

Angel One Asset Management Company Limited

CIN : U66301MH2023PLC402297

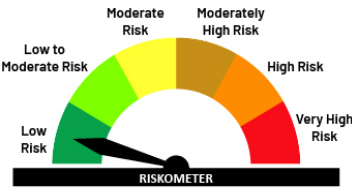
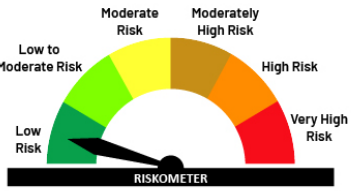
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Mumbai – 400 093

KEY INFORMATION MEMORANDUM

Angel One Nifty 1D Rate Liquid ETF - Growth

(An open-ended scheme replicating/tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk.)

NSE Scrip Code : AONELIQUID

<p>Angel One Nifty 1D Rate Liquid ETF - Growth (An open-ended Exchange Traded Fund replicating/tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk scheme)</p>	<p>Angel One Nifty 1D Rate Liquid ETF - Growth</p>  <p>The risk of the scheme is Low</p>	<p>AMFI Benchmark - Nifty 1D Rate Index</p>  <p>The risk of the benchmark is Low</p>
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Current income with high degree of liquidity ▶ Investment in Tri-Party Repo on Government securities or T-Bills / Repo & Reverse Repo and Money Market instruments 	<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	

Potential Risk Class (PRC) Matrix

Potential Risk Class (PRC)			
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)			

Continuous offer for Units at NAV based prices

The face value of the Units is Rs. 1,000/- per unit.

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.angelonemf.com).

The Scheme particulars have been prepared in accordance with the 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.

Disclaimer of NSE Indices Ltd. : Angel One Nifty 1D Rate Liquid ETF - Growth (“**the Product**”) is not sponsored, endorsed, sold or promoted by NSE INDICES LTD. NSE INDICES LTD does not make any representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the Nifty 1D Rate Index (“**Index**”) to track general stock market performance in India. The relationship of NSE INDICES LTD to Angel One Asset Management Company Limited (“**Licensee**”) is only in respect of the licensing of certain trademarks and trade names of its Index which is determined, composed and calculated by NSE INDICES LTD without regard to the Licensee or the Product. NSE INDICES LTD does not have any obligation to take the needs of the Licensee or the owners of the Product into consideration in determining, composing or calculating the Index. NSE INDICES LTD is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be converted into cash. NSE INDICES LTD has no obligation or liability in connection with the administration, marketing or trading of the Product. NSE INDICES LTD does not guarantee the accuracy and/or the completeness of the Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. NSE INDICES LTD does not make any warranty, express or implied, as to results to be obtained by the Licensee, owners of the Product, or any other person or entity from the use of the Index or any data included therein. NSE INDICES LTD makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, NSE INDICES LTD expressly disclaim any and all liability for any damages or losses arising out of or related to the Product, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages. An Investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in clauses above and will be bound by it.

Disclaimer of National Stock Exchange : It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE.

Scheme Code	AOMF/O/O/DET/25/02/0003	
Investment Objective	The investment objective of the Scheme is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo & Reverse Repo. The Scheme will provide returns before expenses, that track the total returns of Nifty 1D Rate Index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the Scheme would be achieved.	
Asset Allocation Pattern of the scheme	Under normal circumstances, the asset allocation under the Scheme will be as follows:	
	Instruments	Indicative asset allocation (% of total assets)
		Minimum Maximum
	Tri-Party Repo on Government Securities or T-bills/Repo & Reverse Repo	95 100
	Cash & Cash Equivalents and Money Market instruments (having residual maturity not exceeding 91 days)	0 5
	<p>Cash Equivalents include Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.</p> <p>The Scheme may invest upto 5% net assets in money market / liquid schemes without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the management of the AMC or in schemes under the management of any other asset management company shall not exceed 5% of the NAV of the Mutual Fund in accordance with Clause 4 of Seventh Schedule of SEBI MF Regulations.</p> <p>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.</p> <p>The Fund Manager would monitor the Tracking Error and Tracking Difference of the Scheme on an ongoing basis and would seek to minimize the same to the extent possible. Under normal circumstances, the AMC shall endeavor that the Tracking Difference of the Scheme does not exceed 1.25% per annum. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error or Tracking Difference relative to performance of the Underlying Index.</p> <p>The cumulative gross exposure through TREPS, Money Market Instruments and such other securities / assets as may be permitted by SEBI from time to time shall not</p>	

exceed 100% of the net assets of the Scheme, as per paragraph 12.24 of SEBI Master Circular dated June 27, 2024.

As per paragraph 12.25 of SEBI Master Circular dated June 27, 2024, cash and Cash Equivalents having residual maturity of less than 91 days are not considered for the purpose of calculating gross exposure limit. SEBI has vide its letter dated November 03, 2021 clarified that Cash Equivalents shall consist of Government Securities, T-Bills and Repo on Government Securities.

As per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2019/101 dated September 20, 2019, liquid funds and overnight funds shall not park funds pending deployment in short term deposits of scheduled commercial banks.

