribution cum capital withdrawal Option (IDCW**) | Re-investment of IDCW^ | Regular Plan | Growth Option* | -- | Daily# Income Distribution cum capital withdrawal Option (IDCW**) | Re-investment IDCW^ |
| Plan@                             | Option   | Sub-Option             |        |            |             |                |    |   |                        |              |                |    |   |                     |
| Direct Plan                       | Growth Option*   | --                     |        |            |             |                |    |   |                        |              |                |    |   |                     |
|                                   | Daily# Income Distribution cum capital withdrawal Option (IDCW**)  | Re-investment of IDCW^ |        |            |             |                |    |   |                        |              |                |    |   |                     |
| Regular Plan                      | Growth Option*   | --                     |        |            |             |                |    |   |                        |              |                |    |   |                     |
|                                   | Daily# Income Distribution cum capital withdrawal Option (IDCW**)  | Re-investment IDCW^    |        |            |             |                |    |   |                        |              |                |    |   |                     |

|                              |  |
|------------------------------|--|
|                              | <p>at the discretion of the Board of Trustees. There is no assurance or guarantee to Unit holders as to the rate of IDCW distribution nor that the IDCWs will be declared regularly, though it is the intention of the Mutual Fund to make periodic IDCW distribution under the IDCW Option. On payments of IDCWs, the NAV will stand reduced by the amount of IDCW paid and the dividend distribution tax, if applicable.</p> <p>Further, amounts under IDCW Option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.</p> <p>^ Under this facility the IDCW due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested (subject to deduction of TDS and statutory levy, if any) in the IDCW re-investment sub-option at a price based on the prevailing Net Asset Value per Unit on the record date. The Units for the purpose of reinvestment will be created and credited to the Unit holder's account at a price based on the prevailing Ex-IDCW Net Asset Value (NAV derived post declaration of IDCW) per unit on the record date. In case the selected date for IDCW declaration falls on a holiday/non-Business Day then the next Business Day will be considered. No exit load shall be charged on units allotted on reinvestment of IDCW.</p> <p>The Plans and Options stated above will have a common portfolio. However, separate NAV will be computed for each of the Plans under the scheme.</p> <p><b>Default option:</b> The investors must clearly indicate the Option (Growth or IDCW) in the relevant space provided for in the Application Form. In case the investor does not select any Option, the default shall be considered as Growth Option.</p> <p>@ in case the application is received incomplete with respect to not selecting Regular/Direct Plan, the same shall be processed under default plan as per various scenarios mentioned in SAI.</p> <p><b>For detailed disclosure on default plans and Options, kindly refer SAI – Section ‘Default scenarios available to the investors under plans/options of the of the Schemes’.</b></p> <p><b>Separate Plan for deploying unclaimed redemption and IDCW:</b></p> <p>In accordance with Para 14.3 of the Master Circular, Helios Overnight Fund has following four separate plans for the limited purpose of deploying the unclaimed redemption and IDCW amounts into this scheme:</p> <ul style="list-style-type: none"> <li>• Unclaimed IDCW below three years Plan;</li> <li>• Unclaimed IDCW above three years Plan;</li> <li>• Unclaimed Redemption below three years Plan; and</li> <li>• Unclaimed Redemption above three years Plan</li> </ul> <p>These plans are not available for regular investments/switches by investors. The investment objective, asset allocation pattern, investment strategy, risk factors and portfolio of these Plans will be same as other existing plans of Helios Overnight Fund. These plans will only have Growth Option. Further, the AMC shall not charge any exit load in these plans and TER (Total Expense Ratio) of these plans shall be capped as per the TER of direct plan of the Scheme or at 50 bps, whichever is lower. The list of names and address of Unitholders in whose folios there are unclaimed amounts along with the process of claiming such unclaimed amounts shall be made available on the website of the AMC <a href="http://www.heliosmf.in">www.heliosmf.in</a>.</p> <p>For further details on unclaimed plan, please refer SAI.</p> |
| <p><b>Applicable NAV</b></p> | <p>Cut off timing for purchase (including switch-in) of units: 1:30 p.m.</p> <p>Cut off timing for redemption (including switch-out) of units: 3:00 p.m. (Provided that in case redemption application is received through online mode, the cut-off timing of 7 PM shall be applicable)</p> <p>Where a request for purchase / redemption / switch is received after the cut-off time as mentioned above, the request will be deemed to have been received on the next Business Day.</p> <p><b>Applicable NAV for Purchase/Subscription of units:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 1.30 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 1.30 p.m. without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable.</li> </ul>   |

- In respect of valid applications received after 1.30 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day without availing any credit facility, whether intra-day or otherwise - the closing NAV of the day immediately preceding the next Business Day shall be applicable.

- Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether intra-day or otherwise - the closing NAV of the day immediately preceding the Day on which the funds are available for utilization, shall be applicable.

For allotment of units in respect of purchase application it shall be ensured that:

- i. Application is received before the applicable cut-off time.
- ii. Funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the schemes before the cut-off time.
- iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the schemes.

**Applicable NAV for Switch-ins:**

In case of switch from one scheme to another scheme received, applicable NAV for switch-out transaction shall be based on the time of receipt of application as per the cut-off time as applicable to the concerned switch-out scheme. The applicable NAV for switch-in transaction shall be based on the time of availability of funds for utilization by the switch-in scheme as per applicable cut-off time of the switch-in scheme. Funds allocation from switch-out scheme to switch-in scheme shall be in line with the timelines for redemption payout.

For allotment of units in respect of switch-in request it shall be ensured that:

- i. Application for switch-in is received before the applicable cut-off time.
- ii. Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time.
- iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the switch-in scheme.

Further, it may be noted that:

1. Where funds are transferred / received first and application is submitted thereafter, date and time of receipt of the application shall be considered for NAV applicability.
2. In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all Systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions.

**Applicable NAV for redemptions including switch-outs:**

In respect of valid applications received upto 3.00 pm on a business day by the Mutual Fund, the closing NAV of day immediately preceding the next business day 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.

Provided that in case redemption application is received through online mode, the cut-off timing of 7 PM shall be applicable.

**Note:**

The Fund shall calculate and disclose the NAV at the close of every Business Day and the holiday immediately preceding a Business Day.

Explanation: 'Business Day' does not include a day on which the money markets are closed or otherwise not accessible. Please also refer to the definition of 'Business Day' under the section 'Definition'.

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time, purchase / redemption price, minimum amounts for Purchase / Redemption and the Applicable NAV as applicable to Purchase and Redemption, as mentioned in above

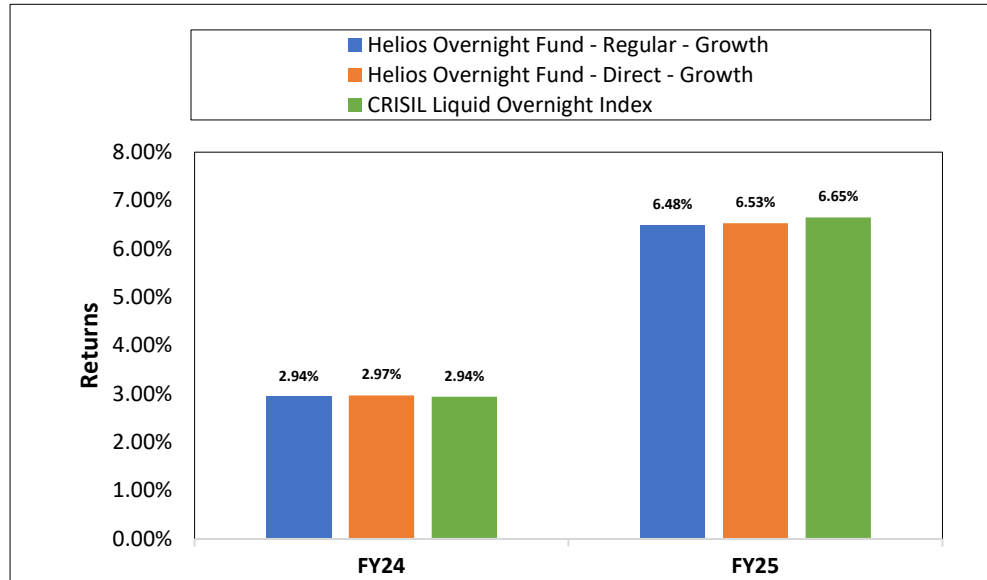
|  | <p>paragraph, shall be applied respectively to the 'switch-in' and 'switch-out' applications.</p> <p>Repurchase / Redemptions including Switch-outs for Segregated Portfolio is not allowed. However, the unit of Segregated Portfolio will be listed on the recognized Stock Exchange.</p>   |   |  |           |                   |  |         |                    |   |        |   |             |   |         |
|--|---|---|--|-----------|-------------------|--|---------|--------------------|---|--------|---|-------------|---|---------|
| <p><b>Minimum Application Amount including switch-ins, (for lumpsum investments)</b></p>           | <p><b>Purchase [Lumpsum investment including Switch-in]</b></p>   | <p><b>Additional Purchase</b></p>   | <p><b>Repurchase / Redemption</b></p>  |           |                   |  |         |                    |   |        |   |             |   |         |
|  | <p>Growth Option: Rs. 5,000 and in multiples of Re. 1 thereafter.</p> <p>Daily IDCW Re-investment Option: Rs. 25,000 and in multiples of Re. 1 thereafter.</p>  | <p>Rs 1,000/- per application and in multiples of Re. 1/- thereafter.</p> | <p>'Any amount' or 'any number of units' as requested by the investor at the time of redemption.</p> |           |                   |  |         |                    |   |        |   |             |   |         |
| <p><b>Minimum Amount for Systematic Investment Plan</b></p>  | <p>Not Available. At present, the Scheme does not offer SIP Facility.</p>   |   |  |           |                   |  |         |                    |   |        |   |             |   |         |
| <p><b>Minimum Amount for Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP)</b></p> | <p>STP is a facility provided to investors wherein investors can opt to transfer a fixed amount at regular intervals from this scheme to all open-ended schemes of the Fund which is available for investment at that time.</p> <p>WP facility enables an investor to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request.</p>  |   |  |           |                   |  |         |                    |   |        |   |             |   |         |
|  | <table border="1"> <thead> <tr> <th>Frequency</th> <th>Date of transfer*</th> <th>Minimum amount of transfer and number of instalments</th> </tr> </thead> <tbody> <tr> <td>Daily ^</td> <td>Every business day</td> <td rowspan="4">Six instalments of Rs. 1,000/- and in multiples of Re. 1 thereafter</td> </tr> <tr> <td>Weekly</td> <td>Any day (Monday to Friday) (If no day is selected Monday will be the default day)</td> </tr> <tr> <td>Fortnightly</td> <td>1st and 16th day of each month, as applicable (1st and 16th of the month will be the default date).</td> </tr> <tr> <td>Monthly</td> <td>Any date (10th will be the default date)</td> </tr> </tbody> </table> <p>*In case the date chosen for SWP/STP falls on a Non-Business Day or on a date which is not available in a particular month, the SWP/STP will be processed on the immediate next Business Day.</p> <p>^Daily frequency is available only for STP facility and not for SWP facility. Daily STP will be processed only when it is a Business Day for the Transferor Scheme.</p> <p><b>For further details, please refer to SAI - section 'Special Products / Facilities offered by the AMC / Schemes'.</b></p> |   |  | Frequency | Date of transfer* | Minimum amount of transfer and number of instalments | Daily ^ | Every business day | Six instalments of Rs. 1,000/- and in multiples of Re. 1 thereafter | Weekly | Any day (Monday to Friday) (If no day is selected Monday will be the default day) | Fortnightly | 1st and 16th day of each month, as applicable (1st and 16th of the month will be the default date). | Monthly |
| Frequency  | Date of transfer*   | Minimum amount of transfer and number of instalments                      |  |           |                   |  |         |                    |   |        |   |             |   |         |
| Daily ^  | Every business day  | Six instalments of Rs. 1,000/- and in multiples of Re. 1 thereafter       |  |           |                   |  |         |                    |   |        |   |             |   |         |
| Weekly   | Any day (Monday to Friday) (If no day is selected Monday will be the default day)   |   |  |           |                   |  |         |                    |   |        |   |             |   |         |
| Fortnightly  | 1st and 16th day of each month, as applicable (1st and 16th of the month will be the default date).   |   |  |           |                   |  |         |                    |   |        |   |             |   |         |
| Monthly  | Any date (10th will be the default date)  |   |  |           |                   |  |         |                    |   |        |   |             |   |         |
| <p><b>Dispatch of Repurchase (Redemption) Request</b></p>  | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>All redemption requests received prior to the cut-off time (i.e. 3.00 p.m.) on any Business Day at the Official Points of Acceptance of Transactions will be considered accepted on that Business Day, subject to the redemption requests being complete in all respects and will be priced on the basis of Redemption Price for that day. Requests received after the cut-off time (i.e. 3:00 p.m.) will be treated as though they were accepted on the next Business Day.</p> <p>Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments. For further information, please refer to the SAI.</p>  |   |  |           |                   |  |         |                    |   |        |   |             |   |         |
| <p><b>Benchmark Index</b></p>  | <p>CRISIL Liquid Overnight Index</p>  |   |  |           |                   |  |         |                    |   |        |   |             |   |         |
| <p><b>IDCW Policy</b></p>  | <p>The Scheme will not declare any IDCW under Growth Option of the Scheme. In case of this option, the income earned by the Scheme will remain reinvested in the Scheme and will be</p>   |   |  |           |                   |  |         |                    |   |        |   |             |   |         |

|   | <p>reflected in the Net Asset Value.</p> <p>The Trustee may declare IDCW to the Unit holders under the IDCW Option of the Scheme subject to the availability of distributable surplus and the actual distribution of IDCW and the frequency of distribution will be entirely at the discretion of the Trustee. Such IDCW will be distributed to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the Scheme. The IDCW declared will be distributed to the unitholders net of tax deducted at source, wherever applicable.</p> <p>There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be distributed regularly. If the Fund declares &amp; distributes IDCW, the NAV of the IDCW Option of the Scheme will stand reduced by the amount of IDCW distributed and Dividend distribution tax (if applicable). All the IDCW distribution shall be in accordance and compliance with SEBI, Stock Exchange Guidelines, as applicable from time to time.</p> <p><b>Equalization Reserve:</b> When units are sold, and sale price (NAV) is higher than face value (Rs. 1,000 per unit) of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay income distribution/IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>The IDCW payment shall be transferred to the Unitholders within 7 working days of the record date of such declaration of IDCW or such other timeline as may be specified by SEBI from time to time. In the event of failure to transfer IDCW within the stipulated period, the AMC shall be liable to pay interest @ 15% per annum to the Unitholders for the delay in payment as computed from the Record Date or from such other date or for such period as may be advised by SEBI from time to time.</p> <p>Subject to the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time and circulars issued thereunder, the Trustee/ AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that the actual declaration of IDCW and the frequency thereof will inter alia, depend on the availability of distributable surplus as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. The decision of the Trustee in this regard shall be final.</p> <p>All the IDCW payments shall be in accordance and compliance with SEBI (Mutual Funds) Regulations, 1996, as amended from time to time.</p> <p>If Unit holders have opted for IDCW Option – Payout facility, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be applicable:</p> <ol style="list-style-type: none"> <li>a) Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and</li> <li>b) Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-IDCW NAV.</li> </ol> <p><b><u>However, it may be noted that the Scheme currently does not offer IDCW Payout Option.</u></b></p> |        |  |  |  |         |        |                             |      |      |      |                              |   |   |   |
|---|--|--------|--|--|--|---------|--------|-----------------------------|------|------|------|------------------------------|---|---|---|
| <p><b>Name of the Fund Manager(s) and tenure of managing the scheme</b></p> | <p>Mr. Alok Bahl (tenure: 1.93 year as on September 30, 2025)<br/>Mr. Utssav Modi (tenure: 1.93 year as on September 30, 2025)</p>   |        |  |  |  |         |        |                             |      |      |      |                              |   |   |   |
| <p><b>Name of the Trustee Company</b></p>                                   | <p><b>Helios Trustee Private Limited</b></p>   |        |  |  |  |         |        |                             |      |      |      |                              |   |   |   |
| <p><b>Performance of the scheme</b></p>                                     | <p>The performance of the scheme as on September 30, 2025, is as follows:</p> <table border="1" data-bbox="408 1843 1369 2020"> <thead> <tr> <th rowspan="2">Period</th> <th colspan="2">Scheme Returns %</th> <th rowspan="2">Benchmark Returns %<br/>(CRISIL Liquid Overnight Index)</th> </tr> <tr> <th>Regular</th> <th>Direct</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>5.94</td> <td>5.99</td> <td>6.12</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table>   | Period | Scheme Returns %                                       |  | Benchmark Returns %<br>(CRISIL Liquid Overnight Index) | Regular | Direct | Returns for the last 1 year | 5.94 | 5.99 | 6.12 | Returns for the last 3 years | - | - | - |
| Period  | Scheme Returns %   |        | Benchmark Returns %<br>(CRISIL Liquid Overnight Index) |  |  |         |        |                             |      |      |      |                              |   |   |   |
|   | Regular  | Direct |  |  |  |         |        |                             |      |      |      |                              |   |   |   |
| Returns for the last 1 year   | 5.94   | 5.99   | 6.12   |  |  |         |        |                             |      |      |      |                              |   |   |   |
| Returns for the last 3 years  | -  | -      | -  |  |  |         |        |                             |      |      |      |                              |   |   |   |

|   |      |      |      |
|---|------|------|------|
| Returns for the last 5 years                  | -    | -    | -    |
| Returns since inception<br>(October 25, 2023) | 6.31 | 6.66 | 6.45 |

The returns for the respective periods are provided as on the last business day of the reporting month (March / September)

**Absolute Returns for each Financial Year for the last 5 years:**

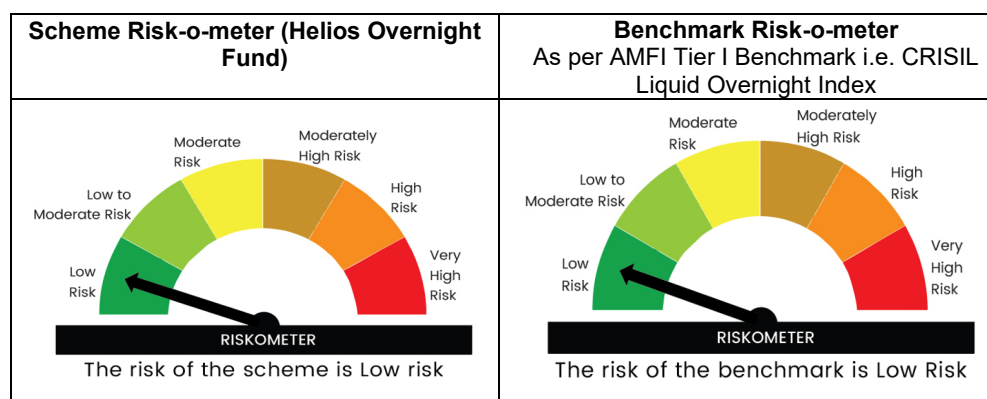


The above financial year wise scheme returns are computed from the Date of allotment/1st April, as the case may be, to 31st March of the respective financial year.

**Notes:**

- Past performance may or may not be sustained in future.
- Returns are calculated for Growth Option under the respective plan.
- The Regular Plan and Direct Plan under the Scheme will have a common portfolio; however, their returns are expected to vary in line with the specified expense ratio under the relevant Plan.
- Returns less than 1 year period are absolute. Returns above 1 year are Compounded Annualized.

**Risk-o-meter**



The above risk-o-meter is as per the product labelling of the scheme available as on the date of this document.

**Additional Scheme Related**

**I. Scheme’s portfolio holding**

Please [click here](#) for top 10 holdings by issuer and fund allocation towards various sectors)

|   |  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
|---|--|----------------------|-------|---------------------|-------|-----------------------|-------|-----------------------|-------|-----------------------|-------|------------------------|---|---------|-------|
| <p><b>Disclosures</b></p>   | <p>or visit <a href="http://www.heliosmf.in/downloads/">www.heliosmf.in/downloads/</a> &gt;&gt; SID Disclosures &gt;&gt; Scheme's Portfolio Holding.</p> <p><b>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</b></p> <p>Not applicable.</p> <p><b>III. Portfolio Turnover Ratio of the Scheme as on September 30, 2025:</b> Not Applicable</p>  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| <p><b>Expenses of the Scheme:</b></p> <p><b>(i) Load Structure</b></p>      | <p><b>During Continuous Offer</b></p> <p><b>Exit Load: NIL</b></p> <p>The exit loads set forth above are subject to change at the discretion of the Trustees and such changes shall be implemented prospectively. For any change in load structure, the AMC will issue an addendum and display it on the website/ Investor Service Centres (ISCs).</p> <p>No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option.</p> <p>Exit Load, if any, prevailing on the date of enrolment of SWP / STP shall be levied in the Scheme.</p> <p>Exit load is not applicable for Segregated Portfolio, if any.</p> <p>For further details, please refer to the Section '<b>D. Load Structure</b>' under Part III. Other Details of the Scheme Information Document.</p>   |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| <p><b>Expenses of the Scheme:</b></p> <p><b>(ii) Recurring Expenses</b></p> | <p><b>New Fund Offer (NFO) Expenses:</b></p> <p>All NFO expenses were borne only by the AMC and not charged to the scheme.</p> <p><b>Annual Scheme Recurring Expenses</b></p> <p>The total recurring expenses of the Scheme shall be as per the limits prescribed under sub-regulation 6 and 6A of Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996 and shall not exceed the limits prescribed there under as a percentage limit of daily net assets.</p> <p>As per the Regulation 52(6), the maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily average net assets in the table below:</p> <table border="1" data-bbox="399 1198 1364 1429"> <tr> <td>First Rs. 500 crores</td> <td>2.00%</td> </tr> <tr> <td>Next Rs. 250 crores</td> <td>1.75%</td> </tr> <tr> <td>Next Rs. 1,250 crores</td> <td>1.50%</td> </tr> <tr> <td>Next Rs. 3,000 crores</td> <td>1.35%</td> </tr> <tr> <td>Next Rs. 5,000 crores</td> <td>1.25%</td> </tr> <tr> <td>Next Rs. 40,000 crores</td> <td>TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof</td> </tr> <tr> <td>Balance</td> <td>0.80%</td> </tr> </table> <p>The aforesaid does not include Goods and Services Tax on investment management and advisory fees.</p> <p>Further, as per current Regulation 52 (6A), the additional recurring expenses that can be charged to Scheme shall be subject to a percentage limit of daily average net assets as specified below:</p> <ul style="list-style-type: none"> <li>• Additional recurring expenses of upto 0.05% of daily net assets of the scheme towards the investment and advisory fees or various other permissible expenses. However, in accordance with Para 10.1.7 of the Master Circular, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme. Accordingly, upon levy or introduction of exit load under the Scheme, the additional expenses upto 0.05% under Regulation 52 (6A) (c) may be levied, and upon removal of exit load under the Scheme, additional expense upto 0.05% under Regulation 52 (6A) (c) shall be discontinued.</li> <li>• Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trades, shall be charged to the scheme as per Regulation 52(6A)(a) of SEBI (Mutual Funds) Regulations, 1996 not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.</li> </ul> <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to Regular Plan and no commission for distribution of Units will be paid/</p> | First Rs. 500 crores | 2.00% | Next Rs. 250 crores | 1.75% | Next Rs. 1,250 crores | 1.50% | Next Rs. 3,000 crores | 1.35% | Next Rs. 5,000 crores | 1.25% | Next Rs. 40,000 crores | TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof | Balance | 0.80% |
| First Rs. 500 crores  | 2.00%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 250 crores   | 1.75%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 1,250 crores   | 1.50%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 3,000 crores   | 1.35%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 5,000 crores   | 1.25%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 40,000 crores  | TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Balance   | 0.80%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |

|  |   |   |
|--|---|---|
|  | <p>charged under Direct Plan.</p> <p>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 Regular Plan.</p> <p>Actual expenses for the previous financial year (2024-2025):</p> <p>Direct Plan: 0.11%; Regular Plan: 0.16%</p> <p>For the actual current and past 6 months' expenses being charged, please <a href="#">click here</a> or visit <a href="http://www.heliosmf.in/daily-ter/">www.heliosmf.in/daily-ter/</a>.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.</p>  |   |
| <b>Tax treatment for the Investors (Unitholders)</b> | <p>Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.</p>  |   |
| <b>Daily Net Asset Value (NAV) Publication</b>       | <p>The AMC will calculate and disclose the NAVs of the Scheme/Plans/Options at the close of every Business Day and the holiday immediately preceding a Business Day.</p> <p>The AMC shall prominently disclose the NAVs under a separate head on the AMC's website (<a href="http://www.heliosmf.in">www.heliosmf.in</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). NAV of the Scheme shall be made available at all Customer Service Centers of the AMC.</p> <p>The NAV will be computed and rounded off up to four decimal places.</p> <p>AMC shall update the NAV on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and AMC website (<a href="http://www.heliosmf.in">www.heliosmf.in</a>) by 11.00 p.m. on every business day and the holiday immediately preceding a Business day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>The Unit holders may obtain the information on NAV of the prescribed days by calling the office of the AMC or any of the Investor Service Centers or on the website of the AMC at <a href="http://www.heliosmf.in">www.heliosmf.in</a>. Further, Investors may also place a specific request to the Mutual Fund for sending the latest available NAV through SMS.</p> <p>The NAV of the Segregated Portfolio, if any, shall be declared on daily basis.</p> |   |
| <b>For Investor Grievances please contact</b>        | <p><b>Registrar and Transfer Agent:</b></p> <p><b>Computer Age Management Services Ltd. (CAMS)</b><br/>                 New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H. Road), Chennai - 600 034</p> <p>Telephone No: 044-30212816<br/>                 Website: <a href="http://www.camsonline.com">www.camsonline.com</a></p>   | <p>Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications. Investors can also post their grievances / feedback / suggestions on our website <a href="http://www.heliosmf.in">www.heliosmf.in</a> under the section 'Contact Us'. Investors may also call us at our toll free number 18002100168 or email us at <a href="mailto:customercare@helioscapital.in">customercare@helioscapital.in</a></p> <p>Mr. Vilas Solanki, Investor Relations Officer, can be contacted at The Capital, 502 B, 5th Floor, Plot C70, Bandra Kurla Complex, Mumbai – 400051 at telephone number Tel.: +91 22 6731 9649. E-mail can be sent on: <a href="mailto:iro@helioscapital.in">iro@helioscapital.in</a>.</p> |
| <b>Unitholders' Information</b>                      | <p>Subject to the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time and circulars issued thereunder, the Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.</p> <p>The AMC/Trustee retains the sole and absolute discretion to reject any application, subject to the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time and</p>   |   |

circulars issued thereunder.

