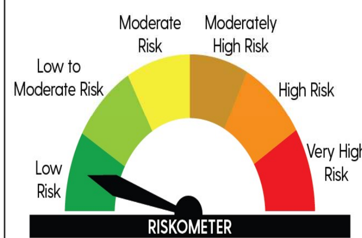
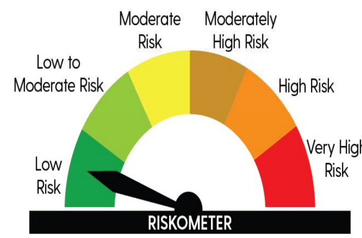
KEY INFORMATION MEMORANDUM
MONARCH OVERNIGHT FUND

(An open-ended debt scheme investing in overnight securities. A relatively low-interest rate risk and relatively low credit risk)
The face value of the Units is Rs. 1000/- per unit

This product is suitable for investors who are seeking*	Scheme Riskometer Monarch Overnight Fund	Benchmark Riskometer CRISIL Liquid Overnight Index (as per AMFI Tier I Benchmark)
• Regular income over short term that may be in line with the overnight call rates. • To generate returns by investing in debt and money market instruments with overnight maturity.	 The risk of the scheme is low	 The risk of the benchmark is low
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		

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.

Potential Risk Class Matrix			
Credit Risk → **Interest Rate Risk ↓**	**Relatively Low (Class A)**	**Moderate (Class B)**	**Relatively High (Class C)**
Relatively Low (Class I)	**A-I**		
Moderate (Class II)			
Relatively High (Class III)			

Offer of Units of Rs. 1000/- (Rupees one thousand only) each for cash during the New Fund Offer Period and during the Continuous offer for Units at NAV based prices after reopening.

New Fund Offer opens on: 3rd September, 2026
New Fund Offer closes on: 7th September, 2026

Scheme re-opens for continuous sale and repurchase within five Business Days from the date of allotment

Name of the Mutual Fund	Monarch Mutual Fund
Name of the Asset Management Company	Monarch Networth Asset Management Private Limited CIN: U66301MH2025PTC455601
Name of the Trustee Company	Monarch Networth Trustee Private Limited CIN : U66190MH2025PTC457977
Address of the above entities	Registered office: 901/902 Atlanta Centre, Sonawala Road, Opposite Udyog Bhavan, Goregaon East, Mumbai 400063.

	Corporate office: 804, Naman Centre, G-Block, Plot No . C-31 & C-32, Bandra Kurla Complex, Bandra (East), Mumbai - 400051
Website	www.monarchamc.in
Name of the Sponsor	Monarch Networth Capital Limited

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.monarchamc.in

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

This Key Information Memorandum is dated 25th August, 2026

Name of scheme	Monarch Overnight Fund
Category of the Scheme	Debt Scheme - Overnight Fund
Type of Scheme	An Open-ended Debt Scheme investing in overnight securities. A Relatively Low-Interest Rate Risk and Relatively Low Credit Risk.
Scheme Code	MNMF/O/D/ONF/26/08/0001
Investment Objective	The objective of the scheme is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Liquidity/listing details	The scheme is an open-ended scheme. The scheme is open for resale and repurchase of units at NAV based price, with applicable loads, if any on every business day on an ongoing basis, commencing not later than five business days from the date of allotment. Under normal circumstances the AMC shall dispatch redemption proceeds within three working days from the date of redemption or repurchase, subject to exceptional circumstances as mentioned in this document. Currently, the scheme is not proposed to be listed on any exchange. However, the Trustees reserves the right to list the units under the Scheme on one or more Stock Exchanges later at its sole discretion at a later stage; subject to adherence of terms and conditions of Regulators/Exchanges
Asset Allocation Pattern of the scheme	**Under normal circumstances, the asset allocation will be as follows:**

Instruments	Indicative allocations (% of total assets)	
	Minimum	**Maximum**
Debt & money market instruments maturing on or before next business day Overnight funds can deploy, not exceeding, 5% of the net assets of the scheme in G-secs and/or T-bills with a residual maturity of up to 30 days for the purpose of placing the same as margin and collateral for certain transactions	Upto 100	

Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets.