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

Sr. no	Type of Instrument	Percentage of exposure	Circular reference
1.	Money market or liquid schemes of own or other mutual funds	Upto 5% of the net assets of the Scheme	Clause 4 of the Seventh Schedule to the SEBI MF Regulations

The Scheme will not invest / have exposure in the following instruments :

Sr. No.	Particulars
1	Securitised Debt
2	Real Estate Investment Trusts (REITs) or Infrastructure Investment Trusts (InvITs)
3	Fund of Fund schemes
4	Credit Default Swaps
5	Unlisted Debt Instruments
6	Debt Instruments with special features (AT1 and AT2 Bonds)
7	Bespoke or complex debt products
8	Debt Instruments with Structured Obligations / Credit Enhancements
9	Short selling of securities
10	Repo / Reverse Repo in corporate debt securities
11	Foreign Securities
12	Unrated instruments (except TREPS/ Government Securities/ T- Bills / Repo and other money market instruments)

	13	Derivatives
	14	Securities lending and borrowing
	15	Inter scheme transactions
	<p>Change in Investment Pattern</p> <p>Portfolio rebalancing due to short term defensive consideration Any alteration in the investment pattern will be for a short term on defensive considerations as per paragraph 1.14.1.2.b of the SEBI Master Circular dated June 27, 2024, the intention being at all times to protect the interests of the Unit holders and the Scheme shall rebalance the portfolio within 7 calendar days from the date of deviation. It may be noted that no prior intimation/indication will be given to Investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.</p> <p>Portfolio rebalancing in case of passive breaches : Pursuant to paragraph 3.6.7 of the SEBI Master Circular dated June 27, 2024, in case of change in constituents of the index due to periodic review, the portfolio of the Scheme will be rebalanced within 7 calendar days.</p> <p>Portfolio replication : The Scheme shall replicate the Underlying Index subject to the requirements as specified under paragraph 3.5.2.6 of the SEBI Master Circular dated June 27, 2024.</p> <p>Any transactions undertaken in the portfolio of the Scheme in order to meet the Redemption and Subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 read with sub-regulation (26) of Regulation 25 of the SEBI MF Regulations.</p>	
<p>Investment Strategy</p>	<p>The Scheme tracks Nifty 1D Rate Index and uses a “passive” or indexing approach to endeavour to achieve the Scheme's investment objective. The AMC does not make any judgments about the investment merit of a particular security nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in Money Market Instruments / money</p>	

	<p>market or liquid schemes of own or other mutual funds to meet the liquidity and expense requirements.</p> <p>Procedure and recording of investment decisions and risk control</p> <p>All investment decisions relating to the Scheme will be undertaken by the AMC in accordance with the Regulations and the investment objectives specified in the Scheme Information Document. All investment decisions taken by the AMC along with justification in relation to the Scheme shall be recorded.</p> <p>The designated fund manager of the Scheme is responsible for taking the day-to-day investment decisions and is <i>inter alia</i> responsible for asset allocation, security selection and timing of investment decisions.</p> <p>The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual fund, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. No investment management fees will be charged for such investments and the aggregate inter-scheme investment made by all schemes of the Mutual Fund or in the schemes under the management of other asset management companies shall not exceed 5% of the Net Asset Value of the Mutual Fund. The limit, however, does not apply to any Fund of Funds scheme.</p> <p><u>PORTFOLIO TURNOVER</u></p> <p>Not applicable.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific risk factors are summarized below:</p> <p>Risks associated with the Scheme being an Exchange Traded Fund (“ETF”):</p> <ul style="list-style-type: none"> a) <u>Absence of prior active market</u>: Although the Units of the Scheme will be listed on the Stock Exchange for trading, there can be no assurance that an active secondary market will develop or be maintained. b) <u>Lack of market liquidity</u>: Trading in Units of the Scheme on the Stock Exchange on which it is listed may be halted because of market conditions or for reasons that, in the view of the concerned Stock Exchange or market regulator, trading in the ETF Units is inadvisable. In addition, trading in the Units of the Scheme may be subject to trading halts caused by extraordinary market volatility pursuant to ‘circuit breaker’ rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the Units of the Scheme will continue to be met or will remain unchanged. c) <u>Units of the Scheme may trade at prices other than NAV</u>: Units of the Scheme may trade above or below its NAV. The NAV of the Scheme may fluctuate with changes in the market value of a Scheme’s holdings. The trading prices of Units of the Scheme will fluctuate in accordance with changes in its NAVs as well as

market supply and demand. However, given that the Scheme can be created / redeemed in Creation Units, directly with the Fund, large discounts or premiums to the NAVs will not sustain due to arbitrage possibility available.

- d) Regulatory Risk: Any changes in trading regulations by the Stock Exchange or SEBI may affect the ability of the Market Maker to arbitrage resulting into wider premium/discount to NAV. Although the Scheme is proposed to be listed on the Exchange, the AMC and the Trustee will not be liable for delay in listing of Units of the Scheme on Exchange / or due to connectivity problems with the Depositories due to the occurrence of any event beyond their control.
- e) Right to limit Redemption: The Trustee, in the general interest of the Unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day depending on the total "Saleable Underlying Stock" available with the Fund.
- f) Redemption Risk: The Unit holders may note that even though this is an open ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit Size. Thus, unit holdings less than the Creation Unit Size can normally only be sold through the secondary market unless no quotes are available on the Exchange for 3 trading days consecutively.
- g) Though the Scheme will be listed on the stock exchange, there is no assurance that an active secondary market will develop or be maintained.
- h) Investors may note that even though this is an open-ended scheme, they will have to buy or sell Units of the Scheme on the Stock Exchanges where these Units are listed for liquidity at the market price, subject to the rules and regulations of the Exchange. Buying and selling units on the Stock Exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the Stock Exchange/broker, payment of brokerage, securities transactions tax and such other costs.
- i) The market price of the Units of the Scheme, like any other listed security, is largely dependent on two factors, viz. (1) the intrinsic value of the Unit (or NAV) and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units on the Stock Exchange may lead to market price of the Units to quote at premium or discount to NAV. However, since the eligible investors can transact with the AMC for Units in the Creation Unit Size, there should not be a significant variance from the NAV. Hence, the price of the Scheme is less likely to hold significant variance (large premium or discount) from the latest declared NAV all the time.
- j) The Units will be issued only in demat form through Depositories. The records of the Depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund depends on the confirmations to be received from Depository(ies) on which