**Account Statement:**

- **For investors holding units in non-demat mode:** An allotment confirmation specifying the number of units allotted will be sent to the unit holders by way of email and / or SMS to the registered e-mail address and/or mobile number, within 5 Business Days from the date of closure of the initial subscription list and / or from the date of receipt of the request from the unit holders.
- **For investors holding units in dematerialized mode:** Allotment advice will be sent upon allotment of units stating the number of Units allotted to each of the Unit holder(s) who have opted for allotment in dematerialized mode within 5 working days from the date of closure of the NFO period. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form.
- **Consolidated Account Statement (CAS):** CAS shall be sent to the unit holders as per the following timelines:

| CAS   | Timeline  |
|---|---|
| <b>Monthly CAS</b> - to those investors in whose folios, transactions have taken place during the month and who have provided a valid Permanent Account Number (PAN). | In case of investors who have opted for delivery via electronic mode, monthly CAS shall be dispatched by the 12 <sup>th</sup> day from the month end. |
|   | In case of investors who have opted for delivery via physical mode, CAS shall be dispatched by the 15 <sup>th</sup> day from the month end.           |
| <b>Half Yealy CAS</b> - to those investors where no transaction has taken place in a folio during the period of six months ended September 30 and March 31            | In case of investors who have opted for delivery via electronic mode, CAS shall be dispatched by the 18 <sup>th</sup> day of April and October.       |
|   | In case of investors who have opted for delivery via physical mode, CAS shall be dispatched by the 21 <sup>st</sup> day of April and October.         |

CAS shall generally be dispatched via email, however, in case investor does not wish to receive CAS through email, option shall be available to the investors to receive the CAS in physical form at the address registered with the Depositories and the AMC/RTA.

In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.

**Periodic Disclosures:**

- **Portfolio Disclosure:** The AMC will disclose portfolio (along with ISIN and other prescribed details) of the Scheme in the prescribed format on its website viz. [www.heliosmf.in](http://www.heliosmf.in) and on the website of Association of Mutual Funds in India (AMFI) viz. [www.amfiindia.com](http://www.amfiindia.com) as under:

**For Debt Schemes** – on a fortnightly basis (i.e. as on 15<sup>th</sup> and as on the last day of the month), within 5 days from end of fortnight.

**For All Schemes** – as at the end of the month/half-year i.e. March 31 and September 30, within 10 days from end of Month/Half year.

In case of unitholders whose e-mail addresses are registered, the AMC will also send the above via email within the timelines mentioned above. The timelines above will be subject to change as specified by SEBI from time to time.

AMC will publish an advertisement every half-year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

Please click here for portfolio of the Scheme or visit [www.heliosmf.in/portfolio-disclosure/](http://www.heliosmf.in/portfolio-disclosure/)

- **Half Yearly Disclosures of Financial Results:** The AMC shall host half yearly disclosures of the Scheme's' unaudited financial results in the prescribed format on its website viz. [www.heliosmf.in](http://www.heliosmf.in) and on the website of Association of Mutual Funds in India (AMFI) viz. [www.amfiindia.com](http://www.amfiindia.com) within one month from the close of each half year i.e. on 31<sup>st</sup> March and

|                          |   |
|--------------------------|---|
|                          | <p>on 30th September and shall publish an advertisement in this regard 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.</p> <p>Half yearly financial results of the Scheme can be referred through following weblink: <a href="https://www.heliosmf.in/downloads/">https://www.heliosmf.in/downloads/</a> &gt;&gt;Financials</p> <ul style="list-style-type: none"> <li> <p><b>Annual Report:</b> The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI as soon as may be possible but not later than four months from 31st March of each year. The abridged / full Scheme wise Annual Report shall contain such details as are required under the SEBI (Mutual Funds) Regulations, 1996 / Circulars issued thereafter. The AMC shall publish an advertisement every year 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 and on the website of AMFI. The AMC shall display prominently on the AMC's website link of the scheme wise annual report and physical copy of the same shall be made available to the unitholders at the registered / corporate office of the AMC at all times. Further, AMC shall provide modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. The AMC shall also provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from unitholder.</p> <p>Annual Report of the Scheme can be referred through following weblink: <a href="https://www.heliosmf.in/downloads/">https://www.heliosmf.in/downloads/</a> &gt;&gt;Financials.</p> </li> <li> <p><b>Risk-o-meter:</b> In order to address the issue of mis-selling and with an aim to provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them, mutual funds are required to 'Label' their schemes on certain parameters as specified under Para 17.4 of the Master Circular. One of such parameters is to depict the risk associated with schemes through a pictorial meter named "Riskometer" and this meter would appropriately depict the level of risk in any specific scheme.</p> <p>In case of debt securities held by the Scheme, risk level shall be evaluated taking into account the Credit Risk, Interest Rate Risk and Liquidity Risk for each of the securities held by the Scheme as on the last day of the previous month and an appropriate risk value shall be assigned using the methodology specified under Annexure 9 of the Master Circular.</p> <p>Based on the said methodology, the Scheme shall arrive at the risk level / value for the debt portfolio which shall be simple average of credit risk value, interest rate risk value and liquidity risk value. However, if the liquidity risk value is higher than the average credit risk value, liquidity risk value and interest rate risk value then the value of liquidity risk shall be considered as risk value of the debt portfolio. This risk level is depicted in the form of a Riskometer which has 6 levels of risk i.e. i) Low Risk, ii) Low to Moderate Risk; iii) Moderate Risks; iv) Moderately High Risk; v) High Risk; and vi) Very High Risk.</p> <p>Riskometer of the Scheme shall be evaluated on a monthly basis and AMC shall disclose the Riskometer along with portfolio disclosure for the Scheme on its website and on AMFI website within 10 days from the close of each month. Any change in Riskometer shall also be communicated by way of notice and by way of an e-mail or SMS to unitholders of the Scheme. Further, AMC shall disclose the risk level of Scheme as on March 31 of every year, along with the number of times the risk level has changed over the year, on its website and AMFI website. The Fund shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of SEBI circulars/guidelines issued in this regard from time to time.</p> <p>Annual disclosure of risk-o-meter can be referred through following weblink: <a href="https://www.heliosmf.in/downloads/">https://www.heliosmf.in/downloads/</a> &gt;&gt;Mandatory Disclosure &gt;&gt; 'Annual Disclosure of Risk Levels'.</p> <p>The latest risk-o-meter of the Scheme shall also be disclosed along with monthly portfolio disclosure of the Scheme. Portfolio disclosure link: <a href="http://www.heliosmf.in/portfolio-disclosure/">www.heliosmf.in/portfolio-disclosure/</a>.</p> <p><b>For further details on above matters, please refer to the SID and/or SAI.</b></p> </li> </ul> |
| <p><b>Stamp Duty</b></p> | <p>Mutual fund units issued against Purchase transactions would be subject to levy of stamp duty @ 0.005% of the amount invested.</p> <p>For further details on above matters, please refer to the SID and/or SAI.</p>  |

## Investment Strategy

### Investment Approach and Risk Control

The Scheme will be managed actively in line with the investment objectives and asset allocation of the Scheme.

The primary objective of the Scheme is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made in debt and money market securities having maturity of 1 business day including TREPS (Tri-Party Repo) and Reverse Repo.

Investments made by the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (Mutual Funds) Regulations, 1996. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

Since providing liquidity is of paramount importance, the focus will be to ensure liquidity while seeking to maximize the yield. A mix of money market and debt instruments will be used to achieve this. The Investment Team of the AMC will carry out rigorous in-depth credit evaluation of the money market and debt instruments proposed to be invested in. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer. The AMC will also be guided by the ratings of rating agencies. In addition, the investment team of the AMC will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.

The AMC would use this analysis to position the portfolio appropriately.

## Risk Profile of the Scheme

### Scheme Specific Risk Factors

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

Due to investment objective of the Scheme, the Fund Manager may have a limited number of investment options – TREPs and/or debt & money market instruments having maturity of 1 business day. There may be a likelihood that monies of the fund may remain un-deployed due to unavailability of investment opportunities and hence earn no return for the period of non-deployment.

### Risk Associated with Investing in Fixed Income Securities

- **Market Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Liquidity Risk:** Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- **Credit Risk:** Investments in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of the fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which the government raises new money and/or the price levels at which the market is already dealing in existing securities. The price risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Settlement risk:** The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Schemes' portfolio due to the extraneous factors that may impact liquidity would result, at

times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the Schemes' portfolio.

- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.

**Risks associated with investment in unlisted securities:**

Subject to the SEBI (Mutual Funds) Regulations, 1996, the scheme may invest in unlisted debt securities (i.e. Government securities, Money Market Instruments (other than Commercial Papers), and Non-Convertible Debentures). Unlisted securities, in general, are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realize their investments in unlisted securities at a fair value.

**Risk associated with investment in Fixed Income Securities:**

- Fixed Income securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- Different types of fixed income securities in which the Scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme(s) risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated/unrated debt securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. In accordance with SEBI guidelines, The AMC may choose to invest in unlisted debt securities (i.e. Government securities, Money Market Instruments (other than Commercial Papers), and Non-Convertible Debentures) that offer attractive yields. This may increase the risk of the portfolio.
- The Scheme(s) at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- Investment in unrated instruments may 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 value for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities.

**Risk factor associated with legal, tax and regulatory risk:**

The Scheme could be exposed to changes in legal, tax and regulatory regime which may adversely affect it and / or the investors. Such changes could also have retrospective effects and could lead to additional taxation imposed on the Scheme which was not contemplated either when investments were made, valued or disposed of.

**Risk factors associated with creation of segregated portfolios:**

- **Liquidity risk** – A segregated portfolio is created when a credit event occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that a deep secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them.

- **Valuation risk** - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to the absence of an active secondary market and difficulty to price in qualitative factors.

**Risk associated with investments in Money Market instruments:**

Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments. Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.

The NAV of the Scheme's Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

**Risks associated with investing in Tri Party Repo through CCIL (TREPS):**

The mutual fund has obtained membership of securities segment and Tri-party 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.

CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall".

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).

Further, it may be noted that CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

**Risk Factors associated with schemes investing in Gilt/Government Securities:**

Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of the fall or rise in prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price risk is not unique to government securities but is true for all fixed income securities. The default risk, however, in respect of Government securities is zero. Therefore, their prices are influenced only by movement in interest rates in the financial system. On the other hand, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by the credit standing of the issuer as well as the general level of interest rates.

Even though the Government securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

**Risks associated with transaction in Units through Stock Exchange mechanism:**

In respect of transactions in Units of the Scheme routed through the BSE StAR MF platform or any other recognized

stock exchange platform as intimated by the AMC, allotment and redemption of Units on any Business Day will depend upon the order processing/ settlement by BSE, or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by BSE or such other recognized exchange in this regard.

**Risks associated with investments in mutual fund units:**

To the extent of the investments made by the scheme in mutual funds units, the risks associated with investing in such funds like market risk, credit & default risk, liquidity risk, redemption risk including the possible loss of principal; etc. will exist.

**Risk Mitigation Strategies**

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (Mutual Funds) Regulations, 1996 and various circulars issued thereunder from time to time. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. 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.

The Scheme by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools. The Scheme has identified the following risks of investing in debt & money market securities and designed risk management strategies, which are embedded in the investment process to manage such risks.

| <b>Risks associated with Debt investment</b>  |  |
|---|--|
| <b>Risks and description</b>  | <b>Risk mitigation strategy</b>  |
| <p><b>Market Risk/ Interest Rate Risk:</b> As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</p> | <p>The scheme will undertake active portfolio management as per the investment objective to reduce the market risk. In a rising interest rate scenario, the scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent.</p>   |
| <p><b>Liquidity or Marketability Risk:</b> This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).</p>   | <p>The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.</p> <p>Liquidity risk is today characteristic of the Indian fixed income market. The Scheme will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.</p> |
| <p><b>Credit Risk:</b> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).</p>  | <p>Management analysis will be used to identify company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken. Also, the AMC shall follow its internal policy w.r.t. credit risk assessment before investing.</p>   |

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| <b>Reinvestment Risk:</b> This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested the risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. | 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. |
|--|--|

Note: The information contained herein is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

**IMPORTANT:**

**Before investing, investors should also ascertain about any further changes pertaining to scheme such as features, load structure, etc. made to the Scheme Information Document/ Key Information Memorandum by issue of addenda/ notice after the date of this Document from the AMC/ Mutual Fund/ Investor Service Centres (ISCs)/ Website/ Distributors or Brokers or Investment Advisers holding valid registrations.**

|   |   |   |                |                     |
|---|---|---|----------------|---------------------|
| <b>Name of the Scheme</b>   | Helios Arbitrage Fund   |   |                |                     |
| <b>Category of Scheme</b>   | Hybrid Scheme - Arbitrage Fund  |   |                |                     |
| <b>Type of Scheme</b>   | An open-ended scheme investing in arbitrage opportunities.  |   |                |                     |
| <b>Scheme Code</b>  | HELI/O/H/ARB/25/12/0008   |   |                |                     |
| <b>Investment Objectives</b>  | <p>The investment objective of the Scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and the derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.</p> <p>However, there is no assurance that the investment objective of the Scheme will be achieved.</p> |   |                |                     |
| <b>Asset Allocation Pattern of the scheme</b>   | Under normal circumstances, it is anticipated that the asset allocation of the Scheme will be as follows:   |   |                |                     |
|   | <b>Instruments</b>  | <b>Indicative allocations (% of total assets)</b> |                | <b>Risk Profile</b> |
|   |   | <b>Maximum</b>                                    | <b>Minimum</b> |                     |
| Equity & Equity related instruments <sup>^</sup> including derivatives and REITs  | 100   | 65  | Very High      |                     |
| Debt Securities\$ & Money Market instruments\$\$ including the margin money deployed in derivative transactions, and debt derivatives   | 35  | 0   | Low to Medium  |                     |
| <p><sup>^</sup> Equity and Equity related instruments include (but not limited to) convertible debentures, equity warrants, convertible preference shares, units of Real Estate Investment Trust (REITs), equity derivatives and such other instruments as may be specified by SEBI from time to time. The Scheme shall have derivative exposure as per the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time. The Scheme can take covered call positions for stock derivatives, as permitted by SEBI. Further, the total exposure related to options premium paid will not exceed 20% of the net assets of the Scheme.</p> <p>\$ Debt securities include, but are not limited to, debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any</p> |   |   |                |                     |

|         | <p>other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the SEBI (Mutual Funds) Regulations, 1996 from time to time). The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities. A part of the net assets may be invested in the Tri-party repo on Government Securities or treasury bills or repo or in an alternative investment as may be provided by RBI, subject to prior approval from SEBI, if any.</p> <p>\$\$ Money market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, Tri-party REPO (TREPS) and any other like instrument as specified by the Reserve Bank of India from time to time.</p> <p>The exposure to derivative shown in the above asset allocation table is exposure taken against the underlying equity investments i.e. in case the scheme shall have a long position in a security and a corresponding short position in the same security, then the exposure for the purpose of asset allocation will be counted only for the long position. The intent is to avoid double counting of exposure and not to take additional asset allocation with the use of derivative.</p> <p>The Scheme shall at all times endeavor to take advantage of the arbitrage opportunities available due to difference in pricing emerging between cash market and the derivatives market. However, as the Scheme wants to avail of the benefit granted under the Income-tax Act to equity-oriented funds as defined under Section 115T, the Scheme shall, in the absence of adequate income earning arbitrage opportunities, invest only in equity shares of domestic companies. Alternatively, if suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may hedge the equity portfolio by using derivatives or may invest in short term debt / money market instruments.</p> <p><b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1" data-bbox="432 1227 1353 1653"> <thead> <tr> <th data-bbox="432 1227 517 1290">Sl. No.</th> <th data-bbox="517 1227 762 1290">Type of Instrument</th> <th data-bbox="762 1227 1050 1290">Percentage of exposure</th> <th data-bbox="1050 1227 1353 1290">Circular Reference</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1290 517 1473">1.</td> <td data-bbox="517 1290 762 1473">Securities Lending and borrowing (refer note 2 below)</td> <td data-bbox="762 1290 1050 1473">Upto 20% of the net assets of the Scheme</td> <td data-bbox="1050 1290 1353 1473">Para 12.11 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.</td> </tr> <tr> <td data-bbox="432 1473 517 1653">2.</td> <td data-bbox="517 1473 762 1653">Equity &amp; Debt Derivatives for hedging and non-hedging purposes</td> <td data-bbox="762 1473 1050 1653">Upto 100% of the net assets of the Scheme</td> <td data-bbox="1050 1473 1353 1653">Para 7.5, 7.6 &amp; 12.25 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.</td> </tr> </tbody> </table> | Sl. No.                                   | Type of Instrument  | Percentage of exposure | Circular Reference | 1. | Securities Lending and borrowing (refer note 2 below) | Upto 20% of the net assets of the Scheme | Para 12.11 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. | 2. | Equity & Debt Derivatives for hedging and non-hedging purposes | Upto 100% of the net assets of the Scheme | Para 7.5, 7.6 & 12.25 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. |
|---------|--|---|---|------------------------|--------------------|----|---|--|--|----|--|---|---|
| Sl. No. | Type of Instrument   | Percentage of exposure                    | Circular Reference  |                        |                    |    |   |  |  |    |  |   |   |
| 1.      | Securities Lending and borrowing (refer note 2 below)  | Upto 20% of the net assets of the Scheme  | Para 12.11 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.            |                        |                    |    |   |  |  |    |  |   |   |
| 2.      | Equity & Debt Derivatives for hedging and non-hedging purposes   | Upto 100% of the net assets of the Scheme | Para 7.5, 7.6 & 12.25 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. |                        |                    |    |   |  |  |    |  |   |   |

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|--|---|---|--|
|  | 3. Covered call positions for stock derivatives   | Total exposure related to options premium paid and received will not exceed 20% of the net assets of the Scheme. For detailed investment restrictions pertaining to covered call, please refer to the para 'Restriction on writing of Covered Call Options by the Scheme' under the section 'What are the Investment Restrictions?' | Para 12.25.8 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. |
|  | 4. Units of Mutual Fund Scheme (Refer note 3 below)   | Upto 20%  | Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.   |
|  | 5. Short term deposits of scheduled commercial banks (Refer note 4 below)   | Upto 20% (For details, please refer Section 'What are the Investment Restrictions?').   | 12.16 of Master Circular for Mutual Funds dated June 27, 2024.   |
|  | 6. InvITS (refer note 5 below)  | Upto 10% of the net assets of the Scheme  | Para 12.21 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.   |
|  | 7. Unlisted non-convertible debentures (NCDs)   | Upto 10% of the debt portfolio of the Scheme  | Para 12.1 of SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024     |
|  | 8. Negative List - The Scheme <b>shall not</b> invest/participate/engage in following:  |   |  |
|  | I. Commodity derivatives  |   |  |
|  | II. Securitised debt instruments  |   |  |
|  | III. Instruments with special features as defined under Para 12.2 (on Investment in Instruments having Special Features) of the Master Circular, including Additional Tier I bonds, and Tier 2 bonds issued under Basel III framework.                                |   |  |
|  | IV. Repo / Reverse Repo in corporate debt securities  |   |  |
|  | V. Securities with Credit Enhancement / Structured Obligations  |   |  |
|  | VI. Advance any loans   |   |  |
|  | VII. Foreign debt securities including foreign securitized debt   |   |  |
|  | VIII. Unlisted equity shares and equity related instruments other than unlisted but 'to be listed' equity and equity related instruments.   |   |  |
|  | IX. Unlisted debt instruments including commercial papers, other than (a) unlisted but 'to be listed' debt instruments including commercial papers (a) unlisted non-convertible debentures (NCDs) not exceeding 10% of the debt portfolio of the Scheme, (b) unlisted |   |  |

|      |   |
|------|---|
|      | government securities, and (c) unlisted money market instruments (other than unlisted commercial papers). |
| X.   | Short Selling of securities   |
| XI.  | Foreign Securities  |
| XII. | ADRs/GDRs issued by Indian or foreign companies   |

**Notes:**

- The above list is indicative, and the Scheme may invest in any other instruments as may be permitted by SEBI from time to time, subject to regulatory approval, if any.
- Securities Lending and Borrowing:**  
 Subject to SEBI (Mutual Funds) Regulations, 1996, and in accordance with Securities Lending Scheme, 1997, Para 12.11 (on Stock Lending Scheme) of the Master Circular, as may be amended from time to time, the Scheme may engage in lending of securities. The Scheme shall adhere to the following limits should it engage in Stock Lending:
  - Not more than 20% of the net assets can generally be deployed in Stock Lending
  - Not more than 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary i.e. broker.
- Investment in Units of Mutual Fund Scheme:**  
 The Scheme may invest upto 20% of its net assets in units of other schemes of Helios Mutual Fund 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. Further, the Scheme shall not invest in any fund of funds scheme.
- Investment in Short term deposits of scheduled commercial banks**  
 Pending deployment of funds in accordance with the aforesaid asset allocation, the Scheme can invest in short term deposits of scheduled commercial banks in terms of Para 12.16 (on Investments in Short Term Deposits (STDs) of Scheduled Commercial Banks - pending deployment) of the Master Circular. For details, please refer Section 'What are the Investment Restrictions' in SID.
- Investment in InvITs:**  
 The Scheme may invest in the units of InvITs as per Para 12.21 of the Master Circular, as amended from time to time, subject to the following:
  - No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of InvIT; and
  - A mutual fund scheme shall not invest:
    - more than 10% of its NAV in the units of InvIT; and
    - more than 5% of its NAV in the units of InvIT issued by a single issuer.
- Investments will be made in line with the asset allocation of the Scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.
- There is no assurance that the investment objective of the scheme will be achieved. Investors may note that securities which provide higher returns

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|  | <p>typically display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect moderate to high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p> <p>8. The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>9. Pursuant to Para 12.24 of the Master Circular, the Cumulative Gross Exposure through Equity and equity related instruments, Debt, Mutual Fund units, ETFs, and units issued by Infrastructure Investment Trust (InvITs), Derivative position and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the scheme.</p> <p>However, i) <u>cash or cash equivalents</u>* with residual maturity of less than 91 days may be treated as not creating any exposure; and ii) derivatives exposure due to hedging positions may not be included in the aforesaid limit.</p> <p><i>* AMFI vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.</i></p> <p><b>Change in Investment Pattern</b></p> <p>Subject to the SEBI (Mutual Funds) Regulations, 1996, 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 Fund 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.</p> <p>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, 1996 pertaining to change in fundamental attributes of the Scheme, as detailed in this SID.</p> <p><b>Portfolio rebalancing of deviation due to short term defensive consideration:</b></p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2 of the Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>Defensive circumstances are when the arbitrage opportunities in the market are negligible or returns are lower than alternative investment opportunities as per the allocation pattern. The allocation under defensive circumstances will be made keeping in view the interest of the Unit holders. Such position will be closely monitored by the Fund Managers and necessary rebalancing will be done at suitable opportunity but not later than 30 days</p> <p><b>Portfolio rebalancing in case of passive breach:</b></p> <p>As per Para 2.9 of the Master Circular, as may be amended from time to time, in</p> |
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|  | <p>the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall</p> <ul style="list-style-type: none"> <li>i) not be permitted to launch any new scheme till the time the portfolio is rebalanced.</li> <li>ii) not levy exit load, if any, on the exiting investors.</li> </ul> <p>AMCs will report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of the scheme, the investors will be immediately informed through SMS and email / letter including details of portfolio not rebalanced. Email / Letter and SMS will also be immediately triggered as and when the rebalancing of portfolio takes place. The same will also be communicated to investors through periodic portfolio disclosures as mandated by SEBI.</p> <p>The above norms shall be applicable to main portfolio and not to segregated portfolio(s).</p> <p>However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p><b>Investment in Tri-party Repo before the closure of NFO:</b></p> <p>The Mutual Fund/AMC shall make investment out of the NFO proceeds in various securities only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in Tri-Party Repo before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in Tri-party Repo during the NFO period. The appreciation received from investment in Tri-Party Repo shall be passed on to investors.</p> <p>Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in Tri-Party Repo shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.</p> <p><b>Timeline for deployment of Funds collected in New Fund Offer (NFO):</b></p> <p>As per SEBI Circular dated February 27, 2025, the AMC shall deploy the funds garnered during the NFO within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is unable to deploy the funds within the 30 business day period, reasons in writing, including details of the efforts taken to deploy the funds, shall be presented to the Investment Committee.</p> <p>The Investment Committee, after examining the root cause for delay, may extend the timeline by 30 business days. In case the funds are not deployed as per the asset allocation mentioned above and as per the aforesaid mandated plus extended timelines, the AMC shall comply with the provisions mentioned in SEBI circular no. SEBI/HO/IMD/IMD Po1/P/CIR/2025/23 dated February 27, 2025.</p> |
| <p><b>Investment Strategy</b></p>        | <p>Investment strategies of the Scheme are detailed on page no. 36 of this KIM.</p>   |
| <p><b>Risk Profile of the Scheme</b></p> | <p>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 detailed on page no. 39 of this KIM. Risk</p>   |