The cumulative gross exposure through debt, money market instruments, repo in corporate debt securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the Scheme. Pursuant to para 13.18.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and reference of Letter to AMFI dated November 03, 2021, Cash or cash equivalents with a residual maturity of less than 91 days may be considered as not creating any exposure. Cash equivalents shall include Government Securities, Treasury Bills, and repo transactions in Government Securities.

It may also be noted that pursuant to provision 3.8.2 of the SEBI Master Circular on Mutual Funds dated March 20, 2026, the Scheme may invest up to 5% of its net assets in Government Securities and/or Treasury Bills with a residual maturity of up to 30 days, specifically for the purpose of placing the same as margin or collateral for certain transactions. Such deployment shall be deemed a partial modification to provision 1.9 of the SEBI Master Circular dated

	March 20, 2026, as well as the Scheme's asset allocation framework, which prescribes investment requirements in overnight securities with a maturity of one business day.

The Scheme does not intend to undertake/ invest/ engage in:

1	Equity securities and equity related instruments
2	Securitised Debt
3	Derivatives
4	Debt Instruments with Structured obligation / Credit Enhancements
5	Units issued by Real Estate Investment Trusts (REITs) or Infrastructure Investment Trusts (InvITs)
6	Fund of Fund schemes
7	Debt Instruments with special features (AT1 and AT2 Bonds)
8	Bespoke or complex debt products
9	Short selling of securities
10	Foreign Securities
11	Inter scheme transactions
12	Securities Lending
13	Mutual Fund Units
14	Credit default swaps
15	Short term deposits of scheduled commercial banks

The Scheme would adhere with the requirements stipulated in SEBI Master Circular for Mutual Funds dated March 20, 2026 and other SEBI Guidelines/Circulars issued 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 references
1	Equity and equity related instruments	The Scheme will not invest in Equity and equity related instruments	-
2	Equity Derivatives for non-hedging purpose	The Scheme will not invest in Equity Derivatives	-
3	Securitized Debt	The Scheme will not invest in Securitized Debt	-
4	Units issued by Real Estate Investment Trusts (REITs) or Infrastructure Investment Trusts (InvITs)	The Scheme will not invest in REITs/InvITs	-
5	Debt Instruments with Structured obligation / Credit Enhancements	The Scheme will not invest in Structured Obligations	-
6	Fund of Fund schemes	The Scheme will not invest in	-

		fund of fund	
7	Debt Instruments with special features (AT1 and AT2 Bonds)	The Scheme will not invest in debt instruments with special features	-
8	Bespoke or complex debt products	The Scheme will not invest in Bespoke or complex debt products	-
9	Short selling of securities	The Scheme will not engage in short selling	-
10	Inter scheme transactions	The Scheme will not invest undertake Inter scheme transactions	-
11	Foreign Securities	The Scheme will not invest in foreign securities	-
12	Securities Lending	The Scheme will not engage in securities lending	-
13	Mutual Fund Units	The Scheme will not invest in Mutual Fund Units of other scheme.	-
14	Short term deposits of scheduled commercial banks	The Scheme will not invest in short term deposits of scheduled commercial banks	-
15	Credit default swaps	The scheme will not enter credit default swaps	-
16	Repo in permitted debt securities	The scheme will invest upto 10% of net assets.	-

Deployment of NFO proceeds

In line clause 7.24 of Master Circular dated March 20, 2026, for Mutual Funds, deployment of the funds garnered in the NFO shall be made within 30 (thirty) Business Days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 Business Days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee. 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-PoD-1/P/CIR/2025/23 dated February 27, 2025.