	<p>the AMC has no control.</p> <p>k) <u>Political Risks</u>: Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved removal of trade barriers and protectionist measures, which could adversely affect the value of investments. It is possible that the future changes in the Indian political situation, including political, social or economic instability, diplomatic developments and changes in laws and regulations could have an effect on the value of investments. Expropriation, confiscatory taxation or other relevant developments could affect the value of investments.</p> <p>Investments in the Scheme are subject to various risk factors, including but not limited to risks associated with :</p> <ul style="list-style-type: none"> ✓ Tracking Error and Tracking Difference ✓ Passive investments ✓ Settlement Risk ✓ Right to limit redemptions ✓ Investing in Money Market Instruments ✓ Segregated portfolio ✓ Investing in Government of India securities ✓ Investing in TREPS segment <p>Please read the SID carefully for details on risk factors and risk mitigation strategies before investment.</p>
<p>Plans and Options</p>	<p>There are no plans under the Scheme. The Scheme will offer only growth option.</p> <p>The AMC and the Trustee reserve the right to introduce such other plans/options as they deem necessary or desirable from time to time, in accordance with the SEBI MF Regulations.</p>
<p>Applicable NAV</p>	<p>Applicable NAV will be the NAV applicable for purchase or redemption or switching of Units based on the time of the Business Day on which the application is time stamped and relevant cut off times on which the application is accepted at the Official Point of Acceptance of transaction.</p> <p>However, the requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transactions by the Market Makers and other eligible investors. For Authorised Participants/ Market Makers / Large Investors, as the Scheme is Exchange Traded Fund, the Subscriptions and Redemptions of Units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective Business Day. The Fund may also allow</p>

	<p>cash (viz. RTGS, NEFT or transfer cheque) Subscription/Redemption in Creation Unit Size by Large Investors.</p> <p>Investors / Unit holders are requested to note that the cut-off time will not be applicable to transactions undertaken on a recognised Stock Exchange.</p> <p>Cut-off timings will be in accordance with SEBI guidelines issued from time to time for applicability of NAV.</p> <p>Kindly refer to the notices issued from time to time for the applicable cut-off timings available on the website of the AMC (viz. www.angelonemf.com).</p>
<p>Minimum Application Amount/ Number of Units</p>	<p>Directly with the Fund</p> <p>The facility of creating units in Creation Unit Size is available to the Authorised Participants/ Market Makers (whose names will be available on our website www.angelonemf.com) and Large Investors. However, in case of Large Investors, the execution value shall be greater than Rs. 25 crores or such other amount as may be specified by SEBI from time to time (except for schemes managed by Employee Provident Fund Organisation (EPFO), India and Recognized Provident Funds, Approved Gratuity Funds and Approved Superannuation Funds under Income Tax Act, 1961, till August 31, 2025 or as specified in the Regulations from time to time). The limit of Rs. 25 crores shall not be applicable to Market Makers.</p> <p>Minimum number of Units (Creation Units) – 500 units & in multiples of 1 unit thereafter.</p> <p>On the Exchange</p> <p>The minimum number of Units that can be bought by the Investors on the Exchange is 1 (one) Unit and in multiples thereafter.</p>
<p>Despatch of Repurchase (Redemption) Request</p>	<p>The Fund shall dispatch the Redemption proceeds within 3 (three) Business Days from the date of acceptance of valid Redemption request at any of the Official Points of Acceptance of transactions.</p> <p>Further, Investors may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM- COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.2 of SEBI Master Circular dated June 27, 2024, the AMC may follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 Business Days from the date of Redemption or Repurchase, interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time. Please refer to the SAI for details on</p>