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|                          | management strategies are detailed on page no. 47.   |  |                        |
|                          | For details on risk factors and risk mitigation measures, please refer SID.  |  |                        |
| <b>Plans and Options</b> | <b>Plan@</b>   | <b>Option</b>  | <b>Sub-Option</b>      |
|                          | Direct Plan  | Growth Option*   | --                     |
|                          |  | Income Distribution cum capital withdrawal Option (IDCW**) | Re-investment of IDCW^ |
|                          |  |  | Transfer of IDCW^^     |
|                          |  |  | Pay-out of IDCW^^^     |
|                          | Regular Plan   | Growth Option*   | --                     |
|                          |  | Income Distribution cum capital withdrawal Option (IDCW**) | Re-investment IDCW^    |
|                          |  |  | Transfer of IDCW^^     |
|                          |  |  | Pay-out of IDCW^^^     |
|                          | <p>*Growth Option - No IDCW will be declared under Growth Option. Income / profits received / earned on the Scheme's corpus would be accumulated by the Fund as capital accretion &amp; will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV). Unit holders who opt for this Option will not receive any IDCW in normal circumstances.</p> <p>**IDCW Option – Under IDCW Option, IDCW will be declared subject to the availability of distributable surplus as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. It must be distinctly understood that the actual declaration of IDCWs and frequency thereof is at the discretion of the Board of Trustees. There is no assurance or guarantee to Unit holders as to the rate of IDCW distribution nor that the IDCWs will be declared regularly, though it is the intention of the Mutual Fund to make periodic IDCW distribution under the IDCW Option. On payments of IDCWs, the NAV will stand reduced by the amount of IDCW paid and the dividend distribution tax, if applicable.</p> <p>Further, amounts under IDCW Option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.</p> <p>^Unit holders opting for IDCW option may choose to reinvest the IDCWs to be received by them. Under this facility the IDCW due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested (subject to deduction of TDS and statutory levy, if any) in the IDCW re-investment sub-option at a price based on the prevailing Net Asset Value per Unit on the record date. The Units for the purpose of reinvestment will be created and credited to the Unit holder's account at a price based on the prevailing Ex-IDCW Net Asset Value (NAV derived post declaration of IDCW) per unit on the record date. In case the selected date for IDCW declaration falls on a holiday/non-Business Day then the next Business Day will be considered. No exit load shall be charged on units allotted on reinvestment of IDCW.</p> <p>^^In case of IDCW Transfer, the IDCW declared will be automatically invested into any open-ended scheme (Target Scheme) of the Fund as may be specified by the investor in the application form. The amount to the extent of distribution (subject to deduction of TDS and statutory levy, if any) will be automatically invested on the ex-IDCW date into the Target Scheme selected by the investor, at the applicable NAV of that scheme. The provision of "Minimum Application Amount" specified in the SID of the respective Target Scheme will not be applicable for IDCW Transfer facility.</p> <p>^^^In case of Payout of IDCW, IDCWs, if declared, will be paid (subject to deduction of TDS and statutory levy, if any) to those Unit holders, whose names appear in the register of Unit holders on the notified record date.</p> <p>The Plans and Options stated above will have a common portfolio. However,</p> |  |                        |

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|   | <p>separate NAV will be computed for each of the Plans under the scheme.</p> <p><b>Default option:</b> The investors must clearly indicate the Option (Growth or IDCW (Reinvestment of IDCW or Payout of IDCW or Transfer of IDCW) in the relevant space provided for in the Application Form. In case the investor does not select any Option, the default shall be considered as Growth Option. Within Income Distribution cum capital withdrawal Option if the investor does not select sub-option (i.e. Payout of IDCW or Re-investment of IDCW or Transfer of IDCW), then default sub-option (in case of IDCW Option) shall be Reinvestment of IDCW.</p> <p>The Plans and Options stated above will have a common portfolio. However, separate NAV will be computed for each of the Plans under the scheme.</p> <p>@ in case the application is received incomplete with respect to not selecting Regular/Direct Plan, the same shall be processed under default plan as per various scenarios mentioned in SAI.</p> <p><b>For detailed disclosure on default plans and Options, kindly refer SAI – Section ‘Default scenarios available to the investors under plans/options of the of the Schemes’.</b></p>  |
| <p><b>Applicable NAV (after the scheme opens for repurchase and sale)</b></p> | <p>Cut off timing for subscriptions/ redemptions/ switches: 3.00 p.m.</p> <p>Where a request for purchase / redemption / switch is received after the cut-off time as mentioned above, the request will be deemed to have been received on the next Business Day.</p> <p>The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day</p> <p><b>Applicable NAV for Purchase/Subscription of units:</b></p> <ul style="list-style-type: none"> <li>• In respect of 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. 3.00 p.m. without availing any credit facility, whether intra-day or otherwise - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the next Business Day shall be applicable.</li> <li>• Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether intra-day or otherwise - the closing NAV of the Business Day on which the funds are available for utilization, shall be applicable.</li> </ul> <p>For allotment of units in respect of purchase application it shall be ensured that:</p> <ol style="list-style-type: none"> <li>i. Application is received before the applicable cut-off time.</li> <li>ii. Funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the schemes before the cut-off time.</li> <li>iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the schemes.</li> </ol> <p><b>Applicable NAV for Switch-ins:</b></p> <p>In case of switch from one scheme to another scheme received, applicable NAV for switch-out transaction shall be based on the time of receipt of application as per the cut-off time as applicable to the concerned switch-out scheme. The applicable NAV for switch-in transaction shall be based on the time of availability of funds for utilization by the switch-in scheme as per applicable cut-off time of the switch-in scheme. Funds allocation from switch-</p> |

|  | <p>out scheme to switch-in scheme shall be in line with the timelines for redemption payout.</p> <p>For allotment of units in respect of switch-in request it shall be ensured that:</p> <ol style="list-style-type: none"> <li>Application for switch-in is received before the applicable cut-off time.</li> <li>Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time.</li> <li>The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the switch-in scheme.</li> </ol> <p>Further, it may be noted that:</p> <ol style="list-style-type: none"> <li>Where funds are transferred / received first and application is submitted thereafter, date and time of receipt of the application shall be considered for NAV applicability.</li> <li>In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all Systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions.</li> </ol> <p><b>Applicable NAV for redemptions including switch-outs:</b></p> <p>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.</p> <p>In respect of valid applications received after the time cut by the Mutual Fund: the closing NAV of the next business day.</p> <p><b>Note:</b></p> <p>The Fund shall calculate NAV for each business day in respect of the Scheme.</p> <p>Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time, purchase / redemption price, minimum amounts for Purchase / Redemption and the Applicable NAV as applicable to Purchase and Redemption, as mentioned in above paragraph, shall be applied respectively to the 'switch-in' and 'switch-out' applications.</p> <p>Repurchase / Redemptions including Switch-outs for Segregated Portfolio is not allowed. However, the unit of Segregated Portfolio will be listed on the recognized Stock Exchange.</p> |   |  |           |                 |                               |                                |        |  |  |    |             |                     |                 |    |
|--|---|---|--|-----------|-----------------|-------------------------------|--------------------------------|--------|--|--|----|-------------|---------------------|-----------------|----|
| <p><b>Minimum Application Amount including switch-ins, (for lumpsum investments)</b></p> | <p><b>Purchase [Lumpsum investment including Switch-in]</b></p>   | <p><b>Additional Purchase</b></p>   | <p><b>Repurchase / Redemption</b></p>  |           |                 |                               |                                |        |  |  |    |             |                     |                 |    |
|  | <p>Rs. 5,000 and in multiples of Re. 1 thereafter.</p>  | <p>Rs 1,000/- per application and in multiples of Re. 1/- thereafter.</p> | <p>'Any amount' or 'any number of units' as requested by the investor at the time of redemption.</p> |           |                 |                               |                                |        |  |  |    |             |                     |                 |    |
| <p><b>Minimum Amount for Systematic Investment Plan</b></p>                              | <table border="1"> <thead> <tr> <th data-bbox="456 1760 632 1861">Frequency</th> <th data-bbox="632 1760 935 1861">Specified Date*</th> <th data-bbox="935 1760 1150 1861">Minimum amount per instalment</th> <th data-bbox="1150 1760 1350 1861">Minimum number of installments</th> </tr> </thead> <tbody> <tr> <td data-bbox="456 1861 632 1995">Weekly</td> <td data-bbox="632 1861 935 1995">Any day (Monday to Friday) (If no day is selected, Monday will be the default day)</td> <td data-bbox="935 1861 1150 1995">Rs. 1,000/- and in multiples of Re. 1 thereafter</td> <td data-bbox="1150 1861 1350 1995">12</td> </tr> <tr> <td data-bbox="456 1995 632 2031">Fortnightly</td> <td data-bbox="632 1995 935 2031">1st and 16th day of</td> <td data-bbox="935 1995 1150 2031">Rs. 1,000/- and</td> <td data-bbox="1150 1995 1350 2031">12</td> </tr> </tbody> </table>   |   |  | Frequency | Specified Date* | Minimum amount per instalment | Minimum number of installments | Weekly | Any day (Monday to Friday) (If no day is selected, Monday will be the default day) | Rs. 1,000/- and in multiples of Re. 1 thereafter | 12 | Fortnightly | 1st and 16th day of | Rs. 1,000/- and | 12 |
| Frequency  | Specified Date*   | Minimum amount per instalment   | Minimum number of installments   |           |                 |                               |                                |        |  |  |    |             |                     |                 |    |
| Weekly   | Any day (Monday to Friday) (If no day is selected, Monday will be the default day)  | Rs. 1,000/- and in multiples of Re. 1 thereafter                          | 12   |           |                 |                               |                                |        |  |  |    |             |                     |                 |    |
| Fortnightly  | 1st and 16th day of   | Rs. 1,000/- and   | 12   |           |                 |                               |                                |        |  |  |    |             |                     |                 |    |

|  | <table border="1" data-bbox="456 192 1347 528"> <tr> <td></td> <td>each month, as applicable (1st and 16th of the month will be the default date).</td> <td>in multiples of Re. 1 thereafter</td> <td></td> </tr> <tr> <td>Monthly (Default Frequency)</td> <td>Any date (10th will be the default date)</td> <td>Rs. 1,000/- and in multiples of Re. 1 thereafter</td> <td>12</td> </tr> <tr> <td>Quarterly</td> <td>Any date (10th will be the default date)</td> <td>Rs. 1,000/- and in multiples of Re. 1 thereafter</td> <td>6</td> </tr> </table> <p>*In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.</p> <p>The Scheme also offers i) SIP TOP UP Facility with Fixed Top Up option or Variable Top Up option; and ii) SIP Pause Facility.</p> <p><b>For further details, please refer to SAI - Section 'Special Products / Facilities offered by the AMC / Schemes'.</b></p>  |   | each month, as applicable (1st and 16th of the month will be the default date). | in multiples of Re. 1 thereafter                     |         | Monthly (Default Frequency) | Any date (10th will be the default date)                            | Rs. 1,000/- and in multiples of Re. 1 thereafter | 12  | Quarterly | Any date (10th will be the default date) | Rs. 1,000/- and in multiples of Re. 1 thereafter | 6  |
|--|---|---|---|--|---------|-----------------------------|---|--|---|-----------|--|--|--|
|  | each month, as applicable (1st and 16th of the month will be the default date).   | in multiples of Re. 1 thereafter                                    |   |  |         |                             |   |  |   |           |  |  |  |
| Monthly (Default Frequency)  | Any date (10th will be the default date)  | Rs. 1,000/- and in multiples of Re. 1 thereafter                    | 12  |  |         |                             |   |  |   |           |  |  |  |
| Quarterly  | Any date (10th will be the default date)  | Rs. 1,000/- and in multiples of Re. 1 thereafter                    | 6   |  |         |                             |   |  |   |           |  |  |  |
| <p><b>Minimum Amount for Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP)</b></p> | <table border="1" data-bbox="448 846 1359 1234"> <thead> <tr> <th>Frequency</th> <th>Date of transfer*</th> <th>Minimum amount of transfer and number of instalments</th> </tr> </thead> <tbody> <tr> <td>Daily ^</td> <td>Every Business Day</td> <td rowspan="4">Six instalments of Rs. 1,000/- and in multiples of Re. 1 thereafter</td> </tr> <tr> <td>Weekly</td> <td>Any day (Monday to Friday) (If no day is selected Monday will be the default day)</td> </tr> <tr> <td>Monthly</td> <td>Any date (10th will be the default date)</td> </tr> <tr> <td>Quarterly</td> <td>Any date (10th will be the default date)</td> </tr> </tbody> </table> <p>*In case the date chosen for SWP / STP falls on a Non-Business Day or on a date which is not available in a particular month, the SWP/STP will be processed on the immediate next Business Day.</p> <p>^ Daily frequency is available only for STP facility and not for SWP facility. Daily STP will be processed only when it is a Business Day for the Transferor Scheme.</p> <p><b>For further details, please refer to SAI - Section 'Special Products / Facilities offered by the AMC / Schemes'.</b></p> | Frequency   | Date of transfer*   | Minimum amount of transfer and number of instalments | Daily ^ | Every Business Day          | Six instalments of Rs. 1,000/- and in multiples of Re. 1 thereafter | Weekly   | Any day (Monday to Friday) (If no day is selected Monday will be the default day) | Monthly   | Any date (10th will be the default date) | Quarterly  | Any date (10th will be the default date) |
| Frequency  | Date of transfer*   | Minimum amount of transfer and number of instalments                |   |  |         |                             |   |  |   |           |  |  |  |
| Daily ^  | Every Business Day  | Six instalments of Rs. 1,000/- and in multiples of Re. 1 thereafter |   |  |         |                             |   |  |   |           |  |  |  |
| Weekly   | Any day (Monday to Friday) (If no day is selected Monday will be the default day)   |   |   |  |         |                             |   |  |   |           |  |  |  |
| Monthly  | Any date (10th will be the default date)  |   |   |  |         |                             |   |  |   |           |  |  |  |
| Quarterly  | Any date (10th will be the default date)  |   |   |  |         |                             |   |  |   |           |  |  |  |
| <p><b>Dispatch of Repurchase (Redemption) Request</b></p>  | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>All redemption requests received prior to the cut-off time (i.e. 3.00 p.m.) on any Business Day at the Official Points of Acceptance of Transactions will be considered accepted on that Business Day, subject to the redemption requests being complete in all respects and will be priced on the basis of Redemption Price for that day. Requests received after the cut-off time (i.e. 3:00 p.m.) will be treated as though they were accepted on the next Business Day.</p> <p>Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments. For further information, please refer to the SAI.</p>  |   |   |  |         |                             |   |  |   |           |  |  |  |

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| <b>Benchmark Index</b>                 | NIFTY 50 Arbitrage Total Return Index (TRI)   |
| <b>IDCW Policy</b>                     | <p>The Scheme will not declare any IDCW under Growth Option of the Scheme. In case of this option, the income earned by the Scheme will remain reinvested in the Scheme and will be reflected in the Net Asset Value.</p> <p>The Trustee may declare IDCW to the Unit holders under the IDCW Option of the Scheme subject to the availability of distributable surplus and the actual distribution of IDCW and the frequency of distribution will be entirely at the discretion of the Trustee. Such IDCW will be distributed to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the Scheme. The IDCW declared will be distributed to the unitholders net of tax deducted at source, wherever applicable.</p> <p>There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be distributed regularly. If the Fund declares &amp; distributes IDCW, the NAV of the IDCW Option of the Scheme will stand reduced by the amount of IDCW distributed and Dividend distribution tax (if applicable). All the IDCW distribution shall be in accordance and compliance with SEBI (Mutual Funds) Regulations, 1996, Stock Exchange Guidelines, as applicable from time to time.</p> <p><b>Equalization Reserve:</b> When units are sold, and sale price (NAV) is higher than face value (Rs. 10 per unit) of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay income distribution/IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>The IDCW payment shall be transferred to the Unitholders within 7 working days of the record date of such declaration of IDCW or such other timeline as may be specified by SEBI from time to time. In the event of failure to transfer IDCW within the stipulated period, the AMC shall be liable to pay interest @ 15% per annum to the Unitholders for the delay in payment as computed from the Record Date or from such other date or for such period as may be advised by SEBI from time to time.</p> <p>Subject to the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time and circulars issued thereunder, the Trustee/ AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that the actual declaration of IDCW and the frequency thereof will inter alia, depend on the availability of distributable surplus as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. The decision of the Trustee in this regard shall be final.</p> <p>All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time.</p> <p>If Unit holders have opted for IDCW Option – Payout facility, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be applicable:</p> <ol style="list-style-type: none"> <li>a) Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and</li> <li>b) Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-IDCW NAV.</li> </ol> |
| <b>Name of the Fund Manager(s) and</b> | Mr. Alok Bahl (tenure not applicable)<br>Mr. Pratik Singh (tenure not applicable)   |

|   |   |
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| <p>tenure of managing the scheme</p>                            |   |
| <p>Name of the Trustee Company</p>                              | <p>Helios Trustee Private Limited</p>   |
| <p>Performance of the scheme</p>                                | <p>The Scheme is a new scheme and does not have any performance track record.</p>   |
| <p>Additional Scheme Related Disclosures</p>                    | <p><b>i. Scheme’s portfolio holding</b><br/>Not applicable since it is a new scheme</p> <p><b>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</b><br/>Not applicable.</p> <p><b>iii. Portfolio Turnover Ratio of the Scheme:</b> Not Applicable since it is a new scheme.</p>  |
| <p>Expenses of the Scheme:<br/><br/>(i) Load Structure</p>      | <p><b>During Continuous Offer</b></p> <p><b>Exit Load:</b></p> <p>(i) If units redeemed or switched out within 7 days from the date of allotment – 0.25% of the applicable NAV</p> <p>(ii) If redeemed/switched out after 7 days from the date of allotment – Nil</p> <p>The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans.</p> <p>There shall be no exit load levied in case of switch of investments i) between the Plans (i.e. Regular and Direct Plans); and/or ii) between the options (i.e. IDCW and Growth options), within the Scheme/Plan.</p> <p>The exit loads set forth above are subject to change at the discretion of the Trustees and such changes shall be implemented prospectively. For any change in load structure, the AMC will issue an addendum and display it on the website/ Investor Service Centres (ISCs).</p> <p>No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option.</p> <p>Exit Load, if any, prevailing on the date of enrolment of SIP/ STP shall be levied in the Scheme.</p> <p>Exit load is not applicable for Segregated Portfolio, if any.</p> <p>For further details, please refer to the Section ‘<b>D. Load Structure</b>’ under Part III. Other Details of the Scheme Information Document.</p> |
| <p>Expenses of the Scheme:<br/><br/>(ii) Recurring Expenses</p> | <p><b>New Fund Offer (NFO) Expenses:</b><br/>All NFO expenses will be borne only by the AMC and not charged to the scheme.</p> <p><b>Annual Scheme Recurring Expenses:</b><br/>The total recurring expenses of the Scheme shall be as per the limits prescribed under sub-regulation 6 and 6A of Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996 and shall not exceed the limits prescribed there under as a percentage limit of daily net assets.</p> <p>As per the Regulation 52(6), the maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily average</p>  |

|   |  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
|---|--|----------------------|-------|---------------------|-------|-----------------------|-------|-----------------------|-------|-----------------------|-------|------------------------|---|---------|-------|
|   | <p>net assets in the table below:</p> <table border="1" data-bbox="440 237 1366 495"> <tr> <td>First Rs. 500 crores</td> <td>2.25%</td> </tr> <tr> <td>Next Rs. 250 crores</td> <td>2.00%</td> </tr> <tr> <td>Next Rs. 1,250 crores</td> <td>1.75%</td> </tr> <tr> <td>Next Rs. 3,000 crores</td> <td>1.60%</td> </tr> <tr> <td>Next Rs. 5,000 crores</td> <td>1.50%</td> </tr> <tr> <td>Next Rs. 40,000 crores</td> <td>TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof</td> </tr> <tr> <td>Balance</td> <td>1.05%</td> </tr> </table> <p>The aforesaid does not include Goods and Services Tax on investment management and advisory fees.</p> <p>Further, as per current Regulation 52 (6A), the additional recurring expenses that can be charged to Scheme shall be subject to a percentage limit of daily average net assets as specified below:</p> <ul style="list-style-type: none"> <li>• Additional recurring expenses of upto 0.05% of daily net assets of the scheme towards the investment and advisory fees or various other permissible expenses. However, in accordance with Para 10.1.7 of the Master Circular, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme. Accordingly, upon levy or introduction of exit load under the Scheme, the additional expenses upto 0.05% under Regulation 52 (6A) (c) may be levied, and upon removal of exit load under the Scheme, additional expense upto 0.05% under Regulation 52 (6A) (c) shall be discontinued.</li> <li>• Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trades, shall be charged to the scheme as per Regulation 52(6A)(a) of SEBI (Mutual Funds) Regulations, 1996 not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.</li> </ul> <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to Regular Plan and no commission for distribution of Units will be paid/ charged under Direct Plan.</p> <p>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 Regular Plan.</p> <p>Actual expenses for the previous financial year (2024-2025): Not Applicable, since it is a new scheme.</p> <p>For the actual current and past six months' expenses being charged, please <a href="#">click here</a> or visit <a href="http://www.heliosmf.in/daily-ter/">www.heliosmf.in/daily-ter/</a>.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (Mutual Funds) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.</p> | First Rs. 500 crores | 2.25% | Next Rs. 250 crores | 2.00% | Next Rs. 1,250 crores | 1.75% | Next Rs. 3,000 crores | 1.60% | Next Rs. 5,000 crores | 1.50% | Next Rs. 40,000 crores | TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof | Balance | 1.05% |
| First Rs. 500 crores  | 2.25%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 250 crores   | 2.00%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 1,250 crores                                       | 1.75%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 3,000 crores                                       | 1.60%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 5,000 crores                                       | 1.50%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Next Rs. 40,000 crores                                      | TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| Balance   | 1.05%  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| <p><b>Tax treatment for the Investors (Unitholders)</b></p> | <p>Investors are advised to refer to the Section on '<b>Taxation on investing in Mutual Funds</b>' in the 'Statement of Additional Information' and to consult their tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.</p>  |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |
| <p><b>Daily Net Asset Value (NAV) Publication</b></p>       | <p>The AMC will calculate and disclose the first NAV of the Scheme/Plans/Options within 5 business days from the date of allotment of units under NFO. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day.</p> <p>The AMC shall prominently disclose the NAV under a separate head on the AMC's website (<a href="http://www.heliosmf.in">www.heliosmf.in</a>) and on the website of AMFI (</p>   |                      |       |                     |       |                       |       |                       |       |                       |       |                        |   |         |       |

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|  | <p><a href="http://www.amfiindia.com">www.amfiindia.com</a>). NAV of the Scheme shall be made available at all Customer Service Centers of the AMC.</p> <p>The NAV will be computed and rounded off up to 2 decimal places.</p> <p>AMC shall update the NAV on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and AMC website (<a href="http://www.heliosmf.in">www.heliosmf.in</a>) by 11.00 p.m. on every business day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>The Unit holders may obtain the information on NAV of the prescribed days by calling the office of the AMC or any of the Investor Service Centers or on the website of the AMC at <a href="http://www.heliosmf.in">www.heliosmf.in</a>. Further, Investors may also place a specific request to the Mutual Fund for sending the latest available NAV through SMS.</p> <p>The NAV of the Segregated Portfolio, if any, shall be declared on daily basis.</p>  |   |
| <p><b>For Investor Grievances please contact</b></p> | <p><b>Registrar and Transfer Agent:</b></p> <p><b>Computer Age Management Services Ltd. (CAMS)</b><br/>                 New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H. Road), Chennai - 600 034</p> <p>Telephone No: 044-30212816<br/>                 Website: <a href="http://www.camsonline.com">www.camsonline.com</a></p>   | <p>Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications. Investors can also post their grievances / feedback / suggestions on our website <a href="http://www.heliosmf.in">www.heliosmf.in</a> under the section 'Contact Us'. Investors may also call us at our toll free number 18002100168 or email us at <a href="mailto:customercare@helioscapital.in">customercare@helioscapital.in</a></p> <p>Mr. Vilas Solanki, Investor Relations Officer, can be contacted at The Capital, 502 B, 5th Floor, Plot C70, Bandra Kurla Complex, Mumbai – 400051 at telephone number Tel.: +91 22 6731 9649. E-mail can be sent on: <a href="mailto:iro@helioscapital.in">iro@helioscapital.in</a>.</p> |
| <p><b>Unitholders' Information</b></p>               | <p>Subject to the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time and circulars issued thereunder, the Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.</p> <p>The AMC/Trustee retains the sole and absolute discretion to reject any application, subject to the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time and circulars issued thereunder.</p> <p><b>Account Statement:</b></p> <ul style="list-style-type: none"> <li>• <b>For investors holding units in non-demat mode:</b> An allotment confirmation specifying the number of units allotted will be sent to the unit holders by way of email and / or SMS to the registered e-mail address and/or mobile number, within 5 Business Days from the date of closure of the initial subscription list and / or from the date of receipt of the request from the unit holders'.</li> <li>• <b>For investors holding units in dematerialized mode:</b> Allotment advice will be sent upon allotment of units stating the number of Units allotted to each of the Unit holder(s) who have opted for allotment in dematerialized mode within 5 working days from the date of closure of the NFO period. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form.</li> <li>• <b>Consolidated Account Statement (CAS):</b> CAS shall be sent to the Unit holder, as per the following timelines:</li> </ul> |   |

| CAS  | Timeline  |
|--|---|
| <p><b>Monthly CAS</b> - to those investors in whose folios, transactions have taken place during the month and who have provided a valid Permanent Account Number (PAN).</p> | <p>In case of investors who have opted for delivery via electronic mode, monthly CAS shall be dispatched by the 12<sup>th</sup> day from the month end.</p> <p>In case of investors who have opted for delivery via physical mode, CAS shall be dispatched by the 15<sup>th</sup> day from the month end.</p> |
| <p><b>Half Yealy CAS</b> - to those investors where no transaction has taken place in a folio during the period of six months ended September 30 and March 31</p>            | <p>In case of investors who have opted for delivery via electronic mode, CAS shall be dispatched by the 18<sup>th</sup> day of April and October.</p> <p>In case of investors who have opted for delivery via physical mode, CAS shall be dispatched by the 21<sup>st</sup> day of April and October.</p>     |

CAS shall generally be dispatched via email, however, in case investor does not wish to receive CAS through email, option shall be available to the investors to receive the CAS in physical form at the address registered with the Depositories and the AMC/RTA.