Change in Investment Pattern / Portfolio Rebalancing

Portfolio rebalancing due to short term defensive consideration:

Subject to the SEBI (Mutual Funds) Regulations, the asset allocation pattern outlined above may be modified from time to time based on prevailing market conditions, available market opportunities, applicable regulatory requirements, as well as political and economic

	developments. It is to be clearly understood that the percentages mentioned are indicative in nature and not fixed, and may vary significantly depending on the assessment and discretion of the Investment Manager. At all times, the primary objective shall be to safeguard the interests of the Unit holders. In accordance with clause 1.9.1(b) of the SEBI Master Circular dated March 20, 2026, as amended from time to time, any deviation from the stated investment pattern shall be undertaken only on a short-term basis and purely for defensive considerations. In the event of any change in asset allocation, the Fund Manager shall ensure that the portfolio is rebalanced within 7 calendar days or within such other timeframe as may be prescribed by SEBI from time to time. (Consolidated Std. Obs. 23) **Portfolio rebalancing in case of passive breaches :** Investment strategy and pattern may be deviated from time to time, provided such modification is in accordance with the Scheme(s) objective and Regulations as amended from time to time, the intent being to protect the Net Asset Value of the scheme and unitholders' interests. In case of any deviation (initial as well as subsequent deviation) in investment pattern, the AMC will achieve a normal asset allocation pattern in a maximum period of 7 days. In case deviation in investment pattern in not rebalanced within the period indicated above then justification for such delay in rebalancing of portfolio shall be placed before the investment committee and the reasons for the same shall be recorded in writing. 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 (9) (c)of Regulation 22 of the SEBI MF Regulations 2026.

Investment Strategy	The investment objective of the Scheme is to generate returns through investments in debt and money market instruments having overnight maturity. The entire portfolio of the Scheme shall be invested in debt securities and money market instruments that mature on or before the next Business Day. Investments under the Scheme will be made predominantly in Tri-Party Repos (TREPS), overnight reverse repos, and other fixed income securities or instruments with overnight maturity.. While every effort will be made to achieve the investment objective of the Scheme, the AMC/Sponsor/Trustee do not provide any assurance or guarantee that the objective will be met. No guaranteed returns are offered under the Scheme. The Fund can deploy, not exceeding, 5% of the net assets of the scheme in G-secs and/or T-bills with a residual maturity of up to 30 days for the purpose of placing the same as margin and collateral for certain transactions
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the details on risk factors carefully before investment Some of the specific risk factors related to the Scheme include, but are not limited to the following: **I. Risk factors associated with investing in Fixed Income Securities** • The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market instruments, will be affected by changes in the general level of interest rates. The NAV of the Scheme 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. • Money market instruments, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold. • Investments in money market instruments involve credit risk commensurate with short term rating of the issuers. • Investment in Debt instruments are subject to varying degree of credit risk or default (i.e. the risk of an issuer's inability to meet interest or principal payments on its obligations) or any other issues, which may have their credit ratings downgraded. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security values. This may increase the risk of the portfolio. The Investment Manager will endeavour to manage credit risk through in-house credit analysis. • Prepayment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the Scheme to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme. • 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: Different segments of Indian financial markets have different

	settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio. 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 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 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. • Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme 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, AAA rated bonds are comparatively less risky than AA rated bonds. • The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated 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 and are subject to issuer default risk. 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. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.