	exceptional scenarios.															
Benchmark Index	Nifty 1D Rate Index The composition of the benchmark is such that it is most suited for comparing performance of the Scheme.															
Dividend Policy	Not Applicable.															
Name of the Fund Managers	Mr. Mehul Dama and Mr. Kewal Shah															
Name of the Trustee Company	Angel One Trustee Limited															
Performance of the Scheme	Since the Scheme is a new fund, this Scheme does not have any performance track record.															
Additional Scheme related disclosures	<p>Scheme's portfolio holdings: Investors can refer to the below link for the Scheme's portfolio holdings(www.angelonemf.com/downloads).</p> <p>Disclosure of name and exposure to Top 7 issuers, stocks, groups and top 4 sectors as a percentage of NAV of the scheme: Investors can refer to the below link for any information on the above point (www.angelonemf.com/downloads).</p> <p>Portfolio Disclosure: . Investors can refer to the below link for any information on the above point (www.angelonemf.com/downloads).</p> <p>Portfolio Turnover Rate: Not applicable</p> <p>Aggregate investment in the Scheme by specified persons:</p> <table border="1" data-bbox="467 1465 1458 1612"> <thead> <tr> <th rowspan="2">Sr. No.</th> <th rowspan="2">Category of Persons</th> <th colspan="2">Net Value</th> <th rowspan="2">Market Value (As on March 31, 2025)</th> </tr> <tr> <th>Units</th> <th>NAV per units</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Fund Managers</td> <td colspan="2">NIL</td> <td></td> </tr> </tbody> </table> <p>For details of investments made by the Directors and Key Personnel of the AMC, please refer to SAI.</p> <p>Investments of AMC in the Scheme :</p> <p>From time to time and subject to the SEBI MF Regulations, the Sponsor, its associate</p>				Sr. No.	Category of Persons	Net Value		Market Value (As on March 31, 2025)	Units	NAV per units	1.	Fund Managers	NIL		
Sr. No.	Category of Persons	Net Value		Market Value (As on March 31, 2025)												
		Units	NAV per units													
1.	Fund Managers	NIL														

	companies and subsidiaries, and the AMC may invest either directly or indirectly in the Scheme. The AMC shall not be entitled to charge any fees on its own investment in the Scheme. Please refer to (www.angelonmf.com/downloads) for details of investments made by the AMC in the Scheme.																			
Expenses of the Scheme	Continuous Offer																			
i) Load Structure	Entry load : Not Applicable Exit load : Nil CDSC (if any) : Not applicable																			
ii) Recurring expenses	<p>The AMC has estimated that upto 1.00% (plus additional expenses as permitted under SEBI MF Regulations of the daily net assets of the Scheme will be charged to the Scheme as expenses.</p> <p>For the actual current expenses being charged, Investors should refer to the website of the Mutual Fund (viz. www.angelonmf.com/daily-ter).</p> <table border="1"> <thead> <tr> <th>Expense Head</th> <th>% p.a. of daily Net Assets (Estimated p.a.)</th> </tr> </thead> <tbody> <tr> <td>Investment Management & Advisory Fee</td> <td rowspan="13">Upto 1.00%</td> </tr> <tr> <td>Audit fees/fees and expenses of trustees</td> </tr> <tr> <td>Custodial Fees</td> </tr> <tr> <td>Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / Redemption cheques/ warrants</td> </tr> <tr> <td>Marketing & selling expenses including Agents' commission and statutory advertisement</td> </tr> <tr> <td>Listing and licensing fees</td> </tr> <tr> <td>Incentives to Market Makers</td> </tr> <tr> <td>Costs related to Investor communications</td> </tr> <tr> <td>Costs of fund transfer from location to location</td> </tr> <tr> <td>Cost towards Investor education & awareness</td> </tr> <tr> <td>Goods & Services Tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Brokerage and transaction cost (including GST) over and above 12 bps and 5 bps for cash and Derivative market trades respectively</td> </tr> <tr> <td>Other Expenses*</td> </tr> <tr> <td>Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6)(b)^</td> <td>Upto 1.00%</td> </tr> </tbody> </table>		Expense Head	% p.a. of daily Net Assets (Estimated p.a.)	Investment Management & Advisory Fee	Upto 1.00%	Audit fees/fees and expenses of trustees	Custodial Fees	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / Redemption cheques/ warrants	Marketing & selling expenses including Agents' commission and statutory advertisement	Listing and licensing fees	Incentives to Market Makers	Costs related to Investor communications	Costs of fund transfer from location to location	Cost towards Investor education & awareness	Goods & Services Tax on expenses other than investment and advisory fees	Brokerage and transaction cost (including GST) over and above 12 bps and 5 bps for cash and Derivative market trades respectively	Other Expenses*	Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6)(b)^	Upto 1.00%
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The Scheme shall not incur any distribution expenses and no commission shall be paid by this Scheme.

* As permitted under Regulation 52 of the SEBI MF Regulations or such other basis as specified by SEBI from time to time. ^In line with section 2 - clause 6 (B) of SEBI circular no. SEBI / HO / IMD / PoD2 / CIR /2024/183 dated December 31, 2024, on introduction of a Mutual Funds Lite framework for passively managed schemes of Mutual Funds, the AMC / Mutual Fund shall annually set apart 5% of Total Expense Ratio (TER) , subject to maximum of 0.5 basis point (i.e. 0.005%) of AUM for investor education and awareness initiatives. Expenses will be charged on daily net assets.

The above expenses are fungible within the overall maximum limit prescribed under SEBI MF Regulations, which means there will be no internal sub-limits on expenses and the AMC is free to allocate them within the overall TER.

The Scheme can charge expenses within the overall maximum limits prescribed under the SEBI MF Regulations without any internal cap allocated to any of the expense heads specified in the above table.

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 MF Regulations not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of Derivatives transactions (if permitted in the Scheme). With effect from April 1, 2023, to align with Indian Accounting Standards requirement, transactions cost incurred for the purpose of execution of trades are expensed out (viz. charged to Revenue Account instead of Capitalization (i.e. forming part of cost of investment)). Any payment towards brokerage and transaction cost, over and above the said 0.12 percent and 0.05 percent for cash market transactions and Derivatives transactions (if applicable) respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI MF Regulations.

All Scheme related expenses shall necessarily be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, Sponsor, Trustee or any other entity through any route.