In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.

**Periodic Disclosures:**

- Portfolio Disclosure:** The AMC will disclose portfolio (along with ISIN and other prescribed details) of the Scheme in the prescribed format on its website viz. [www.heliosmf.in](http://www.heliosmf.in) and on the website of Association of Mutual Funds in India (AMFI) viz. [www.amfiindia.com](http://www.amfiindia.com) as under:

**For Debt Schemes** – on a fortnightly basis (i.e. as on 15th and as on the last day of the month), within 5 days from end of fortnight.

**For All Schemes** – as at the end of the month/half-year i.e. March 31 and September 30, within 10 days from end of Month/Half year.

In case of unitholders whose e-mail addresses are registered, the AMC will also send the above via email within the timelines mentioned above. The timelines above will be subject to change as specified by SEBI from time to time.

AMC will publish an advertisement every half-year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

Please [click here](#) for portfolio of the Scheme or visit [www.heliosmf.in/portfolio-disclosure/](http://www.heliosmf.in/portfolio-disclosure/).
- Half Yearly Disclosures of Financial Results:** The AMC shall host half yearly disclosures of the Scheme's' unaudited financial results in the prescribed format on its website viz. [www.heliosmf.in](http://www.heliosmf.in) and on the website of Association of Mutual Funds in India (AMFI) viz. [www.amfiindia.com](http://www.amfiindia.com) within one month from the close of each half year i.e. on 31st March and on 30th September and shall publish an advertisement in this regard 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.

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|  | <p>Half yearly financial results of the Scheme can be referred through following weblink: <a href="https://www.heliosmf.in/downloads/">https://www.heliosmf.in/downloads/</a> &gt;&gt;Financials.</p> <ul style="list-style-type: none"> <li> <p><b>Annual Report:</b> The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI as soon as may be possible but not later than four months from 31st March of each year. The abridged / full Scheme wise Annual Report shall contain such details as are required under the Regulations / Circulars issued thereafter. The AMC shall publish an advertisement every year 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 and on the website of AMFI. The AMC shall display prominently on the AMC's website link of the scheme wise annual report and physical copy of the same shall be made available to the unitholders at the registered / corporate office of the AMC at all times. Further, AMC shall provide modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. The AMC shall also provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from unitholder.</p> <p>Annual Report of the Scheme can be referred through following weblink: <a href="https://www.heliosmf.in/downloads/">https://www.heliosmf.in/downloads/</a> &gt;&gt;Financials.</p> </li> <li> <p><b>Risk-o-meter:</b> In order to address the issue of mis-selling and with an aim to provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them, mutual funds are required to 'Label' their schemes on certain parameters as specified under Para 17.4 of the Master Circular. One of such parameters is to depict the risk associated with schemes through a pictorial meter named "Riskometer" and this meter would appropriately depict the level of risk in any specific scheme.</p> <p>In case of equity shares held by the Scheme, risk level shall be evaluated taking into account the risk parameters such as Market Capitalization, Volatility and Impact Cost (liquidity measure) for each of the securities held by the Scheme as on the last day of the previous month and an appropriate risk value shall be assigned using the methodology specified under Annexure 9 of the Master Circular.</p> <p>Based on the said methodology, the Scheme shall arrive at the risk level / value of equity portfolio which shall be a simple average of market capitalization value, volatility value and impact cost value. This risk level is depicted in the form of a Riskometer which has 6 levels of risk i.e. i) Low Risk, ii) Low to Moderate Risk; iii) Moderate Riks; iv) Moderately High Risk; v) High Risk; and vi) Very High Risk.</p> <p>Accordingly, based on the scheme characteristics and model portfolio, the Scheme has been labelled as 'Low Risk' during the NFO. This risk level, however, may vary post NFO when actual investments are made.</p> <p>Riskometer of the Scheme shall be evaluated on a monthly basis and AMC shall disclose the Riskometer along with portfolio disclosure for the Scheme on its website and on AMFI website within 10 days from the close of each month. Any change in Riskometer shall also be communicated by way of notice and by way of an e-mail or SMS to unitholders of the Scheme. Further, AMC shall disclose the risk level of Scheme as on March 31 of every year, along with the number of times the risk level has changed over the year, on its website and AMFI website. The Fund shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of SEBI circulars/guidelines issued in this regard from time to time.</p> <p>Annual disclosure of risk-o-meter can be referred through following weblink:</p> </li> </ul> |
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|                   | <p><a href="http://www.heliosmf.in/downloads/">www.heliosmf.in/downloads/</a> &gt;&gt;Mandatory Disclosure &gt;&gt; 'Annual Disclosure of Risk Levels'.</p> <p>The latest risk-o-meter of the Scheme shall also be disclosed along with monthly portfolio disclosure of the Scheme. Portfolio disclosure link: <a href="http://www.heliosmf.in/portfolio-disclosure/">www.heliosmf.in/portfolio-disclosure/</a></p> <p>• <b>Disclosure of Risk Adjusted Return – Information Ratio (IR):</b> Information Ratio (IR) is an established financial ratio to measure the Risk Adjusted Return (RAR) of any scheme portfolio. The AMC shall disclose IR of a scheme portfolio on its website along with performance disclosure, on a daily basis.</p> <p>Please <a href="#">click here</a> to access IR details:</p> <p>For detailed explanation of IR, its uses and method of calculation of IR, please visit: <a href="http://amfiindia.com/information-ratio">amfiindia.com/information-ratio</a></p> <p><b>For further details on above matters, please refer to the SID and/or SAI.</b></p> |
| <b>Stamp Duty</b> | <p>Mutual fund units issued against Purchase transactions would be subject to levy of stamp duty @ 0.005% of the amount invested.</p> <p>For further details on above matters, please refer to the SID and/or SAI.</p>  |

## Investment Strategy

### Investment Approach and Risk Control

The Scheme will be managed actively in line with the investment objectives and asset allocation of the Scheme.

The Scheme will endeavour to invest in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment as per the investment objective and the asset allocation pattern of the Scheme.

The Scheme shall at all times endeavor to take advantage of the arbitrage opportunities available due to difference in pricing emerging between cash market and the derivatives market. However, as the Scheme wants to avail of the benefit granted under the Income-tax Act to equity-oriented funds as defined under Section 115T, the Scheme shall, in the absence of adequate income earning arbitrage opportunities, invest only in equity shares of domestic companies. Alternatively, if suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may hedge the equity portfolio by using derivatives or may invest in short-term debt / money market instruments.

The Fund Manager will evaluate the difference between the price of a stock in the futures market and in the spot market. If the price of a stock in the futures market is higher than in the spot market, after adjusting for costs and taxes the scheme shall buy the stock in the spot market and sell the same stock in equal quantity in the futures market, simultaneously.

The Scheme will endeavor to build similar market neutral positions that offer an arbitrage potential for e.g. buying the basket of index constituents in the cash or futures segment and selling the corresponding index futures, etc. The Scheme would also look to avail of opportunities between one futures contract and another.

The Scheme may deploy one or more of the below mentioned derivative Strategies to the extent they are in line with the investment objective of the Scheme:

#### a. Derivative & Arbitrage Strategies:

Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, index, such as: interest rates, exchange rates and equities.

The Scheme will also invest in low risk derivatives strategies. These strategies will involve any combination of cash, futures and options

The Scheme may invest in opportunities arising out of corporate actions announced in stocks that offer superior risk adjusted returns and IPOs.

1. **Cash Future Arbitrage:** This strategy is employed when the price of the future is trading at a premium to the price of its underlying in spot market. The Scheme shall buy the stock in spot market and endeavor to simultaneously sell the future at a premium on a quantity neutral basis.

Buying the stock in spot market and selling the futures results into a hedge where the Scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the spot market. Thus, there is a convergence between the spot price and the futures market on expiry. This convergence helps the Scheme to generate the arbitrage return locked in earlier.

If the futures are quoting at a discount to the price in the cash market before the expiry the trade may be reversed by buying the futures and selling the shares in the cash market which, will enhance the profit potential to the extent of discount between future as compared to cash market.

On or before the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity still remains attractive, the scheme may rollover the futures

position and hold onto the position in the spot market. In case such an opportunity is not available, the scheme would liquidate the spot position and settle the futures position simultaneously.

Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity and holding onto the spot position.

There could also be instances of unwinding both the spot and the future position before the expiry of the current month future if the price differential is realized before expiry or better opportunities are available in other stocks or it proves advantageous or to meet redemption.

2. **Index Arbitrage:** The Index (e.g. Nifty 50) derives its value from its constituent stocks; the constituent stocks (in their respective weights) can be used to create a synthetic index matching the Index. Also, theoretically, the fair value of a future is equal to the spot price plus the cost of carry.

Theoretically, therefore, the pricing of Index futures should be equal to the pricing of the synthetic index created by futures on the underlying stocks.

Due to market imperfections, the index futures may not exactly correspond to the synthetic index futures. The Index futures normally trade at a discount to the synthetic Index due to large volumes of stock hedging being done using the Index futures giving rise to arbitrage opportunities.

One instance in which an index arbitrage opportunity exists is when Index future is trading at a discount to the Index (spot) and the futures of the constituent stocks are trading at a cumulative premium.

The fund manager shall endeavour to capture such arbitrage opportunities by taking long positions in the Index futures and short positions in the synthetic index (constituent stock futures). Based on the opportunity, the reverse position can also be initiated.

**Index Arbitrage (Spot market):** This strategy is very similar to the index arbitrage strategy explained above. This strategy can be executed when the index future is trading at a premium to the underlying index. The Fund Manager will buy the index constituents (ratio of weights in the index) in the spot market and simultaneously sell the index future at a premium. On expiry day, the futures expire at cash. This convergence helps realize the profits locked-in.

3. **Portfolio Protection/ Hedging:** The Scheme may use exchange-traded derivatives to hedge the equity portfolio.
4. **Calendar Spread:** Under this strategy, the Scheme attempts to extract and profit from the spread (the difference between buying and selling price) created between two derivative contracts (e.g. Futures) of the same underlying instrument but with different expiries.
5. **Covered Call Strategy:** The fund manager may use the covered call strategy by writing call options against a long position in the underlying security thereby locking in the returns. This strategy allows fund managers to earn premium income in addition to returns locked in from the long underlying. The objective of the strategy is to earn the option premium. This strategy allows the Fund Manager to reduce downside risk (to extent of premium received), thereby resulting in better risk adjusted returns for the Scheme. Covered calls although has inherent risk of loss of upside, i.e. if the share price rises above strike price and it is called away, the option seller forgoes any share price appreciation above the option strike price.
6. **Corporate Action / Event Driven Strategies:** The Scheme may also invest in arbitrage opportunities arising out of corporate actions/event (e.g. – mergers, FPO, delisting, open offers, etc.). Few examples of arbitrage opportunities arising out of corporate actions/event are provided below:

- 1) Dividend Arbitrage: Usually during the period prior to dividend declaration, the stock futures/options can provide a profitable opportunity. Generally, the stock price declines by the dividend amount when the stock goes ex-dividend.
- 2) Buy-Back / Open Offer Arbitrage: when the company announces the buy-back / open offers of its own shares, there could be opportunities due to price differential in buy-back/open offer price and traded price. The scheme will take a long position in a stock for which the buy-back/ open offer price is expected to be higher than the traded price. Depending on the probability of the open offer and acceptance of shares, the scheme may take a certain short position in the future of the same stock. Since the position is related to a stock-specific event, it is expected to be uncorrelated with the overall direction of the equity markets.
- 3) Delisting Arbitrage: When a company intends to delist from the stock exchanges, it goes for a Reverse Book Building process and offers an exit price to all existing shareholders. The scheme can take a long position in a stock in case the traded price is below the expected exit price.
- 4) Convertible Securities Arbitrage (when available): This strategy attempts to extract value from options embedded in convertible securities. Typically, the strategy involves purchasing a convertible security and then hedging the underlying equity security.
- 5) Merger/ Risk Arbitrage: When the Company announces any merger, amalgamation, hive off, de-merger, etc., there could be opportunities due to price differential in the cash and the derivative market. In case the merger is between 2 listed companies, the arbitrage can be based on the differential between the announced swap ratio and the actual traded prices for the 2 stocks.
- 6) Rights Offer Arbitrage: When the company announces Right offers at a discounted price, there could be opportunities due to price differential in the Cash and Derivatives market. The scheme can Buy Rights at discounted price and Sell Equivalent Quantity in Futures.

These are just a few examples of arbitrage opportunities arising out of corporate actions. This is not an exhaustive list as every corporate action could offer a different and unique opportunity.

The Scheme may also use derivative instruments as may be introduced from time to time, with the underlying being any of the stocks in a recognized stock exchange.

The Scheme may deploy one or more of the above mentioned derivative Strategies to the extent they are in line with the investment objective of the Scheme.

- b. **Strategy for investments in Debt/ Money Market Instruments:** With the aim of controlling risks, credit evaluation of the instruments proposed to be invested in will be carried out by the Investment Team of the AMC. The credit evaluation shall include study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC will also be guided by the ratings of rating agencies. In addition, the investment team of the AMC will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.

The AMC would use this analysis to position the portfolio appropriately.

**For further details on derivative strategies, illustration and the benefits and risks attached therewith, please refer to SAI.**

#### **Portfolio Turnover**

Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scheme during a specified period of time. The Scheme being an open-ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate, with any reasonable measure of accuracy, the likely turnover in the portfolio(s). Active asset allocation would impact portfolio turnover.

Further, the Scheme follows active investment strategies/asset allocation as detailed above and there is possibility that implementation of such active strategies/allocation could result into a higher rate of the portfolio turnover of the scheme which could in turn lead to higher brokerage and transaction cost. However, the investment strategies shall be used with an aim to minimize the risk for the unitholders and achieve scheme's investment objectives

**.Risk Profile of the Scheme**

**Scheme Specific Risk Factors**

In line with the investment objectives and asset allocation of the scheme, the Scheme shall invest in various securities (including equities and fixed income securities) which may be exposed to various risks. Some of the specific risk factors related to the Scheme include, but are not limited to the following:

**Market Risk:**

All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the Scheme's objective will be achieved. The securities that the Scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions.

Markets are volatile and can decline significantly in response to adverse issues, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity.

Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

**Risk Associated with Investing in Equities:**

- The Scheme proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. The liquidity of investments made in the Scheme may be restricted by trading volumes, settlement periods and transfer procedures. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes 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, 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.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges.
- Limited trading volumes/non availability of quotes in any of the securities held by the scheme can result into a larger liquidity risk in comparison with securities that are actively traded on the exchanges or offer other exit options to the investors, including put options.
- Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can afford to take the risk of losing their investment.
- The value of the Schemes' investments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.
- The Mutual Fund may not be able to sell securities, which can lead to temporary illiquidity. 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 be collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.

- Investors may note that a dividend is due only when declared and there is no assurance that a company (even though it may have a track record of payment of dividend in the past) may continue paying dividend in future. As such, the schemes are vulnerable to instances where investments in securities may not earn a dividend or where lesser dividend is declared by a company in subsequent years in which investments are made by schemes. As the profitability of companies is likely to vary and have a material bearing on their ability to declare and pay dividends, the performance of the schemes may be adversely affected due to such factors.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of Schemes' investments is inherently restricted by trading volumes in the securities in which it invests.
- Fund manager endeavors to generate returns based on certain past statistical trends. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- In case of abnormal circumstances, it will be difficult to complete the square off transaction due to liquidity being poor in stock futures/spot market. However, the Fund will aim at taking exposure only into liquid stocks where there will be minimal risk to square off the transaction.
- The schemes are also vulnerable to movements in the prices of securities invested by the schemes, which again could have a material bearing on the overall returns from the schemes. These stocks, at times, may be relatively less liquid as compared to growth stocks.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.
- In the event that the investible funds of more than 65% of the total proceeds of the Scheme are not invested in equity shares of domestic companies, the tax exemptions on income distribution will not be available to the Scheme. This is however subject to change as per Income Tax laws of India.

**Risks associated if investment made in small/mid cap companies:**

- This scheme may invest in equity and equity related instruments of large, mid and small cap companies and the nature of the portfolio may result in volatility similar to other diversified equity-oriented funds. It is important to note that midcap and small cap stocks may be riskier and more volatile on a relative basis. It should be noted that over a period of time, large cap, midcap and small cap stocks have demonstrated different levels of volatility and investment returns. And it is important to note that generally, no one category consistently outperforms the others. While Small & Mid-cap stocks gives one an opportunity to go beyond the usual large blue-chip stocks and present possible higher capital appreciation, it is important to note that Small & Mid-cap stocks can be riskier and more volatile on a relative basis.
- Small/Mid cap companies carry large amount of liquidity risk compared to the large cap companies, as the ability to sell is limited by overall trading volume in the securities, which it invests.

**Risk factors associated with investing in Preference Shares:**

- **Credit Risk** - Investments in Preference Shares are subject to the risk of an issuer's inability to meet dividend and redemption by the issuer. Further, for non-cumulative preference shares, the issuer also has an option not to pay dividends on preference shares in case of inadequate profits in any year.
- **Liquidity Risk** - Preference shares lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- **Unsecured in nature** - Preference shares are unsecured in nature and rank lower than secured

and unsecured debt in hierarchy of payments in case of liquidation. Thus, there is a significant risk of capital erosion in case the company goes into liquidation.

- **Market Risk** – The schemes will be vulnerable to movements in the prices of securities invested by the schemes which could have a material bearing on the overall returns from the schemes.

**Risk associated with investment in Fixed Income Securities:**

- **Market Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Liquidity Risk:** Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- **Credit Risk:** Investments in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of the fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which the government raises new money and/or the price levels at which the market is already dealing in existing securities. The price risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Settlement risk:** The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Schemes' portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the Schemes' portfolio.
- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.

**Risks associated with investment in unlisted securities:**

Subject to the SEBI (Mutual Funds) Regulations, 1996, the scheme may invest in unlisted debt securities (i.e. Government securities, Money Market Instruments (other than Commercial Papers), and Non-Convertible Debentures). Unlisted securities, in general, are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realize their investments in unlisted securities at a fair value.

**Risk associated with investment in Fixed Income Securities:**

- Fixed Income Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- Different types of fixed income securities in which the Scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme(s) risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated/unrated debt securities offering higher yields as well as zero coupon securities that offer attractive yields. This

may increase the absolute level of risk of the portfolio.

- As zero-coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. In accordance with SEBI guidelines, The AMC may choose to invest in unlisted debt securities (i.e. Government securities, Money Market Instruments (other than Commercial Papers), and Non-Convertible Debentures) that offer attractive yields. This may increase the risk of the portfolio.
- The Scheme(s) at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the Fund Manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- Investment in unrated instruments may 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 value for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities.

**Risks associated with Investing in Derivatives:**

The Schemes may use various derivative products as permitted by the SEBI (Mutual Funds) Regulations, 1996. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mis-pricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

The Fund may use derivatives instruments like Stock /Index Futures & Options, Interest Rate Swaps, Forward Rate Agreements, Interest Rate Futures or other derivative instruments for the purpose of trading and/or hedging and portfolio balancing, as permitted under the SEBI (Mutual Funds) Regulations, 1996 and guidelines. Usage of derivatives will expose the Schemes to certain risks inherent to such derivatives.

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

Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value.

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

The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:

- Lack of opportunity available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- **Execution Risk:** The prices which are seen on the screen need not be the same at which execution will take place
- **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset

does not match the movement of the underlying asset being hedged

- Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margin or insist that margins be placed in cash. All of these might force positions to be unwound at a loss and might materially impact returns.

**Additional risks for writing covered call options for equity shares:**

1. Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing are capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares.
2. 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.
3. The writing of the 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.
4. The total gross exposure related to the option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy any options.

**Risks related to Arbitrage Strategy:**

The primary objective of the Scheme is to identify investment opportunities and to exploit price discrepancies in various markets. Identification and exploitation of the strategies to be pursued by the Fund Manager involve uncertainty. No assurance can be given that fund manager will be able to locate investment opportunities or to correctly exploit price discrepancies in the capital markets. Reduction in mis-pricing opportunities between the cash market and future and options market may lead to lower level of activity affecting the returns. As the Scheme proposes to execute arbitrage transactions in various markets simultaneously, this may result in high portfolio turnover and consequently high transaction cost. In case of a large redemption, the scheme may need to reverse the spot-futures transaction before the date of futures' settlement. This eventuality may lead to the basis risk. While reversing the spot-futures transaction on the Futures & Options settlement day on the Exchange, there could be a risk of volume weighted average-price of the market being different from the price at which the actual reversal is processed. This may result in basis risk. On the date of expiry, when the arbitrage is to be unwound, it is not necessary for the stock price and its future contract to coincide. There could be a discrepancy in their prices even a minute before the market closes. Thus, there is a possibility that the arbitrage strategy gets unwound at different prices.

**Risk associated with Interest Rate Future (IRF)**

An Interest Rate Futures is an agreement to buy or sell a debt instruments at a specified future date at a price that is fixed today. Interest Rate Futures are Exchange Traded and are cash settled. Hedging using Interest Rate Futures can be perfect or imperfect. Perfect hedging means hedging the underlying using IRF contract of same underlying.

- i. Market risk: Derivatives carry the risk of adverse changes in the market price.
- ii. Price Risk-The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- iii. Liquidity risk –This occurs where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices.
- iv. Model Risk -The risk of mispricing or improper valuation of derivatives.

- v. Basis Risk –This risk arises when the instrument used as a hedge does not match the movement in the instrument/ underlying asset being hedged.

The risks may be interrelated also; for example interest rate movements can affect equity prices, which could influence specific issuer/industry assets. Correlation weakening and consequent risk of regulatory breach.

**Risk factors associated with Interest Rate Swaps**

Investing in interest rate swaps can involve several risks including but not limited to below risks:

- i. Interest Rate Risk: This is the primary risk, arising from fluctuations in market interest rates. If interest rates move unfavorably, the value of the swap can decrease.
- ii. Counterparty Risk: This is the risk that the other party in the swap agreement may default on their payment obligations. This risk can be mitigated through collateral requirements and central clearing.
- iii. Liquidity Risk: Interest rate swaps can sometimes be difficult to unwind or sell before their maturity, which can pose liquidity challenges for the mutual fund.
- iv. Valuation Risk: Accurately valuing interest rate swaps can be complex and may require sophisticated models and assumptions. Incorrect valuations can lead to mispricing and potential losses.
- v. Operational Risk: This includes the risk of errors in the execution, management, or with investment in Tri-Party Repo through settlement of the swap transactions.