	II. Risks associated with investment in unlisted securities: • Except for any security of an associate or group company, the scheme can invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted debt securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value. • 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 values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities. **III. Risk factors associated with investment in Tri-Party Repo** • The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; Thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). • As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). • CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund. **IV. Risk factors associated with Securities Lending** • As with other modes of extensions of credit, there are risks inherent to 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 entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to 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. **V. Risk factors associated with Short Selling** • Short-selling is the sale of shares which are not owned by the seller at the time of trade. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock he shorted and returns the stock to close out the loan. If the price of the stock corrects, Short seller can buy the stock back for less than he received for selling it and earn profit (the difference between higher short sale price and the lower purchase price).If the price of stock appreciates, short selling results in loss. Thus, Short positions carry the risk of losing money and these losses may grow theoretically unlimited if the price increases without limit and shall result into major losses in the portfolio. **VI. Risk factors associated with Repo in permitted Corporate Debt Securities** • In repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo in corporate debt securities is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. Some of the risks associated with repo in corporate debt are given below: • **Counterparty Risk:** Counterparty risk refers to the inability of the seller to meet the obligation to buy back securities at the contracted price on the contracted date. In case of over the counter (OTC) repo trades, the investment manager will endeavour to manage counterparty risk by dealing only with counterparties having strong credit profiles. Also, the counter-party risk is to an extent mitigated by taking collateral equivalent in value to the transaction after knocking off a minimum haircut on the intrinsic value of the collateral. In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities. In case the repo transaction is executed on exchange platform approved by RBI/SEBI, the exchange may also provide settlement guarantee. • **Collateral Risk:** Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk can be partly mitigated by restricting participation in repo transactions only in corporate debt securities which are approved by credit risk team. Additionally, to address the risk related to reduction in market value of corporate debt security held as collateral due to credit rating downgrade, the repo contract can incorporate either an early termination of the repo agreement or call for fresh margin to meet the minimum haircut requirement or call for replacement of security with eligible security. Moreover, the investment manager may apply a higher haircut on the underlying security than required as per RBI/SEBI regulation to adjust for the illiquidity and interest rate risk on the underlying instrument. To mitigate the risk of price reduction due to interest rate changes, the adequacy of the collateral can be monitored on a daily basis by considering the daily market value & applying the prescribed haircut. The fund manager or the exchange can then arrange for additional collateral from the counterparty, within a prespecified period. If the counterparty is not able to top-up either in form of cash / collateral, it would tantamount to early termination of the repo agreement, and the outstanding amount can be recovered by sale of collateral.

	VII. Risk factors associated for investments in Mutual Fund Schemes 1. Movements in the Net Asset Value (NAV) of these Schemes may impact the performance. Any change in the investment policies or fundamental attributes of these Schemes will affect the performance of the Scheme to the extent of investment in such schemes. 2. Redemptions by in these Schemes would be subject to applicable exit loads. **VIII. General Risk factors** • Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general. • As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described under section Right to Restrict Redemption and / or Suspend Redemption of the units. • At times, due to the forces and factors affecting the capital market, the Scheme may not be able to invest in securities falling within its investment objective resulting in holding the monies collected by it in cash or cash equivalent or invest the same in other permissible securities / investments amounting to substantial reduction in the earning capability of the Scheme. The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. • Investment strategy to be adopted by the Scheme may carry the risk of significant variance between the portfolio allocation of the Scheme and the Benchmark particularly over a short to medium term period. • Performance of the Scheme may be affected by political, social, and economic developments, which may include changes in government policies, diplomatic conditions, and taxation policies. • The Scheme 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

C. Risk Management Strategies:

The Fund 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.

Risk Description	Risk Mitigants/management strategy
Liquidity Risk	Since the investments are made primarily in overnight securities having maturity of 1 business day, the liquidity risk will be low and the portfolio will have access to liquidity through maturity proceeds of the portfolio holdings
Interest Rate Risk / Market Risk: 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.	Close watch on the market events. Since the scheme will invest in overnight securities interest rate risk is very low.
Credit Risk 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).	A traditional SWOT analysis will be used for identifying 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 to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower.
Concentration Risk	The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/ sectors / instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent investment limits on any particular industry or issuer or issuer group based on the size, credit profile, etc. to reduce issuer or industry specific risk.