The AMC may charge Goods and Services Tax ("GST") on investment and advisory fees to the Scheme of the Mutual Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations, whereas GST on other than investment and advisory fees, if any, shall be borne by the Scheme within the maximum limit as per regulation 52 of the SEBI MF Regulations.

For the actual current expenses being charged to the Scheme, the Investor should refer to the website of the Mutual Fund at www.angelonemf.com/daily-ter). Any

	change in the expense ratio will be communicated to the unitholders through notice via SMS / e-mail at least three working days prior to the effective date of change. Such notice of change in TER shall also be updated on the AMC website at least three working days prior to effecting such change.	
Waiver of Load for Direct Applications	Not applicable	
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisors.	
Daily Net Asset Value (NAV) Publication	<p>NAV is calculated and disclosed at the close of every Business Day.</p> <p>NAVs are calculated upto four decimal places and made available on the websites of AMFI (www.amfiindia.com) and the Mutual Fund (www.angelonemf.com) by 11.00 p.m. on all Business Days. The NAVs are also made available on the Toll Free Number 1800-209-0231 on all Business Days (viz. Monday to Friday between 9.00 a.m. to 6 p.m. and on Saturdays (1st & 3rd) between 9.00 a.m. to 1.00 p.m.) and on the website of the Registrar and Transfer Agent viz. CAMS (www.camsonline.com).</p> <p>In case the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the AMC shall issue a press release giving reasons for the delay and explain when it would be able to publish the NAVs. Further, the AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p>	
For Investor Grievances please contact	<p>Name and Address of Registrar Computer Age Management Services Limited (CAMS) 9th Floor Tower II Rayala Towers # 158 Anna Salai Chennai – 600 002. Contact numbers : +91-44-2843 3303 /+91-44-6102 3303 E-Mail ID: enq_g@camsonline.com Website: www.camsonline.com</p>	<p>Investor Relations Officer, Angel One Asset Management Company Limited Name : Mr. Murali Ramasubramanian Address and Contact Number : G-1, Ground floor, Ackruti Trade Centre, Road No. 7, Kondivita, MIDC, Andheri (East), Mumbai – 400 093. Tel. No. : +91-22-6977 7777 E-mail: support@angelonemf.com Toll-Free : 1800-209-0231</p>
Unitholders' Information	<p>Portfolio disclosures The AMC shall disclose portfolio (along with ISIN) of the Scheme on a monthly basis within 10 days from the close of each month on the websites of the AMC (www.angelonemf.com) and AMFI (www.amfiindia.com) in a user-friendly and downloadable spreadsheet format. In case of unitholders whose e-mail addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. The unitholders whose e-mail address are not registered with</p>	

the Fund are requested to update / provide their email address to the Fund for updating the database.

Investors may place a specific request to the Mutual Fund for sending the monthly Scheme portfolio through e-mail. The AMC shall provide a physical copy of the statement of its Scheme's portfolio, without charging any cost, on specific request received from a Unit holder.

Annual Report

The scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant account's year i.e. 31st March each year, whose e-mail address is registered with the Fund. The physical copies of the scheme wise Annual Report will be sent to those unitholders who have opted-in to receive physical copies, and the same will also be made available to the unitholders at the registered office of the AMC.

An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the websites of the AMC and AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which Unit holders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.

The physical copy of the scheme wise annual report or abridged summary shall be made available to the Investors at the registered office of the AMC. A link of the Scheme's annual report shall be displayed prominently on the website of the Mutual Fund (www.angelonemf.com) and that of AMFI (www.amfindia.com).

The AMC shall also provide a physical copy of abridged summary of the annual report, without charging any cost, on specific request received from the unitholder.

Account statements

Units issued by the AMC under the Scheme shall be credited to the Investor's beneficiary account with a Depository Participant (DP) of CDSL or NSDL. The AMC will endeavour to credit the units to the beneficiary account of the Unit holder within two Business Days from the date of receipt of credit of the funds.

Unit holders who have a Demat Account are requested to note the following :

- Investors who have holdings in mutual funds and securities in their demat account shall receive a Single Consolidated Account Statement from the Depository.
- Consolidation of account statement shall be done on the basis of PAN. In case of multiple holdings, it shall be PAN of the first holder and pattern of holding.
- The CAS shall be generated on a monthly basis and shall be sent by the Depositories within twelve (12) days from the month end, to those who have opted for delivery via electronic mode and within fifteen (15) days from the month end, to those Unit holders who have opted for delivery via physical mode.

	<p>The CAS as mentioned shall be sent to those Unit holders Unit holder(s) in whose folio(s)/demat transaction(s) has/have taken place during the month.</p> <ul style="list-style-type: none">• As a green initiative measure, SEBI vide its circular no. SEBI/HO/MRD-PoD2/CIR/P/2024/93 dated July 1, 2024 has specified that the CAS shall be despatched by e-mail to all the Investors whose e-mail addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an Investor does not wish to receive CAS through e-mail, an option shall be given to the Investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The Depositories shall also intimate the Investor on a quarterly basis through the SMS mode specifying the e-mail id on which the CAS is being sent. In case there is no transaction in any of the mutual fund folios, then CAS detailing holdings of investments will be issued to Unit holders who have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to Unit holders who have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an Unit holder does not wish to receive CAS through e-mail, option shall be given to the Unit holder to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. <p>For further details, refer SAI.</p>
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Date : May 30, 2025

ADDENDUM

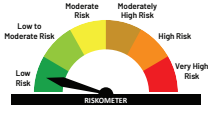

Issue Date	Particulars	Link
March 31, 2026	Change in Annual Scheme Recurring Expense	https://cms.angelonemf.com/amc-cms/wp-content/uploads/formidable/9/Addendum14-Change-in-Annual-Recurring-Expenses.pdf

APPLICATION FORM

(To be Used / Distributed along with Key Information Memorandum)

Investors must read the Key Information Memorandum, Instructions and Product Labeling before completing this Form.