**Risks associated with Securities Lending & Borrowing (SLB):**

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.

The risks in security lending consist of the failure of intermediary / counterparty, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the intermediary / counterparty. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

Investors are requested to refer to section “**How will the Scheme allocate its assets?**” for maximum permissible exposure to Securities Lending & Borrowing.

The AMC shall report to the Trustee on a quarterly basis as to the level of lending in terms of value, volume and the names of the intermediaries and the earnings/losses arising out of the transactions, the value of collateral security offered etc. The Trustees shall offer their comments on the above aspect in the report filed with SEBI under sub-regulation 23(a) of Regulation 18 of the SEBI (Mutual Funds) Regulations, 1996.

**Risk factor associated with legal, tax and regulatory risk:**

The Scheme could be exposed to changes in legal, tax and regulatory regime which may adversely affect it and / or the investors. Such changes could also have retrospective effects and could lead to additional taxation imposed on the Scheme which was not contemplated either when investments were made, valued or disposed of.

**Risk factors associated with creation of segregated portfolios:**

1. **Liquidity risk** – A segregated portfolio is created when a credit event occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that the

proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that a deep secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them.

2. **Valuation risk** - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to the absence of an active secondary market and difficulty to price in qualitative factors.

**Risk associated with investments in Money Market instruments:**

Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.

Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.

The NAV of the Scheme's Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

**Risks associated with investing in Tri Party Repo through CCIL (TREPS):**

The mutual fund has obtained membership of securities segment and Tri-party 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.

CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall".

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).

Further, it may be noted that CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

**Risk Factors Associated with Investments in REITs and InvITs:**

- **Market Risk:** REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of

securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures. The scheme will undertake active portfolio management as per the investment objective to reduce the market risk.

- **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, 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 an increase in the scheme portfolio risk. The fund will try to maintain a proper asset- liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying units.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in the form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. However, the reinvestment risk will be limited as the proceeds are expected to be a small portion of the portfolio value.
- The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

**Risk Factors associated with schemes investing in Gilt / Government Securities:**

Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of the fall or rise in prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price risk is not unique to government securities but is true for all fixed income securities. The default risk, however, in respect of Government securities is zero. Therefore, their prices are influenced only by movement in interest rates in the financial system. On the other hand, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by the credit standing of the issuer as well as the general level of interest rates.

Even though the Government securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

**Risks associated with transaction in Units through Stock Exchange mechanism:**

In respect of transactions in Units of the Scheme routed through the BSE StAR MF platform or any other recognized stock exchange platform as intimated by the AMC, allotment and redemption of Units on any Business Day will depend upon the order processing/ settlement by BSE, or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by BSE or such other recognized exchange in this regard.

**Risks associated with investments in mutual fund units:**

To the extent of the investments made by the scheme in mutual funds units, the risks associated with investing in such funds like market risk, credit & default risk, liquidity risk, redemption risk including the possible loss of principal; etc. will exist.

**Risk control measures**

Investments made by the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (Mutual Funds) Regulations, 1996. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. While allocating and choosing securities, the Fund Manager will aim to diversify by gaining broad exposure to different industries and companies in order to reduce risk.

Helios Arbitrage Fund will allocate assets predominantly in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within

the equity derivative segment and the balance in debt and money market instruments. This allocation will be steadily monitored and it shall be ensured that investments are made in accordance with the Scheme objective and within the regulatory and internal investment restrictions prescribed from time to time. This Scheme offers lower risk alternative to pure diversified equity funds due to its investment strategy. Since disciplined investing requires risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

**RISK MANAGEMENT STRATEGIES:**

The Scheme by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt and equity markets. The risk control process involves identifying & measuring the risk through various risk measurement tools. The Scheme has identified the following risks of investing in equity and debt and designed risk management strategies, which are embedded in the investment process to manage such risks.

| <b>Risks associated with Equity investment</b>   |  |
|--|--|
| <b>Risks and description</b>   | <b>Risk mitigation strategy</b>  |
| <b>Concentration Risk:</b> Concentration risk represents the probability of loss arising from heavily lopsided exposure to a particular group of sectors or securities.  | The scheme will endeavor to have a well-diversified equity portfolio comprising stocks across various sectors of the economy. This would aid in managing concentration risk and sector-specific risks. Generally, diversification across market cap segments also aids in managing volatility and ensuring adequate liquidity at all times.  |
| <b>Market Risk:</b> The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme.  | Market risk is a risk which is inherent to an equity scheme. The Scheme may use derivatives to limit this risk.  |
| <b>Liquidity risk:</b> The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.  | As such the liquidity of stocks that the fund invests into could be relatively low. The fund will try to maintain a proper asset-liability match to ensure redemption / maturity payments are made on time and not affected by illiquidity of the underlying stocks.   |
| <b>Derivatives Risk:</b> As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. | The Scheme may invest in derivatives for the purpose of hedging, arbitrage, portfolio balancing and other purposes as may be permitted under the SEBI (Mutual Funds) Regulations, 1996. Derivatives may be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trades will be done only on the exchange with guaranteed settlement. Exposure to derivatives of stocks or underlying index will be done based on requisite research. Fund managers will endeavor to use derivatives which are liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. Such exposure shall also be regularly reviewed by the Fund manager.<br><br>No OTC contracts will be entered into. |

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|---|---|
| <p><b>Liquidity Risk for Arbitrage Trades:</b> In case of Arbitrage trades, under abnormal circumstances it will be difficult to square off the transaction due to liquidity being poor in the underlying stock, stock futures or options market.</p> | <p>The Scheme will aim at taking exposure only into liquid stocks/derivatives where there will be minimal risk to square off the transaction.</p> |
|---|---|

| <p><b>Risks associated with Debt investment</b></p>  |  |
|--|--|
| <p>With the aim of controlling risks, credit evaluation of the instruments proposed to be invested in will be carried out by the Investment Team of the AMC. The credit evaluation shall include study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC will also be guided by the ratings of rating agencies. In addition, the investment team of the AMC will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.</p> |  |
| <p>The AMC would use this analysis to position the portfolio appropriately. Specific risk mitigants for debt securities are explained below:</p>   |  |
| <p><b>Risks and description</b></p>  | <p><b>Risk mitigation strategy</b></p>   |
| <p><b>Market Risk/ Interest Rate Risk:</b> As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</p>  | <p>The scheme will undertake active portfolio management as per the investment objective to reduce the market risk. In a rising interest rate scenario, the scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent.</p>   |
| <p><b>Liquidity or Marketability Risk:</b> This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).</p>  | <p>The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.</p> <p>Liquidity risk is today characteristic of the Indian fixed income market. The Scheme will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.</p> |
| <p><b>Credit Risk:</b> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).</p>   | <p>Management analysis will be used to identify company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken. Also, the AMC shall follow its internal policy w.r.t. credit risk assessment before investing.</p>   |

|   |  |
|---|--|
| <p><b>Reinvestment Risk:</b> This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested the risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.</p>   | <p>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.</p>  |
| <p><b>Derivatives Risk:</b> As and when the scheme trades in the derivatives market, there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require 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. 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. 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.</p> | <p>Interest Rate Swaps will be done with approved counter parties under pre-approved ISDA agreements. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.</p> |

Note: The information contained herein is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

**IMPORTANT:**

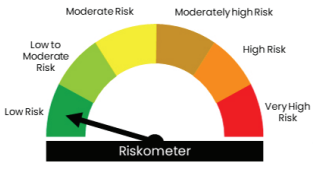
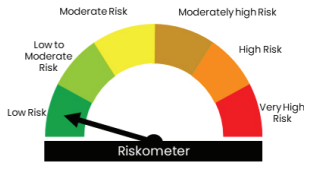
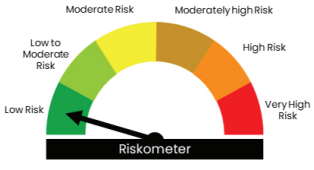
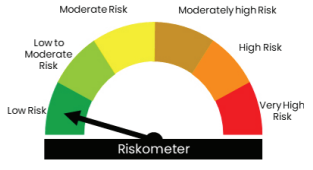
Before investing, investors should also ascertain about any further changes pertaining to scheme such as features, load structure, etc. made to the Scheme Information Document/ Key Information Memorandum by issue of addenda/ notice after the date of this Document from the AMC/ Mutual Fund/ Investor Service Centres (ISCs)/ Website/ Distributors or Brokers or Investment Advisers holding valid registrations.

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**APPLICATION FORM FOR**

**HELIOS MUTUAL FUND - OVERNIGHT FUND AND  
ARBITRAGE FUND**

**Product Labelling:** To provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them, the product labelling is as under:

|   |  |   |   |
|---|--|---|---|
| <p><b>Name of the Scheme</b></p>  | <p><b>This product is suitable for investors who are seeking*:</b></p>   | <p><b>Scheme Risk-o-meter#</b></p>  | <p><b>Benchmark Risk-o-meter</b><br/>As per AMFI Tier I Benchmark i.e. CRISIL Liquid Overnight Index</p>                      |
| <p><b>Helios Overnight Fund</b><br/>An open-ended debt scheme investing in overnight securities. Relatively Low interest rate risk and relatively Low credit risk</p> | <ul style="list-style-type: none"> <li>Income over short term and high liquidity.</li> <li>Investment in debt &amp; money market instruments with overnight maturity.</li> </ul>   |  <p>The risk of the scheme is Low</p>   |  <p>The risk of the benchmark is Low</p>   |
| <p><b>Name of the Scheme</b></p>  | <p><b>This product is suitable for investors who are seeking*:</b></p>   | <p><b>Scheme Risk-o-meter#</b></p>  | <p><b>Benchmark Risk-o-meter</b><br/>As per AMFI Tier I Benchmark i.e. NIFTY 50 Arbitrage Total Return Index (TRI)</p>        |
| <p><b>Helios Arbitrage Fund</b><br/>(An open-ended scheme investing in arbitrage opportunities)</p>   | <ul style="list-style-type: none"> <li>To generate income with low volatility over short to medium term.</li> <li>Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets.</li> </ul> |  <p>The risk of the scheme is Low</p> |  <p>The risk of the benchmark is Low</p> |

# Please note that the above risk-o-meter is as per the product labelling of the scheme available as on the date of this document. As Para 17.4 of SEBI Master Circular dated June 27, 2024, on product labelling (as mended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure on its website and on AMFI website within 10 days from the close of each month. 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 of that particular scheme.

\$ The above product labelling assigned during the New Fund Offer (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.

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

| Potential Risk Class (PRC) for Helios Overnight Fund                                  |   |                             |                       |                              |
|---|---|-----------------------------|-----------------------|------------------------------|
| (Maximum risk the Scheme can take)  |   |                             |                       |                              |
| Credit Risk   | → | Relatively Low<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(Class C) |
| Interest Rate Risk  | ↓ |                             |                       |                              |
| Relatively Low (Class I)  |   | A-I                         |                       |                              |
| Moderate (Class II)   |   |                             |                       |                              |
| Relatively High (Class III)   |   |                             |                       |                              |
| A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk. |   |                             |                       |                              |

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**KEY PARTNER/AGENT INFORMATION (Investors Applying under direct plan should mention "DIRECT" in ARN Column)**

| Distributor/ RIA Code   | Sub Agent ARN | Sub Agent Code/Bank Branch Code/<br>Internal Code | *Employee Unique Identification<br>Number (EUIN) |
|---|---------------|---|--|
| ARN-  |               |   |  |
| * EUIN Declaration (Only where EUIN box is left blank) - EUIN Declaration: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/ relationship manager/sales person of the distributor/sub broker and the distributor has not charged any advisory fees on this transaction. (Refer Instruction No XI) |               |   |  |
| Signature of Sole/First Applicant/Guardian  |               | Signature of Second Applicant                     | Signature of Third Applicant                     |

|  |   |
|--|---|
| <b>1. EXISTING INVESTOR FOLIO NUMBER</b> | <b>2. MODE OF HOLDING</b> [Please tick (✓)]   |
| <input type="text"/>                     | <input type="checkbox"/> Single <input type="checkbox"/> Joint (Default) <input type="checkbox"/> Any one or Survivor |

**3. APPLICANT DETAILS (Mention name as per your PAN / Income Tax Department (ITD)) (Mandatory to mention Date of Birth for all holders)**

|   |   |   |   |   |   |   |   |                                 |                                 |   |  |                                   |  |
|---|---|---|---|---|---|---|---|---------------------------------|---------------------------------|---|--|-----------------------------------|--|
| <b>Sole/First Applicant</b> Mr./Ms./M/s   | DOB                                       | D   | D | M | M | Y | Y | Y                               | Y                               |   |  |                                   |  |
| <b>Name of Guardian</b> if first applicant is minor/<br><b>Contact Person</b> for non individuals | Mr./Ms./M/s                               |   |   |   |   |   |   |                                 |                                 |   |  |                                   |  |
| <b>Date of Birth of Guardian</b>  | <b>Guardian's Relationship with Minor</b> | <b>Proof of Date of Birth and Guardian's Relationship with Minor</b>  |   |   |   |   |   |                                 |                                 |   |  |                                   |  |
| D   | D   | M   | M | Y | Y | Y | Y | <input type="checkbox"/> Father | <input type="checkbox"/> Mother | <input type="checkbox"/> Court Appointed Guardian | <input type="checkbox"/> Birth Certificate | <input type="checkbox"/> Passport | <input type="checkbox"/> Others (Please specify) |
| <b>PAN / PEKRN</b>  | <b>CKYC ID (CKIN)</b>                     |   |   |   |   |   |   |                                 |                                 |   |  |                                   |  |
| <b>LEI No.:</b>   | <b>Valid upto:</b>                        | Note: LEI No. is Mandatory for transaction amount ₹50 Crs and above for Non Individual. (Refer instruction No.XV) |   |   |   |   |   |                                 |                                 |   |  |                                   |  |

|               |  |   |  |   |  |  |   |
|---------------|--|---|--|---|--|--|---|
| <b>STATUS</b> | <input type="checkbox"/> Resident Individual | <input type="checkbox"/> Sole Proprietor        | <input type="checkbox"/> Public Limited Company  | <input type="checkbox"/> FPI Category I   | <input type="checkbox"/> Banks                 | <input type="checkbox"/> Body Corporate          | <input type="checkbox"/> Trust /Society/ NGOs* (Enter Registration No. of Darpan Portal)              |
|               | <input type="checkbox"/> NRI                 | <input type="checkbox"/> HUF                    | <input type="checkbox"/> Private Limited Company | <input type="checkbox"/> FPI Category II  | <input type="checkbox"/> Defence Establishment | <input type="checkbox"/> AOP/BOI                 | <input type="checkbox"/> Non Profit Organization/Charities* (Enter Registration No. of Darpan Portal) |
|               | <input type="checkbox"/> On Behalf of Minor  | <input type="checkbox"/> Financial Institutions | <input type="checkbox"/> Partnership Firm/LLP    | <input type="checkbox"/> FPI Category III | <input type="checkbox"/> Government Body       | <input type="checkbox"/> Mutual Fund FOF Schemes | <input type="checkbox"/> Others (Please specify)  |

Are you involved / providing any of the mentioned services : (Applicable only for Non Individuals)

|   |  |
|---|--|
| <input type="checkbox"/> Foreign Exchange/ Money Changer Services | <input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services |
| <input type="checkbox"/> Money Lending / Pawning                  | <input type="checkbox"/> None of the above                             |

|   |       |                            |          |  |       |         |          |
|---|-------|----------------------------|----------|--|-------|---------|----------|
| <b>Correspondence Address</b> (Address details will be updated as per your KYC records with CKYC / KRA) |       |                            |          | <b>Overseas Address</b> (Mandatory for NRI / FPI Applicants & PIO's) |       |         |          |
| House/Flat No.  |       |                            |          | House/Flat No.   |       |         |          |
| Street Address  |       |                            |          | Street Address   |       |         |          |
| City/Town   | State | Country                    | Pin Code | City/Town  | State | Country | ZIP Code |
| Tel. (Res.) (STD Code)  |       | Tel. (Off.) (Country Code) |          | Fax (Country Code)   |       |         |          |

|                              |   |
|------------------------------|---|
| <b>Mobile No.</b>            | <b>Email ID (CAPITAL Letters Only)</b>  |
| <input type="text"/>         | <input type="text"/>  |
| <b>Email ID belongs to</b>   | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others |
| <b>Mobile No. belongs to</b> | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others |

Investors providing Email Id would mandatorily receive Statement of Accounts/ Annual Report / Abridged Summary/ Statutory & other documents on email. Please register your Mobile No & Email Id with us to get transaction alerts via SMS & Email, respectively. I hereby declare that I shall immediately update any change in Mobile Number/Email ID.  I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not specified the Email ID).

|                                     |   |                                 |                                 |                                   |                              |                                 |   |   |   |
|-------------------------------------|---|---------------------------------|---------------------------------|-----------------------------------|------------------------------|---------------------------------|---|---|---|
| <b>Second Applicant</b> Mr./Ms./M/s | DOB   | D                               | D                               | M                                 | M                            | Y                               | Y | Y | Y |
| <b>PAN / PEKRN</b>                  | <b>CKYC ID (CKIN)</b>   |                                 |                                 |                                   |                              |                                 |   |   |   |
| <b>Relationship with 1st Holder</b> | <input type="checkbox"/> Spouse   | <input type="checkbox"/> Father | <input type="checkbox"/> Mother | <input type="checkbox"/> Daughter | <input type="checkbox"/> Son | <input type="checkbox"/> Others |   |   |   |
| <b>Mobile No.</b>                   | <b>Email ID (CAPITAL Letters Only)</b>  |                                 |                                 |                                   |                              |                                 |   |   |   |
| <input type="text"/>                | <input type="text"/>  |                                 |                                 |                                   |                              |                                 |   |   |   |
| <b>Email ID belongs to</b>          | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others |                                 |                                 |                                   |                              |                                 |   |   |   |
| <b>Mobile No. belongs to</b>        | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others |                                 |                                 |                                   |                              |                                 |   |   |   |

|                                     |   |                                 |                                 |                                   |                              |                                 |   |   |   |
|-------------------------------------|---|---------------------------------|---------------------------------|-----------------------------------|------------------------------|---------------------------------|---|---|---|
| <b>Third Applicant</b> Mr./Ms./M/s  | DOB   | D                               | D                               | M                                 | M                            | Y                               | Y | Y | Y |
| <b>PAN / PEKRN</b>                  | <b>CKYC ID (CKIN)</b>   |                                 |                                 |                                   |                              |                                 |   |   |   |
| <b>Relationship with 1st Holder</b> | <input type="checkbox"/> Spouse   | <input type="checkbox"/> Father | <input type="checkbox"/> Mother | <input type="checkbox"/> Daughter | <input type="checkbox"/> Son | <input type="checkbox"/> Others |   |   |   |
| <b>Mobile No.</b>                   | <b>Email ID (CAPITAL Letters Only)</b>  |                                 |                                 |                                   |                              |                                 |   |   |   |
| <input type="text"/>                | <input type="text"/>  |                                 |                                 |                                   |                              |                                 |   |   |   |
| <b>Email ID belongs to</b>          | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others |                                 |                                 |                                   |                              |                                 |   |   |   |
| <b>Mobile No. belongs to</b>        | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others |                                 |                                 |                                   |                              |                                 |   |   |   |

**HELIOS MUTUAL FUND - ACKNOWLEDGEMENT SLIP**

|  |                 |                      |
|--|-----------------|----------------------|
| Name of the Investor Mr/Ms/M/s : _____ | FOLIO NO.       | <input type="text"/> |
| Scheme Name, Plan & Option: _____      | PAN NO.         | <input type="text"/> |
| Amount (₹) : _____                     | APPLICATION NO. | <input type="text"/> |

All purchases are subject to realization of payment instrument. Please retain this slip, duly acknowledged by the official collection center till you received your account statement.

**4. DEMAT ACCOUNT INFORMATION (Mandatory for crediting units in demat account)**

If you wish to hold your investment in dematerialised mode please furnish the below details and enclose a copy of the Client Master/Transaction Cum Holding Statement/ Cancelled delivery instruction slip.

NSDL  DP Name \_\_\_\_\_ DP ID I N \_\_\_\_\_ Beneficiary Account No. \_\_\_\_\_  
 CDSL  DP Name \_\_\_\_\_ Beneficiary Account No. \_\_\_\_\_

**5. BANK ACCOUNT DETAILS MANDATORY for Redemption / IDCW / Refunds, if any (Refer instruction No.III)**

Account No. \_\_\_\_\_ M a n d a t o r y \_\_\_\_\_ A/c. Type (✓)  SB  Current  NRO  NRE  FCNR  
 Name of Bank \_\_\_\_\_ M a n d a t o r y \_\_\_\_\_ Bank Branch \_\_\_\_\_  
 Branch City \_\_\_\_\_ PIN \_\_\_\_\_ IFSC Code \_\_\_\_\_ F o r C r e d i t v i a R T G S \_\_\_\_\_ MICR Code \_\_\_\_\_

Please ensure the name on this application form and in your bank, account is the same. Mandatory to attach proof in case the pay-out bank account is different from the bank account from where investment is made.

**6 A. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with Single Application Form) (Refer instruction No.IV)**

Scheme: Helios Overnight Fund Plan (Select any one)  Direct  Regular  
 Option  Growth (default)  Income Distribution Cum Capital Withdrawal option (IDCW) Frequency (if any) \_\_\_\_\_  
 IDCW Payout  IDCW Reinvestment (Wherever applicable)  
 Mode of Payment  Cheque / DD  RTGS / NEFT  OTBM Facility (One Time Bank Mandate)  UPI\*  
 Investment Amount (₹) \_\_\_\_\_ Net Amount (₹) \_\_\_\_\_ Instrument No. / UTR No. / Ref. No. \_\_\_\_\_ Date \_\_\_\_\_ Drawn on Bank \_\_\_\_\_ Bank Branch \_\_\_\_\_ City \_\_\_\_\_  
 \_\_\_\_\_ D D M M Y Y Y Y \_\_\_\_\_

\* For UPI handle see the QR Code provided on page no. 6 of the Application Form.

**6 B. AUTO SWITCH (will be executed on the Closing Day of Helios Arbitrage Fund NFO)**

This switch form is to be used during Helios Arbitrage Fund NFO only.

From: Helios Overnight Fund mention Plan/Option \_\_\_\_\_ To: Helios Arbitrage Fund \_\_\_\_\_ Plan (Select any one)  Direct  Regular  
 All Units OR  Amount (₹) \_\_\_\_\_ Option/Sub-Option  Growth (default)  Reinvestment of IDCW  Payout of IDCW

I/We hereby request you to switch units/amount as stated above from Helios Overnight Fund subject to the terms and conditions of Helios Arbitrage Fund.

**7. FATCA and CRS DETAILS - Mandatory for Individuals - Non Individual Investors should mandatorily fill separate FATCA/CRS details Form (Refer instruction No.XIII)**

Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

| Sole/First Applicant/Guardian |                        |                     | Second Applicant       |                        |                     | Third Applicant        |                        |                     |
|-------------------------------|------------------------|---------------------|------------------------|------------------------|---------------------|------------------------|------------------------|---------------------|
| Country                       | Tax Payer Ref. ID No.* | Identification Type | Country                | Tax Payer Ref. ID No.* | Identification Type | Country                | Tax Payer Ref. ID No.* | Identification Type |
| 1                             |                        |                     |                        |                        |                     |                        |                        |                     |
| 2                             |                        |                     |                        |                        |                     |                        |                        |                     |
| 3                             |                        |                     |                        |                        |                     |                        |                        |                     |
| Country of Birth              |                        |                     | Country of Birth       |                        |                     | Country of Birth       |                        |                     |
| Country of Nationality        |                        |                     | Country of Nationality |                        |                     | Country of Nationality |                        |                     |

\* It is mandatory to provide a valid TIN along with document evidencing the same issued by Country of Tax Residency, failing which, it will lead to penalty being levied to the investor. Pls read the FATCA disclaimer XIII (f) before signing the form.

\* If TIN is not applicable/not issued for valid reasons, please provide duly filled in and signed "FATCA-CRS Self-Certification – Additional declaration" (Refer Instruction XIII-f).