	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.
Plans/Options	The Scheme has two Plans – (a) Regular Plan Regular Plan is available for all type of investors investing through a Distributor. (b) Direct Plan. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Each plan offers the following options: • Growth • Income Distribution cum Capital Withdrawal Option (IDCW)

Option	Default Plan/Option	Frequency*	Record Date*
Growth	Growth Option is default option in case Growth Option or IDCW Option is not mentioned	NA	NA
IDCW (Daily) Reinvestment	Daily Reinvestment of IDCW	Daily	Daily
IDCW Monthly (Payout & Reinvestment)	Monthly Reinvestment	Monthly	25th of each month*

* Next business day if record date happens to be a non-business day.

If IDCW payable under IDCW Payout option is equal to or less than Rs. 500/- then the IDCW would be compulsorily reinvested in the option of the Scheme.

All the plans will have a common portfolio.

Default Option: The investor must clearly specify their choice of option. If the investor does not provide clear instructions, it will be assumed they have opted for the 'default' option, and the application will be processed accordingly.

The Trustee reserves the right to change the frequency/record date from time to time.

Under IDCW, it is proposed to declare IDCW subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations. Investors should note that the IDCW amount can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.

Default scenarios available to the Investors under the Plans of the Scheme

Treatment of applications under "Direct" / "Regular" Plans:

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	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan

For detailed disclosure on default Plans and options, kindly refer SAI

. The Trustee reserves the right to add/discontinue any other options/ sub-options under the Scheme.

Applicable NAV (after the scheme opens for subscriptions and redemptions)	Definition: The cut-off timings and applicability of NAV below shall be applicable in respect of valid applications (complete in all respects) received at the Official Point(s) of Acceptance on a Business Day: **A] For Purchase (including switch-in) of any amount:** ▪ In respect of valid applications received up to 1.30 p.m. on a day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable; ▪ In respect of valid applications received after 1.30 p.m. on a day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme on the same day i.e. available for utilization on the same day, the closing NAV of the day immediately preceding the next Business Day shall be applicable; and ▪ Irrespective of the time of receipt of application at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase are not credited to the bank account of the Scheme before the cut-off time i.e. not available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable. **B] For Switch-in to the Scheme from other Schemes of the Mutual Fund:** For determining the applicable NAV, the following shall be ensured: ▪ The application for switch-in is received before the applicable cut-off time; ▪ Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time; and ▪ The funds are available for utilization before the cut-off time by the respective switch-in scheme. In case of switches, the request should be received on a day which is a Business Day for the switch-out scheme. Redemption for switch-out shall be processed at the applicable NAV as per the cut-off timing. The switch-in shall be processed at the Applicable NAV (on a Business Day) based on realization of funds as per the redemption pay-out cycle of the switch-out scheme. **C] Systematic Transactions** For investments through systematic investment routes such as Systematic Investment Plans, Systematic Transfer Plan Transfer of Income Distribution cum Capital Withdrawal (IDCW), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP, STP or record date of IDCW etc.

	D] Realization of Funds While the AMC shall endeavour to deposit the payment instruments accompanying investment applications expeditiously, it shall not be liable for delays in realization of funds on account of factors beyond its control such as clearing/settlement cycles of banks. Since different payment modes have different settlement cycles, including electronic transactions, it may happen that the investor's account is debited but the money is not credited within the cut-off time to the Scheme's bank account, resulting in delay in allotment of Units. Investors are therefore advised to use efficient electronic payment modes to avoid such delays. **E] For Redemption (including switch-out) applications:** • In respect of valid applications received up to 3.00 p.m. on a Business Day which is followed by a Business Day, the same Business Day's closing NAV shall be applicable; • In respect of valid applications received up to 3.00 p.m. on a Business Day which is followed by a Non-Business Day, the closing NAV of the day immediately preceding the next Business Day shall be applicable; and • In respect of valid applications received after 3.00 p.m., the NAV applicability shall be the same as for applications received up to 3.00 p.m. on the next Business Day. Further, in accordance with clause 8.4.5.4 of the SEBI Master Circular read with SEBI Circular No. SEBI/HO/IMD/PoD2/P/CIR/2025/56 dated April 22, 2025, in case the application is received through online mode, the cut-off timing of 7.00 p.m. shall be applicable. ▪ **Transactions through online facilities / electronic modes** For transactions executed through the online or electronic facilities provided by the AMC, the applicable NAV shall be determined based on the time at which the request for purchase, redemption, or switch of Units is received on the servers of the AMC and/or the RTA. The AMC reserves the right to revise the cut-off timings, subject to the provisions of the SEBI (Mutual Funds) Regulations, in the interest of smooth and efficient functioning of the Scheme.