Please read the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required.

ANGEL ONE FIFTY 1D RATE LIQUID ETF - GROWTH (An open-ended Exchange Traded Fund replicating/tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk scheme)	Angel One Nifty 1D Rate Liquid ETF - Growth	AMFI Benchmark - Nifty 1D Rate Index	Potential Risk Class ('PRC') Matrix of the Scheme																				
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Current income with high degree of liquidity • Investment in Tri-Party Repo on Government securities or T-Bills / Repo & Reverse Repo and Money Market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 <p>The risk of the scheme is Low</p>	 <p>The risk of the benchmark is Low</p>	<table border="1"> <tr> <th>Credit Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> <tr> <th>Interest Rate Risk</th> <td>A1</td> <td></td> <td></td> </tr> <tr> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class II)</th> <td></td> <td></td> <td></td> </tr> <tr> <th>Relatively High (Class III)</th> <td></td> <td></td> <td></td> </tr> </table>	Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk	A1			Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)			
Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																				
Interest Rate Risk	A1																						
Relatively Low (Class I)																							
Moderate (Class II)																							
Relatively High (Class III)																							

1. DISTRIBUTOR INFORMATION

ARN code	RIA code	ARN / RIA Name	Sub broker ARN code	Sub broker code **	EUIN*
ARN -	RIA -		ARN -		

*Employee Unique Identification Number **As allotted by ARN holder.
 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.
 Declaration for "execution-only" transaction (only where EUIN box is left blank).
 I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. By mentioning RIA code, I/We authorize you to share my/our transactions data feed/portfolio holdings/ NAV details under Direct Plan of scheme(s) managed by you with the Investment Adviser.

Signature of 1st Applicant/Guardian/POA	Signature of 2nd Applicant	Signature of 3rd Applicant
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2. MODE OF HOLDING AS PER DEMAT ACCOUNT HOLDING SEQUENCE

Single OR Anyone or Survivor OR Joint# #Default option for more than one holder

GO GREEN INITIATIVE

Opt-in – Physical Opt-out – Email Refer instruction no. 8

3. DEMAT ACCOUNT DETAILS (Mandatory)

National Securities Depository Limited			Central Depository Services (India) Limited		
Depository Participant Name			Depository Participant Name		
DP ID	IN	Beneficiary A/c No.	DP ID		Beneficiary A/c No.

4. SOLE / FIRST APPLICANT'S DETAILS (Investor Holding Sequence should exactly match with the Demat Account Holding Sequence) # Mandatory

Mr Ms Mrs M/S (Please ✓)

Name # _____ Gender (Please ✓) Male Female

Date of Birth/Incorporation #

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Proof of DOB of Minor enclosed (Please ✓) Passport Birth Certificate Other please specify

Father's name _____
 Mother's name _____

PAN # _____ NOTE- PAN copy mandatory CKYC / KIN _____

Legal Entity Identification (Applicable for Non-Individuals only) _____

Guardian Name (in case of Minor) / POA (Contact Person For Non Individuals / POA Holder Name) (Name as per PAN) _____ Refer instruction no. 5

Father's name _____
 Mother's name _____

PAN # _____ NOTE- PAN copy mandatory DOB # _____ CKYC / KIN _____

Natural Guardian Legal Guardian[§] § Enclose supporting documents

Mailing Address (as per KYC records) _____
 _____ City _____
 Pincode _____ State _____ Country _____

I/ we confirm, below contact details are of (Please select (✓) any) Primary holder ^ Family _____ Specify relationship _____
 Mobile No. _____ Email ID _____
 ^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.

Phone (Off) _____ Fax No. _____ Phone (Res) _____

Overseas Address (Mandatory in case of NRI/ FII applicant, in addition to mailing address)

 _____ City _____
 Pincode _____ State _____ Country _____

ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Name _____ PAN _____

An Application for scheme **Angel One Nifty 1D Rate Liquid ETF - Growth**

Along with Cheque / DD No. / UTR No. _____ Dated

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Drawn on (Bank) _____ Amount ₹ _____

Signature, Stamp & Date

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

 Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust HUF AOP Minor through guardian Company
 FIs PIO Body Corporate Society/Club Sole Proprietorship Non Profit Organisation Financial Institution NBFC Others please specify
Non-Profit Organization (NPO):

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 Enclosed relevant documentary proof evidencing the above definition.

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.

FATCA DETAILS

Are you a Tax Resident of any Country other than India? Yes No **FATCA & CRS Details:** For Individuals (Mandatory).

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
 If Yes, please provide the following information [mandatory].

* Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.

Country of tax resident	1.	2.	3.
Tax Payer Ref ID No.	1.	2.	3.
Identification Type	1.	2.	3.

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.