**8. ADDITIONAL KYC DETAILS (For Non Individuals, please attach mandatory UBO Declaration Form) (Mandatory)**

| OCCUPATION                | Government Service/ Public Sector | Private Sector Service   | Professional             | Business                 | Housewife                | Retired                  | Student                  | Agriculturist            | Forex Dealer             | Others  |
|---------------------------|-----------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---|
| 1 <sup>st</sup> Applicant | <input type="checkbox"/>          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> (please specify) _____ |
| 2 <sup>nd</sup> Applicant | <input type="checkbox"/>          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> (please specify) _____ |
| 3 <sup>rd</sup> Applicant | <input type="checkbox"/>          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> (please specify) _____ |
| Guardian                  | <input type="checkbox"/>          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> (please specify) _____ |

| GROSS ANNUAL INCOME DETAILS | Below ₹1 Lac             | ₹1-5 Lacs                | ₹5-10 Lacs               | ₹10-25 Lacs              | ₹25 Lacs-1 Crore         | >₹1 Crore                | NET-WORTH (in ₹)  | Date            |
|-----------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------|-----------------|
| 1 <sup>st</sup> Applicant   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | (Net worth should | D D M M Y Y Y Y |
| 2 <sup>nd</sup> Applicant   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | not be older      | D D M M Y Y Y Y |
| 3 <sup>rd</sup> Applicant   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | than 1 year)      | D D M M Y Y Y Y |
| Guardian                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                   | D D M M Y Y Y Y |

| PEP DETAILS   | 1st Applicant  | 2nd Applicant  | 3rd Applicant  | Guardian   |
|---|--|--|--|--|
| Are you a Politically Exposed Person (PEP)            | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Are you related to a Politically Exposed Person (PEP) | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

**9. POWER OF ATTORNEY (POA) HOLDER DETAILS (If the investment is being made by a Constituted Attorney, please furnish the details of POA Holder)**

First Applicant POA Name \_\_\_\_\_ Mr. /Ms./M/s \_\_\_\_\_ DOB \_\_\_\_\_  
 PAN \_\_\_\_\_

Original POA document or notarized copy of POA needs to be submitted in case of Investment through POA. In case each applicant wants to provide separate POA, the same can be provided by the way of letter.

**10. NON-PROFIT ORGANIZATION (NPO) DECLARATION (Please Refer instruction no. XV).**

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).  Yes  No

If yes, please quote Registration No. of Darpan portal of Niti Aayog

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

**Helios Capital Asset Management (India) Private Limited**  
 515 A, 5<sup>th</sup> Floor, The Capital Plot C70, Bandra-Kurla Complex  
 Bandra East, Mumbai-400 051.

**Computer Age Management Services Ltd**  
 New No 10. Old No. 178, Opp. to Hotel Palm  
 Grove, MGR Salai (K.H. Road), Chennai-600 034.

**11. NOMINATION - Nomination shall be optional for jointly held Mutual Fund folios. Details for Nominee OPT-IN/Declaration of Nominee OPT-OUT to be mandatorily filled in for processing the application as per the below selected Option A or B (Refer instruction V)**

A) **Nomination OPT- IN - I/** we wish to Nominate the following person(s) in the above specified folio(s) who shall receive all the assets held in my / our account in the event of my / our death. This nomination shall supersede any prior nomination made by us/me if any.

| Mandatory Information                              |                        |                              |   |   |  |  | Non-mandatory Information                        |
|--|------------------------|------------------------------|---|---|--|--|--|
| Name of Nominee(s)<br>(IN CAPITALS)<br>(Mandatory) | Share of each Nominee# | Date of Birth<br>(for Minor) | Relationship with the Applicant<br>(select one)   | Nominee/ Guardian (in case of Minor) Identification details<br><i>[Please tick any one of the following and provide ID Number and no copies required].</i>  | Address of Nominee(s)/ Guardian in case of Minor<br>City / Place:<br>State & Country | Mobile & Email of nominee(s)/ Guardian in case of Minor<br>(Mandatory) | Nominee Guardian Name (in case Nominee is Minor) |
| Mr./Ms. Details of 1st Nominee                     | %                      | DD MM YYYY                   | <input type="checkbox"/> Spouse<br><input type="checkbox"/> Father<br><input type="checkbox"/> Mother<br><input type="checkbox"/> Daughter<br><input type="checkbox"/> Son<br><input type="checkbox"/> Others<br>(please specify) | <input type="checkbox"/> PAN<br><input type="checkbox"/> Aadhaar (masked last 4 digits) **** *<br><input type="checkbox"/> Passport (for NRIs/OCIs/PIOs)<br><input type="checkbox"/> Driving Lincense | Pin Code:  |  |  |
| Mr./Ms. Details of 2nd Nominee                     | %                      | DD MM YYYY                   | <input type="checkbox"/> Spouse<br><input type="checkbox"/> Father<br><input type="checkbox"/> Mother<br><input type="checkbox"/> Daughter<br><input type="checkbox"/> Son<br><input type="checkbox"/> Others<br>(please specify) | <input type="checkbox"/> PAN<br><input type="checkbox"/> Aadhaar (masked last 4 digits) **** *<br><input type="checkbox"/> Passport (for NRIs/OCIs/PIOs)<br><input type="checkbox"/> Driving Lincense | Pin Code:  |  |  |
| Mr./Ms. Details of 3rd Nominee                     | %                      | DD MM YYYY                   | <input type="checkbox"/> Spouse<br><input type="checkbox"/> Father<br><input type="checkbox"/> Mother<br><input type="checkbox"/> Daughter<br><input type="checkbox"/> Son<br><input type="checkbox"/> Others<br>(please specify) | <input type="checkbox"/> PAN<br><input type="checkbox"/> Aadhaar (masked last 4 digits) **** *<br><input type="checkbox"/> Passport (for NRIs/OCIs/PIOs)<br><input type="checkbox"/> Driving Lincense | Pin Code:  |  |  |

**Nomination can be made upto three nominees in the account in case the above percentages do not total upto 100 %. # Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.**

**I / We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC / DP as follows; (please tick, as appropriate)**  
 Name of nominee(s) with % (Default)       Nomination: Yes / No (Only status of nomination to be displayed)

B) **Nomination OPT- OUT -** (Signature Mandatory, in case investor(s) decide not to nominate)

I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the implications / issues involved in non-appointment of any nominee(s) and am / are further aware that in case of my demise / death of all the unit holders in the folio, my / our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund / AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio/s.

Signature of 1st Unit Holder

Signature of 2nd Unit Holder

Signature of 3rd Unit Holder

**Rights, Entitlement and Obligation of the investor and nominee / Instructions**

- If you are opening a new demat account / MF folio, you have to provide nomination. Otherwise, you have to follow the specified procedure for Opt-out
- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder **cannot nominate**.
- Nomination is not allowed in a folio where Minor is the unitholder.
- The signatories for this nomination form in joint folios / account, shall be the same as that of your joint MF folio / demat account. i.e.
  - 'Either or Survivor' Folios / Accounts - any one of the holders can sign.
  - 'First holder Folios / Accounts - only First Holder can sign.
  - 'Jointly' Folios / Accounts - both holders have to sign
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided optionally.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the

- allocation / claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
- In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro-rata to the remaining nominees
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

**Transmission aspects**

- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
- In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed on pro-rata basis (as illustrated below) amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased Nominee(s).

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

**12. RESOLUTION OF DISPUTES (For Institutional or Corporate Clients) (Refer instruction No.XVI)**

Smart ODR **OR**  By harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India.

**13. DECLARATION AND SIGNATURE^**

I/We have read, understood the terms and conditions of the SID/KIM/SAI and the addendums issued thereto till date, as well as the rules and regulations of SEBI, AMFI, Prevention of Money Laundering Act, 2002, Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) under FATCA & CRS provision of the Central Board of Direct Taxes notified Rules 114 F to 114H, as part of the Income-tax Rules, 1962, and such other regulations as may be applicable to me/us from time to time and agree to comply with the same as a Unitholder. I/We hereby apply to the Trustees for allotment of Units of the Scheme(s) of Helios Mutual Fund ('Fund') and confirm and declare as follows: I/We am/are eligible Investor(s) as per the scheme related documents and not prohibited from accessing capital markets by any order/ruling /Judgment etc. passed by SEBI/Statutory Authority or Courts in India and Foreign laws. I/We am/are authorised to make this investment as per the Constitutive documents/ authorization(s). I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. RIA Declaration: I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the above-mentioned SEBI-Registered Investment Adviser/RIA. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that the above information is given by the undersigned and the particulars given by me/us are correct and complete. I/We hereby agree and authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/up- dates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation / submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. I/We have read and understood the purpose(s), as described under the Privacy Policy of the AMC, for which my/our details can be shared with various entities/people/authorities indicated in foregoing Para and I/We hereby consent to the same. I/We hereby confirm that I/we have not been offered/ communicated any indicative portfolio and/or any indicative yield by the Fund/AMC/its distributor for this investment. I/We hereby authorize the representatives of the Fund/AMC and its Associates to contact me through any mode of communication. This will override the registry on DND / DNDC, as the case may be.

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

**^Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature**

| Name of the Holder          |                               | Signature of two witness(es) along with name & address are required, if the account holder affixes thumb impression instead of signature |                   |
|-----------------------------|-------------------------------|--|-------------------|
|                             |                               | Name & Address of Witness  | Witness Signature |
| Sole / 1st Holder (Mr./Ms.) | Witness 1 - Name:<br>Address: | Witness 1  |                   |
|                             | Witness 2 - Name:<br>Address: | Witness 2  |                   |
| 2nd Holder (Mr./Ms.)        | Witness 1 - Name:<br>Address: | Witness 1  |                   |
|                             | Witness 2 - Name:<br>Address: | Witness 2  |                   |
| 3rd Holder (Mr./Ms.)        | Witness 1 - Name:<br>Address: | Witness 1  |                   |
|                             | Witness 2 - Name:<br>Address: | Witness 2  |                   |

**Scan the QR code to make the payment**



helios.mf@validicici

**Note:** For more details, please refer point IV (5) of the terms & conditions

**INSTRUCTIONS TO HELP YOU COMPLETE THE APPLICATION FORM**

**I. GENERAL INSTRUCTION:**

- Please read the Key Information Memorandum (KIM), Statement of Additional Information (SAI) and the Scheme Information Document (SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Helios Mutual Fund or CAMS.
- The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Mobile No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
- All applicants must sign the form, (quoting existing folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/ her official seal. In the case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Company/Body Corporate/Society/ Trust etc should sign under their official seal, designation. A list of Authorised Signatories (POA/Board Resolution) with their names & designations duly certified/ attested by the bankers should be attached with the application form.
- Please note that if no Option is ticked/indicated in the application form, the units will by default be allotted under the Growth Option of the Scheme. Similarly, Reinvestment of Income Distribution cum capital withdrawal Option of the Income Distribution cum capital withdrawal shall be the default sub-options.
- If Mode of Holding is not mentioned for Joint Holders, the default mode of holding would be Joint.
- If the investment is done on behalf of the minor, then the minor shall be the sole holder in the folio/account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
- Guardian in the folio on behalf of the minor should either be a natural guardian (i.e., father or mother) or a court appointed Guardian.
- If you have invested through a distributor kindly specify the Name and ARN Code of the distributor else for Direct Investment, please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct.
- Investors are required to clearly indicate the plan/option in the application form of the scheme. Investors may note that the following shall be applicable for the default plan.

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor      | Default Plan to be captured          |
|----------|---------------------------------------|-------------------------------------|--------------------------------------|
| 1        | Not mentioned                         | Not mentioned                       | Direct Plan                          |
| 2        | Not mentioned                         | Direct Plan                         | Direct Plan                          |
| 3        | Not mentioned                         | Regular Plan/Other than Direct Plan | Direct Plan                          |
| 4        | Mentioned                             | Direct Plan                         | Direct Plan                          |
| 5        | Direct                                | Not Mentioned                       | Direct Plan                          |
| 6        | Direct                                | Regular Plan/Other than Direct Plan | Direct Plan                          |
| 7        | Mentioned                             | Regular Plan/Other than Direct Plan | Regular Plan/ Other than Direct Plan |
| 8        | Mentioned                             | Not Mentioned                       | Regular Plan/ Other than Direct Plan |

In cases of wrong/ invalid/ incomplete ARN/ Unempanelled ARN codes mentioned on the application form, the application shall be processed under Direct Plan. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

**Treatment of transactions received under Regular Plan with invalid ARN**

In accordance with AMFI circular no. 135/BP/ 111 /2023-24 dated February 2, 2024, transactions received in Regular Plan with Invalid ARN shall 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 |         | EUIIN* | Execution Only Mentioned | Regular Plan / Direct Plan |
|-----------------------------------|-------------|---------|------------|---------------------|---------|--------|--------------------------|----------------------------|
|                                   | Valid       | Invalid | Empanelled | Valid               | Invalid |        |                          |                            |
| Lump Sum/ Systematic 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 |
|         |   | Y |  | Not applicable | Direct  |

\*If the EUIIN is invalid/missing, the transactions will 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 EUIIN. In such cases, the commission for that particular transaction shall not be paid to the ARN holder if the fresh valid EUIIN is not provided within 30 days.

- Investors can opt for Special facilities like Systematic Investment Plan (SIP), SIP Top UP, Systematic Transfer Plan (STP), Value STP, Systematic Withdrawal Plan (SWP).
- The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the time requisite documents evidencing change of status from 'minor' Unit holder are received.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application/transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
- If the Name given in the application form does not match the name as appearing on the PAN Card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.
- If the Purchase/SIP transaction of any of the specific scheme(s) cannot be processed, then the entire application is liable for rejection and the Purchase/ SIP proceeds if any debited from the investor's account will be refunded back to the investor's bank account.

**II. APPLICANT'S INFORMATION:**

- In case of application(s) made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted along with the subscription application form. In case of applications made by non- individual investors, the authorized signatories of such non-individual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions/Power of Attorneys, etc. A list of specimen signatures of the authorized signatories duly certified/attested should also be attached to the application form. The Mutual Fund/AMC/Trustee shall deem that the investments made by such non-individual investors are not prohibited by any law/constitutional documents governing them and they possess the necessary authority to invest.
- Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
- In the case of non-individual applicants, i.e. HUF / Companies/AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to should be provided.
- Date of Birth of the minor is mandatory while opening the account/folio.
- In case the investment is done on behalf of the minor the relationship/ status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted along with the application form as evidence:
  - Birth certificate of the minor, or
  - School leaving certificate/Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - Passport of the minor, or
  - Any other suitable proof evidencing the date of birth of the minor.
  - In the case of court appointed legal guardian, supporting documentary evidence shall be provided.
  - In case of natural guardian, a document evidencing the relationship if the same is not available as
  - Part of the documents submitted as per point. i-iv above.
- Permanent Account Number (PAN):**  
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. \*Where the applicant is a minor, and does not possess his / her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification \*includes fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Helios Mutual Fund. Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ CAMS/ Distributors or visit our website [www.heliosmf.in](http://www.heliosmf.in) for further details.

**7. Prevention of Money Laundering and Know Your Client (KYC):**

In order to reduce hardship and help investors dealing with SEBI intermediaries,

SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

All investors (individual and non-individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the Name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.

- Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14-digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website www.heliosmf.in
- In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:
- Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.
- Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or CKYC Form.
- Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC Identifier ('KIN') will be generated for such customer.
- New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.
- AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.

In accordance with AMFI circular - 35P/MEM-COR/54/2019-20 dated February 28, 2020, it is mandatory, KYC to be verified by KYC Registration Agency before processing redemption. Further, investor requested to complete KYC process before placing redemption request.

The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of Helios Mutual Fund and on website www.heliosmf.in

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

8. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
9. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

### III. BANK DETAILS:

1. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.
2. Purchase Application requests should necessarily mention the pay- in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank accounts wherein he is one of the joint bank account holders. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third-Party payment is permitted like i.e (i) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility, or lump sum / one time subscription, through payroll deductions or deductions of expense reimbursements (ii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods/ services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription (iii) Custodian on behalf of an FII or a client. For the above-mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally, a declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.
3. Direct Credit of Redemption / IDCW Proceeds / Refund if any - Helios MF will endeavor to provide direct / electronic credit for IDCW / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then Helios MF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, Helios MF will not be held responsible. Please provide the MICR Code/ IFSC code on the right bottom of your Cheque for us to help you in future for ECS/ NEFT credit of IDCW and redemption payout.

4. Helios MF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank Account". Default bank account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank accounts in the redemption request for receiving redemption proceeds. A new non-registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default bank account. The investor will have to initially get the non-registered bank account registered in the folio and then apply for the redemption request.
5. Also, if no registered bank account is mentioned at the time of redemption, then by default the redemption proceeds will be credited into the default Bank account.
6. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/2013-14 dated August 23, 2013 and to reduce operational risk. Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/ IDCW), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / IDCW payments w.e.f. March 1, 2014.
  - (a) Cancelled original cheque of the Bank Account Details with first unit holder name and bank account number printed on the face of the cheque; (or)
  - (b) Self attested copy of bank statement with current entries not older than 3 months; (or)
  - (c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
  - (d) Bank Letter duly signed by branch manager authorized personnel.

### IV. INVESTMENT & PAYMENT DETAILS:

1. Payment should be made by Crossed Cheques/Demand Draft/ Payorder, favouring to "Helios Mutual Fund Scheme Name" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation Cheque/ Demand Draft shall be rejected.

Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of Helios MF, will be permitted to deduct the actual DD commission's charges. document tary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower.

2. Please mention the application serial no. on the reverse of the cheque/ demand draft tendered with the application.
3. In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
4. One time Bank mandate (OTBM) facilitates the investor to register a debit Mandate with his banker which will contain a pre-defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done.
5. Secure Payments with Validated UPI: Helios Mutual Fund SEBI Validated & uniquely identifiable UPI handle is helios.mf@valididici. Investors can safely and securely transact in Helios Mutual Fund through this UPI handle. The QR code for making payment by scanning the same is provided on page no. 4 of the application form for your use & reference. Making payment through the handle will be easy to instantly identify the recipient of the funds (Helios Mutual Fund).

If you are making the payment through this UPI handle, please ensure the reference number is captured in the point no. 6 of the application form before submitting the same at the nearest AMC branch or CAMS ISC.

NAV applicable would be of the day when transaction & funds are received before the applicable cut off time.

### V. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

1. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
2. If the investor does not fill in the nomination details under Point no - 11 (A) of the Application form, then he needs to select nomination OPT-OUT section -11 (B) with declaration & to be duly signed by the unit holder.
3. Applications where details of nomination/intention to opt out of nomination, has not been provided, are liable to be rejected. Nomination shall be optional for jointly held Mutual Fund folios.
4. Multiple nominees (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
5. Maximum of 3 Nominee can be nominated by investor.
6. Investor can define the Percentage of allocation for respective nominee such that the total of the same is equal to 100%. In case no percentage is defined by investor, it will be treated as equal.
7. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
8. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
9. Unitholders being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, Bols and partnership firms shall have no right to make any nomination.
10. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.

11. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
12. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
13. Nomination in respect of units stands rescinded, upon the transfer of units.
14. On cancellation of nominations, the nomination shall stand rescinded, and Helios MF shall not be under any obligation to transfer the units in favor of the nominee.
15. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. The nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
16. Where there are two or more unitholders, one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
17. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer to SA1.
18. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.
19. Where a folio has joint holders, all joint holders should sign the request for Nomination/ cancellation of nomination, even if the mode of holding is not "joint."
20. Power of Attorney (POA) holder cannot sign the Nomination form.
21. Nomination is not allowed in a folio held on behalf of a minor.
22. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with a new Nominee name then the same shall supersede the existing nominee details in the folio.

#### VI. Communication for the investors:

- a) In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the Helios MF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.
- b) In case mobile no. & email ID not provided on the application form then, it will be captured as per KYC records.

Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done based on PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/ have taken place during the month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e., September/ March)]
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode
5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

The word 'transaction' shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by Helios Mutual Fund for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, Helios Mutual Fund will provide the account statement to the investors within 5 Business Days of the receipt of such request.

#### VII. SEBI circular of June 30, 2009 on removal of entry load:

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

#### VIII. Benefits:

1. Mobile No.: Get alerts on the move for Purchase, IDCW or Redemption, SIP Debit alert after it reflects in your account or two days prior to SIP debit.
2. E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address as and when you transact with Helios Mutual Fund.
3. IFSC/MICR Code: With Helio E-IDCW you can have your IDCW credited in your account through the Electronic Clearing Service (ECS)/ National Electronic Fund Transfer (NEFT).

#### IX. MICRO investment (including lumpsum & Micro SIP):

1. In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic

Investment Plans (SIPs)} up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders\*. Other categories of investors, e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption. In the case of joint holders, first holder must not possess a PAN. Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investment for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected. In the case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investment for that financial year exceeds Rs. 50,000, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

2. In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investors will be sent a communication to this effect. However, redemptions shall be allowed.

#### X. Units held in the dematerialised form:

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/ DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/ Plan(s) of Helios in dematerialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/ CDSL) / Stock Exchanges (NSE / BSE) from time to time.
2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by Helios) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/ incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted into demat form.
3. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
4. Unit holders opting for investment in demat mode cannot opt for facilities like STP, SWP & Top Up.
5. In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.
6. Units held in demat form will be transferable.

- XI. **Employee Unique Identification Number (EUIIN)** would assist in tackling the problem of mis-selling even if the employee/relationship manager/ salesperson leave the employment of the distributor.

Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space. Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP/STP/Trigger/Transfer of Income Distribution cum Capital Withdrawal Plan and EUIIN is not applicable for transactions such as Installments under SIP/STP/SWP, Income Distribution cum Capital Withdrawal option Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and installments under Income Distribution cum Capital Withdrawal option Transfer Plans. Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

- XII. **Ultimate Beneficial Owners(s):** Pursuant to SEBI Master Circular No. CIR/ISD/ AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling in the declaration form for 'Ultimate Beneficial Ownership'.

Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed

on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as Name/s, Address & PAN/Passport together with self-attested copy\* along with the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Helios AMC/its RTA. (\*Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately inform Helios MF / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Helios Mutual Fund or log on to our website www.heliosmf.in for the Declaration Form.

**XIII. Foreign Account Tax Compliance Act ("FATCA"):**

- a) The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
- b) Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e within a period of 30 days.
- c) All Applicants/Unit holders, individuals and non-individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/ Unit holders.
- d) Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- e) If you have any questions about your tax residency or other definitions or terms used, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with provide your US Tax Identification Number.
- f) It is mandatory to provide a Tax Identification Number (TIN) or functional equivalent document, if the country in which you are tax resident issues such identifiers. Tax Identification Number (TIN) is not applicable or not issued due to valid reasons as listed below, the applicant is required to provide a duly filled and signed "FATCA-CRS Self-Certification – Additional Declaration" form along with the application form.

Valid reasons for non-availability of TIN include:

- Student (Student Visa)
- Dependent parents (Appropriate Visa)
- Diplomat (Diplomat Visa)
- Mariner/Seafarer (Continuous Discharge Certificate)
- Sportsperson/Professional (Appropriate Visa)
- Recently shifted residence (Appropriate Visa)
- Temporary Visit (Temporary Work Visa, Teacher, Tourist, or other Visa)
- Not qualifying as tax resident due to not meeting requisite number of days' stay (Appropriate Visa)
- Other (please specify): \_\_\_\_\_ (Appropriate Visa)

Please ensure the "FATCA-CRS Self-Certification – Additional Declaration" form is completed accurately and signed before submission.

**Important Note only for NRI investors:**

As per Income Tax clause 271FAA (2) if there is any inaccuracy in the statement of financial transactions submitted by a prescribed reporting financial institution and such inaccuracy is due to false or inaccurate information submitted by the account holder, a penalty of Rs. 5,000/- (Rupees Five Thousand) shall be imposed on such institution, in addition to the penalty leviable on such financial institution in the said section, if any. This penalty shall be levied by the income tax authority prescribed under subsection (1) of section 285BA of the Act. Further, the reporting financial

institution may recover the amount so paid on behalf of the account holder or retain out of any money that may be in its possession or may come to it from every such reportable account holder.

- g) Applicant/unit holder should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities
- h) Agencies including but not limited to the Financial Intelligence Unit- India (FIU- IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, applicant/ unit holder also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
  - i) Applicant/unit holder also undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information/ documentary proof as may be required.
  - j) Please note that applicants/unit holders may receive more than one request for information if you have multiple relationships/accounts/ folios with us. Therefore, it is important that you respond to each of our request, even if you believe you have already supplied any previously requested information.
  - k) In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, it's Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
  - l) In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

**XIV. Legal Entity Identifier:** As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.ODNo.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, 20-digit Legal Entity Identifier (LEI) information included while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

**XV. Non-Profit Organization (NPO):** As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated 7th March 2023, definition of Non-Profit Organization (NPO) has been revised. "Nonprofit organization" means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)".

All NPOs should register themselves in DARPAN portal of NITI Aayog <https://ngodarpan.gov.in/>. In case of non-registration, the AMC shall register the details of such NPO investors on the DARPAN Portal of NITI Aayog and maintain such registration records for a period of five years after the business relationship between the AMC and the investor has ended or the account has been closed, whichever is later.

**XVI. ONLINE DISPUTE REDRESSAL MECHANISM:**

In accordance with SEBI Circular No. SEBI/HO/OIAE/OIAE\_IAD-1/P/CIR/2023/145 dated July 31, 2023 (updated on August 4, 2023) ("the Circular"), all disputes between institutional or corporate clients and AMC can be resolved, at the option of the institutional or corporate clients:

- a. in accordance with the circular and by harnessing online conciliation and/or online arbitration as specified in this circular, OR
- b. by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India.