Minimum Application Amount/ Number of Units

During ongoing basis:

1. Systematic Investment Plan (SIP),
2. Systematic Transfer Plan (STP)
3. Systematic Withdrawal Plan (SWP),

1. SYSTEMATIC INVESTMENT PLAN (SIP)

SIP Frequency	Cycle Day/Date	Default Date / Day	Minimum Installment Amount (in Rs.)	Minimum Installments
Weekly	Monday to Friday	Wednesday	Rs.1000 and in multiples of Rs 1 thereafter	6
Monthly	Any date except 29th, 30th & 31st of the month	08th of the month	Rs.1000 and in multiples of Rs 1 thereafter	6
Quarterly	Any date except 29th , 30th & 31st of the month	08th of the month	Rs.1000 and in multiples of Rs 1 thereafter	6

1. SYSTEMATIC TRANSFER PLAN (STP)^

Frequency	Cycle Day / Date*	Default Day / Date	Minimum Instalment Amount (in `)	Minimum Installments
Daily	Daily (only business day)	Not applicable	1000 & in multiples of 1/- thereafter	6
Weekly	Monday to Friday	Wednesday	1000 & in multiples of 1/- thereafter	6
Fortnightly	7th & 21st of the Month	7th of the Month	1000 & in multiples of 1/- thereafter	6
Monthly	Any date except 29th, 30th & 31st of the month	8th of the Month	1000 & in multiples of 1/- thereafter	6
Quarterly	Any date except 29th, 30th & 31st of the month	8th of the Month	1000 & in multiples of 1/- thereafter	6

SYSTEMATIC WITHDRAWAL PLAN (SWP)^

Frequency	Cycle Day / Date*	Default Day / Date	Minimum Instalment Amount (in `)	Minimum Installments
Fortnightly	7th & 21st of the Month	7th of the Month	1000 & in multiples of 1/- thereafter	6
Monthly	Any date except 29th, 30th, 31st of the Month	8th of the Month	1000 & in multiples of 1/- thereafter	6
Quarterly	Any date except 29th, 30th, 31st of the Month	8th of the Month	1000 & in multiples of 1/- thereafter	6

^Facility will not be available under demat mode of holding units.
For further details on the above, please refer to the SAI

During New Fund Offer and on-going offer:
Lumpsum purchase: Rs.5,000/- and in multiple of Re.1/- thereafter

Minimum application amount is applicable at the time of creation of new folio and at the time of first investment in the Scheme.

Minimum Switch Amount
Minimum switch-in amount will be as per the minimum application amount in the Scheme.

Note: Allotment of units will be done after deduction of applicable stamp duty and other charges, if any.

Minimum additional purchase amount/ Switch in amount : Rs.1,000/- and in multiple of Rs. 1/- thereafter

Minimum Redemption / switch out amount Rs.1000 or 1 unit or folio available balance (Whichever is lower)

Minimum instalment amount for Systematic Investment Plan (SIP) for Weekly, Monthly and Quarterly Frequencies : Rs. 1,000/- and in multiples of Re. 1/- thereafter.