Country of Birth: _____ City of Birth: _____ Country of Nationality: _____

If TIN is not available, Please ✓ the reason A, B or C: Reason A B C Refer: "Instructions for Application Form" down below for details.

SECOND APPLICANT'S DETAILS (Investor Holding Sequence should exactly match with the Demat Account Holding Sequence)

Mr Ms Mrs (Please ✓)

Name # _____ Gender (Please ✓) Male Female

Father's name _____

Mother's name _____

PAN # _____ NOTE- PAN copy mandatory DOB # _____ CKYC / KIN _____

I/we confirm, below contact details are of (Please select (✓) any) Primary holder ^ Family Specify relationship

Mobile No. _____ Email ID _____

^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.

Phone (Off) _____ Phone (Res) _____

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

 Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership HUF AOP Minor through guardian FPIs PIO Others please specify
FATCA DETAILS

Are you a Tax Resident of any Country other than India? Yes No **FATCA & CRS Details:** For Individuals (Mandatory).

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
 If Yes, please provide the following information [mandatory].

* Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.

Country of tax resident	1.	2.	3.
Tax Payer Ref ID No.	1.	2.	3.
Identification Type	1.	2.	3.

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.

Country of Birth: _____ City of Birth: _____ Country of Nationality: _____

If TIN is not available, Please ✓ the reason A, B or C: Reason A B C Refer: "Instructions for Application Form" down below for details.

THIRD APPLICANT'S DETAILS (Investor Holding Sequence should exactly match with the Demat Account Holding Sequence)

Mr Ms Mrs (Please ✓)

Name # _____ Gender (Please ✓) Male Female

Father's name _____

Mother's name _____

PAN # _____ NOTE- PAN copy mandatory DOB # _____ CKYC / KIN _____

I/we confirm, below contact details are of (Please select (✓) any) Primary holder ^ Family Specify relationship

Mobile No. _____ Email ID _____

^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.

Phone (Off) _____ Phone (Res) _____

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership HUF AOP Minor through guardian FPIs PIO Others please specify

FATCA DETAILS

Are you a Tax Resident of any Country other than India? Yes No **FATCA & CRS Details:** For Individuals (Mandatory).

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
If Yes, please provide the following information [mandatory].

* Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.

Country of tax resident	1.	2.	3.
Tax Payer Ref ID No.	1.	2.	3.
Identification Type	1.	2.	3.

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.

Country of Birth: _____ City of Birth: _____ Country of Nationality: _____

If TIN is not available, Please ✓ the reason A, B or C: Reason A B C Refer: "Instructions for Application Form" down below for details.

5. INVESTMENT AND PAYMENT DETAILS

Investment Amount DD Charges (if applicable) Total Amount

Mode of Payment Cheque Demand Draft Electronic Fund Transfer

Cheque/DD Number Date

Drawn on Bank / Branch

Bank a/c no. IFSC Code

UTR dated

6. DECLARATION AND SIGNATURES

I/We hereby confirm and declare as under: I/We have read and understood the contents of the Statement of Additional Information of Angel One Mutual Fund ("Mutual Fund") and the Scheme Information Document/Key Information Memorandum of Angel One Nifty 1D Rate Liquid ETF - Growth ("Scheme") and the instructions. I/We, hereby apply to the Trustee of the Mutual Fund for allotment of units of the Scheme of the Mutual Fund, as indicated above, agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and 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, regulation, rule, notification, directions or any other applicable laws enacted by the Government of India or any statutory authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her/it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/Mutual Fund, I/We hereby authorize the AMC/Mutual Fund to refund the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that the Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify the AMC immediately in the event of any information in the self-certification changes. I/We hereby authorize the Mutual Fund, the AMC and its agents to disclose my/our details including investments details to my/our bank(s)/ the Mutual Fund's Bank(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us, or to disclose to such other service providers as deemed necessary for conduct of business. If the transaction is delayed or not affected at all for reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund, the AMC, its service providers or representatives responsible. I/We will also inform the AMC about any changes in my/our bank account. The AMC can rely on the KYC/FATCA related details provided by me to the Depository Participant. Applicable to NRIs: I/We confirm that I am/We are Non -Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non -Resident External/Ordinary Account/FCNR Account(s).

SIGNATURE(S)

1 st Applicant / Guardian / POA Signature	2 nd Applicant / POA Signature	3 rd Applicant / POA Signature
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Date Place _____

GENERAL GUIDELINES FOR APPLICATION FORM

- a. Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.
- b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- c. The application form should be completed in ENGLISH.
- d. All cheques, demand drafts and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name".
- e. If the Scheme name on the NFO 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).
- f. Any over-writing / changes made while filling the form must be authenticated by cancelling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.
- g. Investors must write the application form number / folio number on the reverse of the cheque / demand draft.
- h. FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form.
- i. Please strike off sections that are not applicable.

INSTRUCTIONS FOR APPLICATION FORM

1. DISTRIBUTOR INFORMATION

- a. 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.
- b. Please mention 'DIRECT' in case the application is not routed through any distributor.
- c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.
- d. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.
- e. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.
- f. Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ARN-14/12-13 dated July 13, 2012.

g. TRANSACTION CHARGES

In accordance with paragraph 10.5 of SEBI Master Circular for Mutual Fund dated May 19, 2023, the AMC/ Fund shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors.

Investors are requested to note that Angel One MF will not be deducting transaction charges for investments in Regular Plans, and consequently no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.