Thus, institutional/corporate clients have to exercise their option under Section 13.

| Please submit the following documents with your application (where applicable) |   |             |               |        |                             |        |           |     |                         |      |  |
|--|---|-------------|---------------|--------|-----------------------------|--------|-----------|-----|-------------------------|------|--|
| SR.No.   | Documents   | Individuals | NRI/ PIO/ OCI | Minors | Companies / Body Corporates | Trusts | Societies | HUF | Partnership Firms / LLP | FPIs | Investments through Constituted Attorney |
| 1  | Signed A/c Payee cheque/draft favouring the scheme  | ✓           | ✓             | ✓      | ✓                           | ✓      | ✓         | ✓   | ✓                       | ✓    | ✓  |
| 2  | Copy of cancelled cheque ( Required where pay out bank details are different from the instrument bank)            | ✓           | ✓             | ✓      | ✓                           | ✓      | ✓         | ✓   | ✓                       | ✓    | ✓  |
| 3  | Resolution / Authorisation to invest  |             |               |        | ✓                           | ✓      | ✓         |     | ✓                       | ✓    |  |
| 4  | List of Authorised Signatories with Specimen Signature(s)   |             |               |        | ✓                           | ✓      | ✓         |     | ✓                       | ✓    | ✓  |
| 5  | Memorandum & Articles of Association  |             |               |        | ✓                           |        |           |     |                         |      |  |
| 6  | Trust Deed  |             |               |        |                             | ✓      |           |     |                         |      |  |
| 7  | Bye-Laws  |             |               |        |                             |        | ✓         |     |                         |      |  |
| 8  | Partnership Deed / Deed of Declaration  |             |               |        |                             |        |           | ✓   | ✓                       |      |  |
| 9  | Proof of PAN & KYC / CKYC - KIN number (including for guardian)   | ✓           | ✓             | ✓      | ✓                           | ✓      | ✓         | ✓   | ✓                       | ✓    | ✓  |
| 10   | Foreign Inward Remittance Certificate   |             | ✓             |        |                             |        |           |     |                         | ✓    |  |
| 11   | Date of Birth Certificate or School Living Certificate or Passport of Minor evidencing relationship with Guardian |             |               | ✓      |                             |        |           |     |                         |      |  |
| 12   | Declaration for Identification of Beneficial ownership  |             |               |        | ✓                           | ✓      | ✓         | ✓   | ✓                       | ✓    | ✓  |
| 13   | FATCA / CRS   | ✓           | ✓             | ✓      | ✓                           | ✓      | ✓         | ✓   | ✓                       | ✓    | ✓  |
| 14   | PIO/OCI (As applicable)   |             | ✓             |        |                             |        |           |     |                         |      |  |

All documents for entities above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

| Part-A   |   |  |  |  |  |  |  |  |  |  |                                       |                       |                  |   |   |   |   |   |   |   |   |   |
|--|---|--|--|--|--|--|--|--|--|--|---------------------------------------|-----------------------|------------------|---|---|---|---|---|---|---|---|---|
| PAN  |   |  |  |  |  |  |  |  |  |  |                                       | Date of Incorporation | D                | D | / | M | M | / | Y | Y | Y | Y |
| Name   |   |  |  |  |  |  |  |  |  |  |                                       |                       |                  |   |   |   |   |   |   |   |   |   |
| Address Type [for KYC address]                                       | <input type="checkbox"/> Residential <input type="checkbox"/> Residential / Business <input type="checkbox"/> Business <input type="checkbox"/> Registered Office   |  |  |  |  |  |  |  |  |  |                                       |                       |                  |   |   |   |   |   |   |   |   |   |
| Place of Incorporation   |   |  |  |  |  |  |  |  |  |  | Country of Incorporation              |                       |                  |   |   |   |   |   |   |   |   |   |
| Gross Annual Income Details in INR                                   | <input type="checkbox"/> < 1 Lakh <input type="checkbox"/> 1-5 Lacs<br><input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs<br><input type="checkbox"/> 25 Lacs-1 Cr <input type="checkbox"/> > 1 Cr        |  |  |  |  |  |  |  |  |  | Net Worth in INR in Lacs              |                       |                  |   |   |   |   |   |   |   |   |   |
|  |   |  |  |  |  |  |  |  |  |  | Net Worth as of                       |                       | dd/mm/yyyy       |   |   |   |   |   |   |   |   |   |
| Is the entity involved in / providing any of the following services: | <input type="checkbox"/> Foreign Exchange / Money Changer Services<br><input type="checkbox"/> Gaming / Gambling / Lottery Services [e.g. casinos, betting syndicates]<br><input type="checkbox"/> Money Laundering / Pawning |  |  |  |  |  |  |  |  |  | Any other information [if applicable] |                       | [Please specify] |   |   |   |   |   |   |   |   |   |

Is "Entity" a tax resident of any country other than India –  Yes  No  
 (If „Yes“, please provide country/ies in which the entity is a resident for tax purpose and the associated TIN)

| Sr. No. | Country of Tax Residency | Tax Payer Identification Number/ Functional Equivalent / Company Identification Number or Global Entity Identification Number | Identification Type [TIN or other, please specify] |
|---------|--------------------------|---|--|
| 1       |                          |   |  |
| 2       |                          |   |  |
| 3       |                          |   |  |

In case the Entity's Country of Incorporation / Tax Residence is US but Entity is not a Specified US person, mention Entity's exemption code here \_\_\_\_\_ (Refer Instructions o)

| Part B [to be filled by Financial Institutions or Direct Reporting NFFEs]   |   |
|---|---|
| We are a<br><br><input type="checkbox"/> Financial Institution/ FFI [refer instructions a.]<br><br><input type="checkbox"/> Direct Reporting NFFE [refer instructions b.] | <b>GIIN (Global Intermediary Identification Number):</b><br><div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 10px;"></div> <p><i>Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below</i></p> <b>Name of the sponsoring entity</b><br><div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 10px;"></div> <p><b>GIIN not available [tick any one]:</b></p> <input type="checkbox"/> Applied For<br><input type="checkbox"/> Not required to apply for – specify sub-category code <input type="checkbox"/> <input type="checkbox"/> [refer instructions c.]<br><input type="checkbox"/> Not obtained - Non-participating FFI |

| Part C [Fill any one as applicable - to be filled by NFEs other than Direct Reporting NFFEs] |   |
|--|---|
| 1  | Is the entity is a listed company [whose shares are regularly traded on a recognized stock exchange] [refer instructions d.]<br><br><input type="checkbox"/> No<br><input type="checkbox"/> Yes (If Yes, Please specify any one Stock Exchange on which the stock is traded regularly)<br>Name of the Stock Exchange _____  |
| 2  | Is the entity a "Related Entity" of a listed company [whose shares are regularly traded on a recognized stock exchange] [refer instructions e.]<br><br><input type="checkbox"/> No<br><input type="checkbox"/> Yes (Please specify the name of the listed company and one stock exchange on which stock is traded regularly)<br>Name of the listed company: _____<br>Nature of Relation: <input type="checkbox"/> Subsidiary <input type="checkbox"/> Controlled<br>Name of the Stock Exchange: _____ |

|   |   |   |
|---|---|---|
| 3 | Is the entity an Active NFE?                            | <input type="checkbox"/> No<br><input type="checkbox"/> Yes - Nature of business _____<br>Please specify sub-category of Active NFE <input type="checkbox"/> <input type="checkbox"/> [refer instructions g.] |
| 4 | If the entity a Passive NFE:<br>[refer instructions h.] | <input type="checkbox"/> No<br><input type="checkbox"/> Yes - Nature of business _____<br>If Yes, fill UBO declaration in the next section  |

# if Passive NFE, please provide the below additional details for each of the Controlling person. (Please attach additional sheets if necessary)

| Sr. No. | Name of UBO | Taxpayer Identification Number / PAN / Equivalent ID Number~ | Place & Country of Birth | Country of Tax Residency* | Occupation Type [Service, Business, Others.] | Nationality | Father's Name | Date of Birth [dd/mm/yyyy] | Gender [Male, Female, others] |
|---------|-------------|--|--------------------------|---------------------------|--|-------------|---------------|----------------------------|-------------------------------|
| 1       |             |  |                          |                           |  |             |               |                            |                               |
| 2       |             |  |                          |                           |  |             |               |                            |                               |
| 3       |             |  |                          |                           |  |             |               |                            |                               |
| 4       |             |  |                          |                           |  |             |               |                            |                               |

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India.

~ In case TIN is not available, kindly provided functional equivalent.

\* If UBO has more than one tax residency outside India, details to be provided in separate rows for each of the tax residency countries.

**Declaration:**

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may liable for it. I/We hereby authorize you [CAMS/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to / any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days and also undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities. I/We authorize Fund/AMC/RTA to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from my account or close or suspend my account(s) without any obligation of advising me of the same. We also confirm that we have read and understood the FATCA & CRS Terms and Conditions given below and hereby accept the same.

**Signature with relevant seal:**

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| Authorized Signatory | Authorized Signatory | Authorized Signatory |
|----------------------|----------------------|----------------------|

Date: \_\_\_\_\_

Place: \_\_\_\_\_

**FATCA & CRS Terms & Conditions:**

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which require Indian financial institutions such as the Banks/other financial entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

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

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Please note that you may receive more than one request for information if you have multiple relationships with MFs or its group entities / related parties. Therefore, it is important that you respond to such request, even if you believe you have already supplied any previously requested information.

**Acknowledgement**

We [CAMS, on behalf of participating Mutual Funds] acknowledge the receipt of FATCA/CRS declaration form duly filled and signed from M/s. \_\_\_\_\_ PAN \_\_\_\_\_ on dd-mm-yyyy

Date:

Signature with Name, Emp. ID & Seal

**Instructions for FATCA & CRS Declaration**

- A. Financial Institution / Foreign Financial Institution [FFI] – Means any non-US financial institutions that is a – (1) Depository institution – accepts deposits in the ordinary course of banking or similar business; (2) Custodian institution - as a substantial portion of its business, hold financial assets for the accounts of others; (3) Investment entity – conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity; or (4) Insurance company – entity issuing insurance products i.e. life insurance; (5) Holding or Treasury company – entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity
- B. Direct Reporting NFFE – a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS
- C. GIIN not required category:

| Code | Sub-Category  |
|------|---|
| 01   | Governmental Entity, International Organization or Central Bank   |
| 02   | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank |
| 03   | Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund  |
| 04   | Entity is an Indian FI solely because it is an investment entity  |
| 05   | Qualified credit card issuer  |
| 06   | Investment Advisors and Investment Managers   |
| 07   | Exempt collective investment vehicle  |
| 08   | Trustee of an Indian Trust  |
| 09   | FI with a local client base   |
| 10   | Non-registering local banks   |
| 11   | FFI with only Low-Value Accounts  |
| 12   | Sponsored investment entity and controlled foreign corporation  |
| 13   | Sponsored, Closely Held Investment Vehicle  |
| 14   | Owner Documented FFI  |

- D. Listed Company - A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- E. Related Entity - an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)
- F. Non-financial foreign entity [NFFE] – Non-US entity that is not a financial institution [including a territory NFFE]. Following NFFEs are excluded from FATCA reporting – (a) Publicly traded corporation / listed companies; (b) Related Entity of a listed company; and (c) Active NFFE
- G. Active NFFE – Any one of the following –

| Code | Sub-Category  |
|------|---|
| 01   | Less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and < 50% of the assets held by NFE are assets that produce or are held for the production of passive income  |
| 02   | The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;   |
| 03   | Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;  |
| 04   | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;   |
| 05   | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;   |
| 06   | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;  |
| 07   | Any NFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>• The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</li> <li>• The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.</li> </ul> |

- H. Passive NFE - means any NFE that is not (i) an Active NFFE or listed / publicly traded entity or entity related to the listed / publicly traded entity, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations or (iii) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity - (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
- I. Passive Income – portion of gross income that consists of dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity’s commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts
- J. Controlling Persons means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term “Controlling Persons” shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.
- K. Non-Participating FFIs [NPFIs] – an FFI other than participating FFI, a deemed-complaint FFI, or an exempt beneficial owner
- L. Specified US Persons – Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank, viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker
- M. Expanded affiliated group – One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in at least one of the other members
- N. Owner documented FFI – AN FFI meeting the following requirements – (a) FFI is an FFI solely because it is an investment entity; (b) FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company; (c) FFI does not maintain a financial account for any non-participating FFI; (d) FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in the circumstances, and (e) The designated withholding agent agrees to report to the IRS (or, in case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any US specified persons and (2) Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a US person, an exempt beneficial owner, or an exempted NFE
- O. Exemption Code for US persons

| Code | Sub-Category  |
|------|---|
| A    | An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)  |
| B    | The United States or any of its agencies or instrumentalities   |
| C    | A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities   |
| D    | A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)  |
| E    | A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)   |
| F    | A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state |
| G    | A real estate investment trust  |
| H    | A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940  |
| I    | A common trust fund as defined in section 584(a)  |
| J    | A bank as defined in section 581  |
| K    | A broker  |
| L    | A trust exempt from tax under section 664 or described in section 4947(a)(1)  |
| M    | A tax exempt trust under a section 403(b) plan or section 457(g) plan   |
| N    | Not Applicable  |



## Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Person(s)

I: Investor details:

|               |  |  |  |  |  |  |  |  |  |  |  |
|---------------|--|--|--|--|--|--|--|--|--|--|--|
| Investor Name |  |  |  |  |  |  |  |  |  |  |  |
| PAN*          |  |  |  |  |  |  |  |  |  |  |  |

\* If PAN is not available, specify Folio No. (s)

**II: Category**

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

Name of the Stock Exchange where it is listed #. \_\_\_\_\_ Security ISIN # \_\_\_\_\_

Name of the Listed Company (applicable if the investor is subsidiary/associate): \_\_\_\_\_

Unlisted Company     Partnership Firm / LLP     Unincorporated association / body of individuals

Public Charitable Trust     Private Trust     Religious Trust     Trust created by Will.

Others *[please specify]* \_\_\_\_\_

*# mandatory in case of Listed company or subsidiary of the Listed Company*

**UBO / Controlling Person(s) details.**

**Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?  Yes     No**

If **'YES'** - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

**BEN2 form as downloaded from MCA portal is attached as documentary evidence of the UBO information or any other applicable supporting documents like shareholding pattern of the entity and its associates.**

**Further, we hereby consent to submitting the appropriate documentary evidence substantiating this as and when required at AMC/RTA end.**

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

|   | UBO-1 / Senior Managing Official (SMO)              | UBO-2   | UBO-3   |
|---|---|---|---|
| Name of the UBO/SMO#.                                       |   |   |   |
| UBO / SMO PAN#<br>For Foreign National, TIN to be provided] |   |   |   |
| % of beneficial   | >10% controlling interest. <input type="checkbox"/> | >10% controlling interest. <input type="checkbox"/> | >10% controlling interest. <input type="checkbox"/> |

|   |  |  |  |
|---|--|--|--|
| interest#.  | >15% controlling interest. <input type="checkbox"/><br>>25% controlling interest. <input type="checkbox"/><br>NA. (for SMO) <input type="checkbox"/> | >15% controlling interest. <input type="checkbox"/><br>>25% controlling interest. <input type="checkbox"/><br>NA. (for SMO) <input type="checkbox"/> | >15% controlling interest. <input type="checkbox"/><br>>25% controlling interest. <input type="checkbox"/><br>NA. (for SMO) <input type="checkbox"/> |
| UBO / SMO Country of Tax Residency#.                              |  |  |  |
| UBO / SMO Taxpayer Identification Number / Equivalent ID Number#. |  |  |  |
| UBO / SMO Identity Type   |  |  |  |
| UBO / SMO Place & Country of Birth#                               | Place of Birth _____<br>Country of Birth _____   | Place of Birth _____<br>Country of Birth _____   | Place of Birth _____<br>Country of Birth _____   |
| UBO / SMO Nationality   |  |  |  |
| UBO / SMO Date of Birth [dd-mmm-yyyy] #                           |  |  |  |
| UBO / SMO PEP#  | Yes – PEP. <input type="checkbox"/><br>Yes – Related to PEP. <input type="checkbox"/><br>N – Not a PEP. <input type="checkbox"/>                     | Yes – PEP. <input type="checkbox"/><br>Yes – Related to PEP. <input type="checkbox"/><br>N – Not a PEP. <input type="checkbox"/>                     | Yes – PEP. <input type="checkbox"/><br>Yes – Related to PEP. <input type="checkbox"/><br>N – Not a PEP. <input type="checkbox"/>                     |
| UBO / SMO Address [include City, Pincode, State, Country]         | Address:<br>City:<br>Pincode:<br>State:<br>Country:  | Address:<br>City:<br>Pincode:<br>State:<br>Country:  | Address:<br>City:<br>Pincode:<br>State:<br>Country:  |
| UBO / SMO Address Type  | Residence <input type="checkbox"/><br>Business <input type="checkbox"/><br>Registered Office <input type="checkbox"/>                                | Residence <input type="checkbox"/><br>Business <input type="checkbox"/><br>Registered Office <input type="checkbox"/>                                | Residence <input type="checkbox"/><br>Business <input type="checkbox"/><br>Registered Office <input type="checkbox"/>                                |
| UBO / SMO Email   |  |  |  |
| UBO / SMO Mobile  |  |  |  |
| UBO / SMO Gender  | Male <input type="checkbox"/><br>Female <input type="checkbox"/><br>Others <input type="checkbox"/>  | Male <input type="checkbox"/><br>Female <input type="checkbox"/><br>Others <input type="checkbox"/>  | Male <input type="checkbox"/><br>Female <input type="checkbox"/><br>Others <input type="checkbox"/>  |
| UBO / SMO Father's Name   |  |  |  |

|  |   |   |   |
|--|---|---|---|
| UBO / SMO Occupation   | Public Service <input type="checkbox"/><br>Private Service <input type="checkbox"/><br>Business <input type="checkbox"/><br>Others <input type="checkbox"/> | Public Service <input type="checkbox"/><br>Private Service <input type="checkbox"/><br>Business <input type="checkbox"/><br>Others <input type="checkbox"/> | Public Service <input type="checkbox"/><br>Private Service <input type="checkbox"/><br>Business <input type="checkbox"/><br>Others <input type="checkbox"/> |
| SMO Designation#   |   |   |   |
| UBO / SMO KYC Complied?  | Yes / No.<br>If 'Yes,' please attach the KYC acknowledgement.<br>If 'No,' complete the KYC and confirm the status.  | Yes / No.<br>If 'Yes,' please attach the KYC acknowledgement.<br>If No, complete the KYC and confirm the status.  | Yes / No.<br>If 'Yes,' please attach the KYC acknowledgement.<br>If No, complete the KYC and confirm the status.  |
| BEN2 Form or any other relevant supporting documents as applicable** | Attached <input type="checkbox"/>   | Attached <input type="checkbox"/>   | Attached <input type="checkbox"/>   |

# Mandatory column.

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

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

\*\* Documentary proof for UBO.

#### Declaration

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

Signature with relevant seal:

|                      |
|----------------------|
| Authorized Signatory |
| Name:                |
| Designation:         |

|                      |
|----------------------|
| Authorized Signatory |
| Name:                |
| Designation:         |

|                      |
|----------------------|
| Authorized Signatory |
| Name:                |
| Designation:         |

Place: \_\_\_\_\_

Date: \_\_/\_\_/\_\_

## Instructions on Controlling Persons / Ultimate Beneficial Owner

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

### **A. For Investors other than individuals or trusts:**

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

### **B. For Investors which is a trust:**

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

### **C. Exemption in case of listed companies / foreign investors**

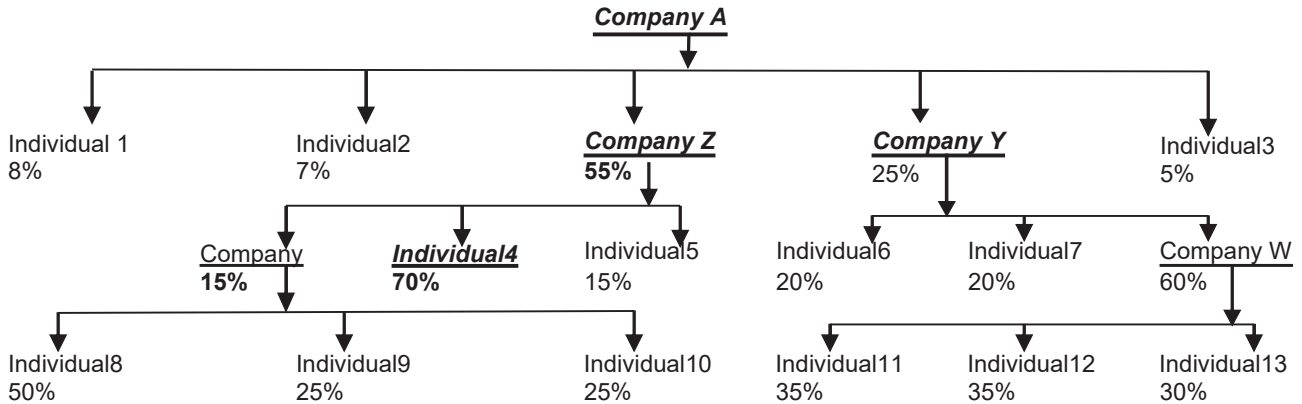
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration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

### **D. KYC requirements**

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

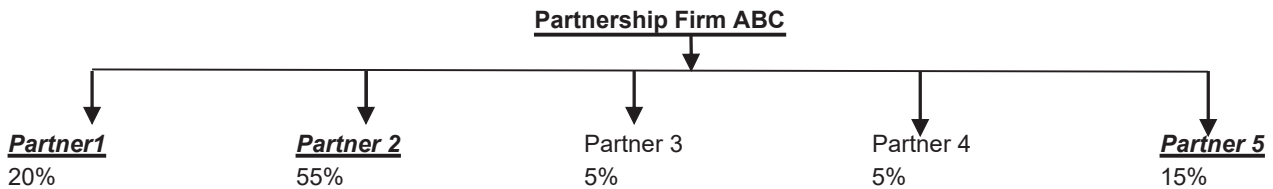
**Sample Illustrations for ascertaining beneficial ownership:**

**Illustration No. 1 – Company A**



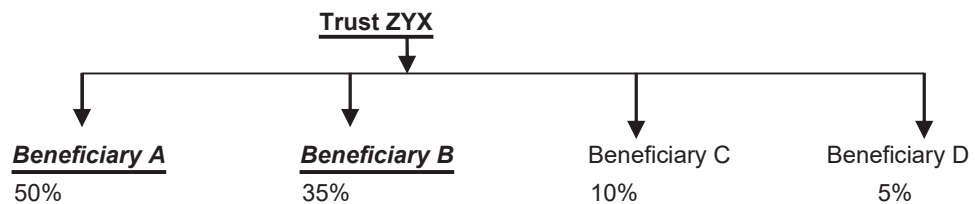
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 38.50% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials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

**Illustration No. 2 – Partner ABC**



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

**Illustration No. 3 – Trustee ZYX**



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

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# TERMS AND CONDITIONS

- Please refer Scheme Information Document (SID) and Key Information Memorandum (KIM) for applicable NAV, Risk Factors, Load (exit/entry) and other information before investing.
- Completed Application form and SIP Enrolment Form along with the first cheque should be submitted to the AMC Branches/CAMS ISCs
- Investors can either submit a cheque for the first Installment or can submit a photocopy of a cancelled cheque of the bank/branch for which NACH is to be registered.
- SIP will be auto cancelled by the AMC in case of 3 consecutive failed debit attempts for SIPs with weekly, fortnightly & monthly frequencies/intervals. In case of quarterly frequency, the same shall stand cancelled upon 2 consecutive failed debit attempts.
- NACH/eNACH mode of payments will be available for investments in SIP.
- Investors can avail NACH facility by duly filling up and submitting the SIP Enrolment cum NACH Mandate Form. The cheques should be in favour of scheme specific account for example, "Helios Flexi Cap Fund or Helios Arbitrage Fund" and crossed "Account Payee Only", and the cheques must be payable at par.
- Further, Investors/ unitholders subscribing for SIP are required to submit SIP request at least 21 calendar days prior to the date of first debit date. SIP start date shall not be beyond 100 days from the date of submission of request.
- All terms and conditions for SIP/STP, including Exit Load, if any, prevailing in the date of SIP/STP enrolment/ registration by the fund shall be applicable.
- Units will be allotted for the amount net of the bank charges, if any. On receipt of the post-dated cheques, the Registrar/AMC will send a letter to the Unitholder confirming that his/her name has been included in the Systematic Investment Plan. The cheques will be presented on the dates mentioned on the cheque and Units will be allotted accordingly. A fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the Systematic Investment Plan, subject to submitting the request 2 business days prior to the next due date of SIP.

Please note: If debit instructions have already been sent prior to the effective date of cancellation, units will be allotted upon the realization of funds. The cancellation will be done before the subsequent SIP date.

Minimum number of instalments and amounts under various frequencies are as below:

| Frequency                   | Specified date*   | Minimum amounts per instalments                 | Minimum number of instalments |
|-----------------------------|---|---|-------------------------------|
| Weekly                      | Any day (Monday to Friday) (If no day is selected Monday will be the default day)                   | Rs. 1000/- and in multiples of Re. 1 thereafter | 12                            |
| Fortnightly                 | 1st and 16th day of each month, as applicable (1st and 16th of the month will be the default date). | Rs. 1000/- and in multiples of Re. 1 thereafter | 12                            |
| Monthly (Default Frequency) | Any date (10th will be the default date)  | Rs. 1000/- and in multiples of Re. 1 thereafter | 12                            |
| Quarterly                   | Any date (10th will be the default date)  | Rs. 1000/- and in multiples of Re. 1 thereafter | 6                             |

\*In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.

- New Investor** - If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application.

Investors are encouraged to use the multiple SIP Common application form in case they wish to register SIPs in more than one scheme of Helios Mutual Fund. However, if the investor fails to mention the name of any scheme in the Multiple SIP Common Application form, the Fund reserves the right to reject the SIP request.

- Existing Investor** - If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP in the existing scheme (provided the scheme has SIP facility) available in the investor's Folio. In case Multiple Schemes are available in the folio then Fund reserves the right to reject the SIP request if the investor fails to mention the scheme name.

Investors are encouraged to use the Multiple SIP & Top Up Form in case they wish to register SIPs in more than one scheme of Helios Mutual Fund. However, if the investor fails to mention the name of any scheme in the Multiple SIP & Top Up Form, the Fund reserves the right to reject the SIP request.

- In case SIP date is not selected, if multiple SIP dates are opted for or if the selection is not clear then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 21 calendar days lead time from the receipt of SIP request.
- In case the end date mentioned on SIP form falls beyond the end date mentioned in the fresh / new One Time Mandate (OTM) form or beyond the end date mentioned in the registered existing OTM, then SIP shall be registered as per the end date of the OTM mandate.
- In case SIP "end Month/Year" is incorrect or not mentioned by the investor in the SIP form, then the AMC reserves the right to consider the SIP end date as five years from the start date by default.
- For SIP applications received during NFO Period, the SIP start date shall be at least 21 calendar days after the NFO allotment date.

**SIP TOP UP Facility:** Investors can opt for SIP TOP UP facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered.

The Fixed TOP up amount shall be in multiple of Rs 1000/- and in multiple of Rs 100 thereafter.

Variable TOP UP would be available in at 10%, 15% and 20% and such other denominations (over and above 10%, 15% and 20%) as opted by the investor in multiples of 5%.

The frequency is fixed at Yearly and Half Yearly basis. In case the top up frequency is not specified, Default will be considered as yearly frequency.

In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

SIP Top-Up facility shall also be available for the existing investors who have already registered for SIP facility without Top-Up option. The SIP Top-up request shall be registered within 15 days before the next trigger of the existing SIP.

SIP Top-up facility can be started after a minimum of 6 months from the date of 1st SIP. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the end date of the Top-up facility is not mentioned; then the Top-up will continue till the end of SIP tenure.

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

In case, the SIP Top up is cancelled, the SIP will not be ceased. The existing SIP will not ceased

and SIP will be continue with the last topped up amount.

Investors should ensure the amount mentioned in the OTM is on the higher side to be able to accommodate the increase as and when the top up amount is triggered. In case the OTM amount is lesser than the base amount + top up amount for any trigger in future, the SIP with Top-Up Facility will stand cancelled.

All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP. The Trustee / AMC reserves the right to change / modify the terms of the SIP from time to time on a prospective basis.

**Fixed TOP-UP:** With this option, investors can increase SIP amount at regular intervals with fixed amount. The minimum TOP-UP amount has to be Rs.1000 and in multiples of Rs.100 thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the yearly frequency is available under SIP TOP UP.

Please view the illustration below for Fixed Top-up.

| Instalment No(s) | From Date | To Date   | Monthly SIP Instalment Amount | SIP Top-Up Amount | SIP Amount with TOP-UP |
|------------------|-----------|-----------|-------------------------------|-------------------|------------------------|
| 1 to 12          | 10-Oct-23 | 10-Sep-24 | 5000                          | N.A               | 5000                   |
| 13 to 24         | 10-Oct-24 | 10-Sep-25 | 5000                          | 1000              | 6000                   |
| 25 to 36         | 10-Oct-25 | 10-Sep-26 | 6000                          | 1000              | 7000                   |
| 37 to 48         | 10-Oct-26 | 10-Sep-27 | 7000                          | N.A               | 7000                   |
| 49 to 60         | 10-Oct-27 | 10-Sep-28 | 7000                          | N.A               | 7000                   |

**Variable TOP-UP:** With this option, investors can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also, the TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10.

Please view the illustration below for Variable Top-up.

| Instalment No(s) | From Date | To Date   | Monthly SIP Instalment Amount | SIP Top-Up Amount | SIP Amount with TOP-UP |
|------------------|-----------|-----------|-------------------------------|-------------------|------------------------|
| 1 to 12          | 10-Oct-23 | 10-Sep-24 | 5000                          | N.A               | 5000                   |
| 13 to 24         | 10-Oct-24 | 10-Sep-25 | 5000                          | 500               | 5500                   |
| 25 to 36         | 10-Oct-25 | 10-Sep-26 | 5500                          | 550               | 6050                   |
| 37 to 48         | 10-Oct-26 | 10-Sep-27 | 6050                          | N.A               | 6050                   |
| 49 to 60         | 10-Oct-27 | 10-Sep-28 | 6050                          | N.A               | 6050                   |

Investors can either opt for a Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, then Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered.

In a scenario where investors select multiple % option under variable SIP Top-up plan, higher percentage will be considered and the other % will be ignored.

**Micro Systematic Investment Plan (Micro SIP):** The unit holder will have the facility of Micro SIP under the current Systematic Investment Plan facility. The Minimum Investment amount per instalment will be as per applicable minimum investment amount of the respective Scheme. The total investment under Micro SIP cannot exceed Rs. 50,000/-.

**Micro Investment:** With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP instalments by an investor in a financial year i.e April to March does not exceed 50,000/- it shall be exempt from the requirement of PAN. However, requirements of PEKRN (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

## INSTRUCTIONS TO FILL THE NACH DEBIT MANDATE FORM

- Along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate, failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.
- Please mention the amount in figures and words.
- Please fill in all the required details in the Debit Mandate Form for NACH. The sole/first holder must be one of the holders in the bank account.
- The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled in by the investors.
- The 9-digit MICR and the 11-digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

As per the Mandate circular (NPCI/NACH/OC No. 010/2023-24) dated October 31, 2023, effective April 1, 2024, the mandate can be for maximum duration of 40 years from date of application.

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

## INVESTMENT & PAYMENT DETAILS:

- Your cheques should be in favour of scheme specific account for example, "Helios Flexi Cap or Helios Small Cap" and crossed "Account Payee Only".
- Initial cheque amount should be equal to Total SIP amount
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque. Payments made by Cash /Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

**Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category / investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.**

## List of Official Points of Acceptance of Transaction Requests

### List of Official Points of Acceptance (OPA) of Helios Mutual Fund

**Mumbai:** 502 B, 5th Floor, The Capital, Plot C70, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051.

**Bangaluru:** Novel Office, No 8/2, Ulsoor Rd, Yellappa Chetty Layout, Halasuru, Bengaluru, Karnataka - 560042.

**Delhi:** TR 8 & 9, AltF Statesman House, 5th Floor, Wing A, Statesman House, 148, Barakhamba Road, New Delhi - 110001.

[Click here](#) for the updated list of branches/ official Point of Acceptance of transactions of the AMC/Helios Mutual Fund, please refer the website of the AMC viz., [www.heliosmf.in](http://www.heliosmf.in)

### List of non OPA of Helios Mutual Fund

**Hyderabad:** Awfis Space Solutions, Oyster Complex, Somajiguda, Greenlands, Hyderabad - 500016.

**Kolkata:** Kankaria Estate, 6, Little Russel Street, 5th Floor, Kolkata - 700071.

**Chandigarh:** M3-03, 3rd Floor, SCO 32-34, Sector 17-C, Chandigarh - 160017.

**Lucknow:** Awfis Space Solutions Pvt Ltd, Fun Republic Mall, Lohia Path, Nehru Enclave, Gomti Nagar, Lucknow - 226010.

**Pune:** The Pavilion – Redbrick Offices Limited, Business Suite No 516, Level 5 & 6, S.B Road, Laxmi Colony, Pune - 411016.

**Raipur:** S Jain Ventures Limited, Cabin No. 2.1, Ground Floor, S Jain, C-246/6, Vallabh Nagar, Near Sant Dnyaneshwar School, Raipur (C.G.) Pin - 492001.

**Jaipur:** Phoebus Business Solution Private Limited, Office No-217, 2nd Floor, K-12, Arcade, Malviya Marg, C-Scheme, Jaipur - 302001.

**Chennai:** Office – Door No – 683, Level 6, 10/11 Dr.Radha Krishnan Salai, Mylapore, Chennai - 600004, India.

**Ahmedabad:** SSPACIA 06th Floor, Mercado, Opp, Municipal Market, C. G. Road, Ahmedabad, Gujarat - 380009.

**Bhubaneswar:** Cowork Venue, Plot No-9N6, 1st Floor, New Annex Building Arch Bishop's House, Satya Nagar, Bhubaneswar, Odisha - 751007.

**Nagpur:** SAS Business Centre, Block - 501, Level 5, Landmark Building, Ramdaspath, Wardha Road, Nagpur - 440010.

**Ludhiana:** SCO – 120, 3rd Floor, Feroze Gandhi Market, Above Kotak Mahindra Bank, Ludhiana, Punjab - 141001.

**Coimbatore:** MyBranch Services Private Limited, 2nd Floor, The Avenue, 210/5, E TV Swamy Rd, R.S. Puram, Coimbatore - 641002.

**Vadodara:** DevX Coworking, 10th Floor, Notus IT Park, Sarabhai Campus, Bhailal Amin Marg, Vadodara - 390023.

**Nashik:** Regus, Office No. 401/Regus Nashik Uttam Towers, Besides St. Andrew's Church, Sharanpur Road, Nashik, Maharashtra - 422002.

**Indore:** Office No. 333, 3rd Floor, DNR 90, Unit No. 301, 569/3, M. G. Road, Above DP Jewellers, Near Rajani Bhawan, Indore, Madhya Pradesh - 452003.

**Patna:** AAA Coworking, Unit No. 301, 3rd Floor, Bhagwati Dwarka Arcade, Exhibition Road, Patna - 800001.

**Jamshedpur:** Magic Touch Co-Working Space, Cabin No – 514, Magic Touch, 2nd Floor, Om Towers, Q Road Corner, South Park, Bistupur, Jamshedpur - 831001, Jharkhand.

**Surat:** Work Space Co, Cabin No - D5, 4th Floor, Kalp Business Centre, City Light, Surat - 395007.

**Kanpur:** IA India Accelerator Private Limited, 5th Floor, Part-B, Chandak Imperial Square, Unit No. 501, 16/105, Mall Road, Kanpur, Uttar Pradesh - 208001.

### POINT OF SERVICE LOCATIONS (“POS”) OF MF UTILITIES INDIA PVT. LTD. (“MFUI”)

The online transaction platform of MF Utility (“MFU”) i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFU as designated / updated from time to time, shall be the Official Points of Acceptance (OPA) for transactions in the Scheme(s) of Helios Mutual Fund. For updated list of authorised POS of MFU, please visit the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com)

## List of Official Points of Acceptance of CAMS

### A. List of Investor Service Centers (ISCs) of Computer Age Management Services Ltd. (CAMS)

**Ahmedabad:** 303 – 304 ,3rd Floor Marcado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad, Gujarat - 380 009. **Bangalore:** Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka, 560042, **Bhubaneswar:** Plot No-501/1741/1846, Office No:-203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit- 3, Bhubaneswar-751001, Odisha. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor-Sector 17-Chandigarh- Punjab-160017. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam- Chennai-Tamilnadu-600034. **Cochin:** Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2AM.G. Road, Cochin -682016. **Coimbatore:** No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venketeswara Bakery, Coimbatore-641002. **Durgapur:** Plot No.3601, Nazrul Sarani, City Centre, Durgapur-713216. **Goa:** Office No.103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-403001. **Secunderabad (Hyderabad):** 208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana, 5000033. **Indore:** 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh, 452001. **Jaipur:** R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001. **Kanpur:** First Floor 106 to 108 City Centre Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001. **Kolkata:** 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata-700071. **Lucknow:** Office No.107, 1st 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. **Mangalore:** No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore, Karnataka, 575003. **Mumbai:** Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400023. **Nagpur:** 145, Lendra, New Ramdaspath, Nagpur, Maharashtra, 440010. **New Delhi:** CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. **Patna:** G-3, Ground Floor, OM Complex Near Saket Tower, SP Verma Road, Patna, Bihar, 800001. **Pune:** Vartak Pride, 1st Floor, Survey No.46, City Survey No.1477, Hingne Budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune-411052. **Surat:** Shop No.G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat-395002. **Vadodara:** 103 Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G.Road, Labbipet, Vijayawada, Andhra Pradesh, 520010. **Visakhapatnam (Vizag):** Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH. **Agra:** No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh-282002. **Ajmer:** AMC No. 423/30 Near Church Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 305001. **Allahabad:** 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Uttarpradesh -211001. **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan, 301001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601. **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. **Asansol:** Block – G 1st 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. **Belgaum:** Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006. **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur-760002. **Bhavnagar:** 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001. **Bhilai:** 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020. **Bhilwara:** C/o Kodwani Associates Shope No 211-213 2nd floor Indra Prasth Tower Syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan). **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh 462011. **Bokaro:** Mazzanine Floor F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004. **Burdwan:** 399 G T Road, Basement, Building Name: Talk of the Town, Burdwan-713101, West- Bengal. **Calicut:** 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala-673016. **Cuttack:** Near Indian Overseas Bank Cantonment Road, Mata Math, Cuttack, Orissa, 753001. **Davangere:** 13, 1st Floor, Akkamahadevi Samaj Complex Church Road, P.J.Extension, Davangere, Karnataka, 577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001. **Dhanbad:** Urmila Towers, Room No: 111(1st Floor) Bank More, Dhanbad, Jharkhand, 826001. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu, 638001. **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001. **Ghaziabad:** 1st Floor, C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002. **Gorakhpur:** Shop No.5 & 6, 3Rd Floor, Cross Road The mall, A D Tiraha, bank Road, Gorakhpur-273001. **Guntur:** Door No.31-13-1158, 1st floor, 13/1, Arundelpt, 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. **Hubli:** No.204 - 205, 1st Floor' B ' Block, Kundagol Complex Opp. Court, Club Road, Hubli, Karnataka, 580029. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001. **Jalandhar:** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandar City-144001. **Jalgaon:** Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon, Maharashtra, 425001. **Jamnagar:** 207, Manek Centre, P N Marg, Jamnagar, Gujarat, 361001. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur, Jharkhand, 831001. **Jodhpur:** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001. **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. **Meerut:** 108 1st Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh, 250002. **Moradabad:** H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001. **Muzaffarpur:** Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar, 842001. **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, 570009. **Nasik:** 1st Floor, "Shradha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik-422002. **Nellore:** 97/56, I Floor, Immadisetty Towers




Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh, 524001. **Panipat:** SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat, Haryana, 132103. **Patiala:** No.35 New Lal Bagh, Opp.Polo Ground, Patiala-147001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry, 605001. **Raipur:** HIG, C-23 Sector - 1 Devendra Nagar, Raipur, Chattisgarh, 492004. **Rajahmundry:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh, 533101. **Rajkot:** Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat, 360001. **Ranchi:** 4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal, Ranchi, Jharkhand, 834001. **Rourkela:** 2nd Floor, J B S Market Complex, Udit Nagar, Rourkela-769012. **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamilnadu, 636016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak Sambalpur, Orissa, 768001. **Siliguri:** No.78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri-734001. **Tirupur:** 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamilnadu, 641601. **Tirunelveli:** No.F4, Magnam Surakasa Apatments, Tiruvananthapuram Road, Tirunelveli-627002. **Trichur:** Room No. 26 & 27 Dee Pee Plaza, Kakkalai, Trichur, Kerala, 680001. **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu, 620018. **Trivandrum:** R S Complex, Opp of LIC Building, Pattom PO, Trivandrum, Kerala, 695004. **Udaipur:** No.32, Ahinsapuri, Fatehpura Circle, Udaipur-313001. **Valsad:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane Valsad, Gujarat, 396001. **Varanasi:** Office No 1, Second Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010. **Vellore:** AKT Complex, 2nd Floor, No.1, 3, New Sankaranpalayam Road Tolgate, Vellore-632001. **Warangal:** Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana- 506001. **Balasore:** B C Sen Road, Balasore, Orissa, 756001. **Jammu:** JRDS Heights Sector 14 Nanak Nagar Near Peaks Auto Showroom Jammu Jammu & Kashmir, 180004. **Ballari:** No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-583102. **Navsari:**214-215, 2nd floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari -396445, Gujarat. **Rohtak:** SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124001. **Tirupati:** Shop No: 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati-517501, Andhra Pradesh. **Kalyani:** A - 1/50, Block A Kalyani - Nadia Dt, PIN- 741235. **Solapur:** Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth, Near Pangal High School Solapur, Maharashtra, 413001. **Bhuj:** Tirthkala, First Floor, Opp. BMB Bank, New Station Road, Bhuj, Kutch, Gujarat - 370001. **Junagadh:** "Aastha Plus", 202-A, 2nd Floor Sardarbag Road, Nr. Alkapuri Opp. Zansi Rani Statue, Junagadh Gujarat-362001. **Ankleshwar:** Shop No - F -56 First Floor, Omkar Complex Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat, 393002. **Kollam:** Uthram Chambers (Ground Floor), Thamarakulam, Kollam-691006. **Jhansi:** No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh-202001. **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra, 415002. **Kumbakonam:** No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. **Bhagalpur:** Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001. **Bareilly:** F-62-63, 2nd Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001. **Akola:** Opp. RLT Science College Civil Lines, Akola, Maharashtra, 444001. **Yamuna Nagar:** 124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001. **Deoghar:** S S M Jalan Road Ground floor Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand, 814112. **Karimnagar:** HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar, Telangana, 505001. **Kadapa:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001. **Shimla:** I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla, Himachal Pradesh, 171001. **Kannur:** Room No.PP.14/435 Casa Marina Shopping Centre Talap, Kannur, Kerala, 670004. **Mehsana:** 1st Floor, Subhadra Complex Urban Bank Road Mehsana, Gujarat, 384002. **Hazaribag:** Municipal Market Annanda Chowk, Hazaribag, Jharkhand, 825301. **Anantapur:** AGVR Arcade, 2nd Floor, Plot No.37 (Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur -515001, Andhra Pradesh. **Kurnool:** Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001. **Hisar:** No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001. **Sri Ganganagar:** 18 L Block Sri Ganganagar, Rajasthan, 335001. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab, 151001. **Shimoga:** No.65 1st Floor Kishnappa Compound 1st Cross, Hosmane Extn, Shimoga, Karnataka, 577201. **Palakkad:** Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad-678 001, Kerala. **Margao:** F4-Classic Heritage, Near Axis Bank, Opp.BPS Club, Pajifond, Margao, Goa-403601. **Karur:** No. A5 75/1, Vaiyapuri Nagar 2nd Cross, Karur - 639 002. **Bikaner:** Behind Rajasthan Patrika In front of Vijaya Bank 1404, Amar Singh Pura Bikaner.334001. **Kakinada:** D No.25-4-29, 1st floor, Kommireddy Vari Street, Beside Warf Road, Opp Swathi Medicals, Kakinada-533001. **Bilaspur:** Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G)-495001. **Vapi:** 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat, 396195. **Ambala:** SCO 48-49, Ground Floor, Opp Peer, Bal Bhawan Road, Near HDFC Bank, Ambala City, Haryana - 134003. **Agartala:** Nibedita 1st floor, JB Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin - 799001. **Saharanpur:** I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh, 247001. **Kharagpur:** "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305. **Tiruvalla:** 1st Floor, Room No-61(63), International shopping Mall, Opp.ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla-689105. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala, 688001. **Noida:** Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida - 201301. **Thane:** Dev Corpora, A Wing, Third floor, Office No. 301, Cadbury Junction, Eastern Expressway, Thane (West) - 400601. **Andheri:** No.351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai-400069. **Sangli:** Jiveshwar Krupa Bldg Shop. NO.2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra-416416. **Jalna:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203. **Mapusa (Parent ISC: Goa):** Office No.503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa Goa-403507. **Bhusawal (Parent: Jalgaon TP):** 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201. **Gondal (Parent Rajkot):** A/177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311. **Vasco (Parent Goa):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa, 403802. **Kolkata-CC (Kolkata Central):** 3/1, R.N. Mukherjee Road, 3rd Floor, Office Space -3C, "Shreeram Chambers", Kolkata -700 001. **Chennai-Satellite ISC:** No.158, Rayala Tower-1, Anna Salai, Chennai-600002.

**B. List of Limited Transaction Points (LTPs) of Computer Age Management Services Ltd. (CAMS)**

**Ghatkopar:** Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077. **Borivali:** 501 – TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092. **Vashi:** BSEL Tech Park, B-505, Plot No.39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station Vashi, Navi Mumbai-400705. **Pitampura:** Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034. **Tambaram:** 3rd Floor, B R Complex, No.66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West Tambaram, Chennai-600045. **Janakpuri:** Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. **Bangalore (Wilson Garden):** First Floor, No.17/1, -(272) 12Th Cross Road, Wilson Garden, Bangalore-560027. **Bharuch:** A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch-392001. **Karnal:** No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001. **Nadiad:** F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat, 387001. **Ahmednagar:** Bajju Heights, 2nd Floor, Near Changedia Medical, Old Vasant Talkies, Dharti Chowk, Maliwada, Ahilyanagar, Ahmednagar-414001. **Basti:** C/O Rajesh Mahadev & Co Shop No 3, 1st Floor, Jamia Complex, Station Road, Basti Pin - 272002. **Chhindwara:** 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh 480001. **Chittorgarh:** 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001. **Darbhanga:** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu 636701. **Dhule:** Computer Age Management Services Ltd., 1793/ A, J B Road, Near Tower Garden, Dhule - 424001. **Faizabad:** 9/1/51, Rishi Tola, Fatehganj, Ayodhya (Faizabad), Uttar Pradesh – 224001. **Gandhidham:** Shyam Sadan, First Floor, Plot No.120, Sector 1/A, Gandhidham-370201. **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka 585101. **Haldia:** Mouza-Basudevapur, J.L. NO. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139. **Himmatnagar:** D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001. **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001. **Hosur:** Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur-635110. **Jaunpur:** 248, Fort Road Near Amber Hotel, Jaunpur, Uttar Pradesh-222001. **Katni:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501. **Khammam:** Door No.15-11-432, 1st Floor, Krushi Bhavan Road, Beside Minerva Grand Hotel, VDO's Colony, Khammam, Telangana-507002. Phone: -08742-229793, Email: camskmm@camsonline.com. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West Bengal 732101. **Manipal:** Shop No-A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104. **Mathura:** 159/160 Vikas Bazar Mathura Uttarpradesh-281001. **Moga:** No.9, New Town, Opp. Jaswal Hotel, Daman Building, Moga-142001. **Namakkal:** 156A/ 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001. **Palanpur:** Gopal Trade center, Shop No.13-14, 3rd Floor, Nr.BK Mercantile Bank, Opp.Old Gunj, Palanpur-385001. **Rae Bareilly:** 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001. **Rajapalayam:** No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam, Tamilnadu-626117. **Ratnagiri:** Orchid Tower, Gr Floor, Gala No.06, S.V.No.301/Paiki 1/2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal.Ratnagiri Dist. Ratnagiri-415612. **Roorkee:** 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttarakhand 247667. **Sagar:** Opp. Somani Automobiles, Bhagwanganj Sagar, Madhya Pradesh 470002. **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur Uttarpradesh-242001. **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:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh 173212. **Srikakulam:** Door No 10-5-65, First Floor, Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli Departmental Store, Near Seven roads Junction, Srikakulam, Andhra Pradesh – 532001. **Sultanpur:** 967, Civil Lines Near Pant Stadium Sultanpur Uttar pradesh-228001. **Surendranagar:** Shop No. 12, M.D. Residency, Swastik CrossRoad, Surendra Nagar - 363001. **Tinsukia:** Bangiya Vidyalaya Road, Near Old Post Office, Durgabari, Tinsukia, Assam, Pin – 786125. **Tuticorin:** 4B/ A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin Tamilnadu-628003. **Ujjain:** Adjacent to our existing Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain – 456010. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001. **Kukatpally:** No.15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad-500072. **Kalyan:** Office No 413, 414, 415, 4th Floor, Seasons BusinessCentre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) – 421 301.

In addition to the existing Official Point of Acceptance of transactions, Computer Age Management Services Ltd. (CAMS), the Registrar and Transfer Agent of Helios 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 with whom Helios Capital Asset Management (India) Private Limited has entered or may enter into specific arrangements for all financial transactions relating to the units of mutual fund schemes. Additionally, the secure Internet sites operated by CAMS will also be official point of acceptance only for the limited purpose of all channel partners transactions based on agreements entered. Additionally, the Internet site(s) operated by the AMC and online applications of the AMC will also be official point of acceptance. The AMC may also accept financial transaction applications received on designated email ID i.e. transact@helioscapital.in. 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.

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| <b>REGISTERED OFFICE</b><br><b>Helios Capital Asset Management (India) Private Limited</b><br>515 A, 5 <sup>th</sup> Floor, The Capital Plot C70, Bandra-Kurla Complex<br>Bandra East, Mumbai-400 051. |  |   |