2. UNITS HELD IN DEMATERIALIZED FORM

- 1) Unit holders must provide their demat account details in the specified section of the application form. The unit holder are required to have a beneficiary account with the Depository Participant(DP) and will be required to indicate in the application the DP's name, DP ID number and the beneficiary account number of the applicant with the DP. Applicant's 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 the application will be rejected and money refunded to the investor.

3. APPLICANT'S INFORMATION

- a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Demat Account. Please note the following:
 - In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
 - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
 - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/ Beneficiary. There shall be no joint account with a minor unitholder.
- b. As per recent guidelines, Primary holders are required to provide their Email Address and Mobile number for ease of communications and to prevent fraudulent transactions.
- c. Please indicate the tax status of the sole/1st applicant at the time of investment. The abbreviations used in this section are :
NRI: Non Resident Indian, PIO: Person of Indian Origin, FII: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.

- d. Where the investment is on behalf of a Minor by the Guardian:

- The Minor shall be the first and sole holder in the account.
- No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photocopy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.
- The bank a/c to be in name of minor or guardian with minor as joint.

- f. Angel One Mutual Fund has decided to restrict subscriptions from United States persons (U.S. person) as defined under the extant laws of the United States of America and Residents of Canada in the schemes of Angel One Mutual Fund, Any individual who is a foreign national or any entity that is not an Indian Resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as an FPI, Non-Resident Indians residing in the Financial Action Task Force (FATF) Non Compliant Countries and Territories (NCCTs) & Overseas Corporate Bodies.

g. KYC Requirements And Details:

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

• PAN

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photocopy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

• KNOW YOUR CUSTOMER (KYC)

Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website www.angelonemf.com.

• Operationalisation of Central KYC Records Registry (CKYCR)

Central Registry of Securitisation and Asset Reconstruction and Security interest of India 'CERSAI' has been authorised by Government of India to act as Central KYC Records Registry under Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 ('PMLA Rules').

SEBI vide its circular ref. no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular ref. no. CIR/MIRSD/120/2016 dated November 10, 2016 has prescribed that the Mutual Fund/ AMC should capture KYC information for sharing with CKYCR as per the KYC template prescribed by CERSAI.

In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:

- a) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.
- b) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYC Form.
- c) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC identifier ("KIN") will be generated for such customer.
- d) New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.

e) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.

f) If the PAN of investor is not updated on CKYCR system, the investor should submit self-certified copy of PAN card to the Mutual Fund/ AMC.

The KYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of Angel One Mutual Fund and on website www.angelonemf.com.

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).

h. Contact Information

a. Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).

b. Please note that all communication i.e. Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form.

c. Overseas address is mandatory for NRI/FII investors.

i. Instructions for LEI

As per the RBI circular no RBI/2020-21/82, obtaining the Legal Entity Identifier is mandatory for all non-individuals and it should be quoted in any financial transactions of Rs.50 Crores and above routed through RTGS/NEFT w.e.f 1st April 2021. It is applicable for all purchases (inward remittance), redemption / IDCW / brokerage payouts (outward remittance).

4. INVESTMENT/PAYMENT DETAILS

• Third Party Payment* shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related person/s' means such persons as may be specified by the AMC from time to time.

The investors making an application under the exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.

• Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.

• Submit a separate, prescribed, 'Third Party Payment Declaration Form' and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at www.angelonemf.com)

• Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below:

a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

(i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

(ii) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

b. Payment by Prefunded Instrument:

• If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.

c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

I. LUMP SUM INVESTMENT

If you are from a city where there is no designated Investor Service Centre of Angel One MF, you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

NRI investors

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FIIs may purchase units only on a repatriation basis. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

Repatriation basis

• NRIs and PIOs may pay their subscription amounts by way of Indian Rupee drafts purchased abroad, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR Accounts. FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee Accounts maintained with a designated branch of an authorised dealer with the approval of RBI.

• In case Indian Rupee drafts are purchased abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

Non-Repatriation basis

NRIs and PIOs may pay their subscription amounts by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the application form is accepted.

5. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

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 Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

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

Please note that you may receive more than one request for information if you have multiple relationships with Angel One Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS:

[^]In case Tax Identification Number is not available, kindly provide its functional equivalent.

Reason A: The country where the Account holder is liable to pay tax does not issue Tax Identification Number to its residents.

Reason B: No TIN required. (Section this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)

Reason C: Other, please state the reason therefore

For Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website www.angelonemf.com.

If you have any questions about your tax residency, please contact your tax advisor.

\$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.

• With effect from November 1, 2015 all investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.

• Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties.

Please consult your professional tax advisor for further guidance on your tax residency, if required.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence
Telephone number in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence

6. 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 24, 2023) ("the circular") all disputes between institutional or corporate clients and AMC can be resolved at the option of the institutional or corporate clients.

- In accordance with the circular and by harnessing online conciliation and/or by online arbitration as specified in the circular OR

- by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India.

7. DECLARATION AND SIGNATURES

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POADonor) and the POAholder.
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
- In case of application under POA or by a Non-Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

8. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, Angel One Mutual Fund has adopted 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.angelonemf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

9. IMPLEMENTATION OF AMENDMENTS IN INDIAN STAMP ACT, 1899

Investors / Unit Holders of all the Scheme(s) of the Mutual Fund pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 and Notification dated March 30, 2020 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase to the unitholders would be reduced to that extent.