Minimum instalment amount for Systematic Transfer Plan (STP) for Daily, Weekly, Fortnightly, Monthly and Quarterly Frequency:
Rs. 1,000/- and in multiples of Re. 1/- thereafter

Minimum instalment amount for Systematic Withdrawal Plan (SWP) for Fortnightly, Monthly and Quarterly Frequency:
Rs. 1,000/- and in multiples of Re. 1/- thereafter

	There is no minimum amount requirement, in case of investors opting to switch "all units" from any existing mutual fund schemes of Monarch Mutual Fund to this Scheme. The minimum amount wherever specified in the concerned SIDs & KIMs will not be applicable for investment made in schemes of the Fund in compliance with the provision no. 7.13 of SEBI Master on Mutual Fund dated March 20, 2026(Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes). The AMC reserves the right to change the minimum amounts for various purchase/ redemption/ switch. Such changes shall only be applicable to transactions on a prospective basis.
Dispatch of Redemption Request	Under normal circumstances, , the Fund shall dispatch the Redemption proceeds within 3 (three) Business Days from the date of valid Redemption request. In case of exceptional circumstances the AMC shall adhere to the guidelines prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM- COR/ 74 / 2022-23 dated January 16, 2023 read with clause 15.3 of SEBI Master Circular dated March 20, 2026. 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 along with the proceeds of redemption. Dispatch of IDCW: The warrants/cheque/demand draft shall be dispatched to the Unit holders within seven (7) business days from the record date. In case the IDCW proceeds are not made within 7 Business Days from the record date, interest will be paid @15% per annum. Please refer to the SAI for details on exceptional circumstances. The proceeds under the IDCW option will be paid by way of ECS/EFT/NEFT/RTGS/Direct credits/any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder. In case of specific request for payouts by warrants/ cheques/ demand drafts or unavailability of sufficient details with the Mutual Fund, the payout under IDCW option will be paid by warrant/ cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund.

Benchmark Index	The performance of the Scheme will be benchmarked against CRISIL Liquid Overnight Index. (AMFI Tier I Benchmark). The benchmark is also referred to as "Underlying Index" in this document. Rationale for adoption of benchmark: The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark. Total Return variant of the index (TRI) will be used for performance comparison. The Trustee/AMC may change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available. . The said benchmark is as per AMFI published list of Tier I Benchmark.
Dividend Policy- – Income Distribution Cum Capital Withdrawal (IDCW) Policy	The profits received / earned and so retained and reinvested may be distributed as income at appropriate rates (after providing for all relevant ongoing expenses, dividend distribution tax or statutory levy if any etc.) and at appropriate intervals as may be decided by the AMC and/or Trustee Company. It will be distributed to the unitholders who hold the units on the record date of declaration of the income distribution. Please note that the income distribution and its frequency is subject to availability of distributable surplus and at the discretion of the trustees. The Fund reserves a right to modify the periodicity and manner of payout of such distribution amount as they deem fit without giving any further notice to unitholders. IDCW payments shall be initiated / dispatched to the Unit holders within 7 working days from the record date, in compliance with paragraph 12.4 of the SEBI Master Circular Dated March 20, 2026. In the event of failure to make the IDCW payments within 7 working days, the AMC shall pay an interest @ 15 per cent per annum of the relevant IDCW amount to the applicable Unit holders. Interest for the delayed payment of IDCW shall be calculated from the record date Unitholders shall note that when units are sold, and sales price (NAV) is higher than the face value of the unit, a portion of sales prices that represent realized gains shall be credited to an Equalization Reserve Account, which can be used to pay income distribution hence income distribution amount can be distributed out of investor capital (Equalization Reserve), Which is part of sale price that represent realized gains. The Fund does not assure any targeted annual return / income nor any capitalization ratio. Accumulation of earnings and / or capitalization of units and the consequent determination of NAV, may be suspended temporarily or indefinitely under any of the circumstances as stated in the clause "Suspension of Ongoing Sale, Repurchase or Switch out of Units". The payout for amount less than Rs 500/- will be compulsorily reinvested in the same sub-option at ex-dividend NAV. In view of provision no. 12.5.1(c) & 12.5.2(b) of SEBI Master Circular on Mutual Fund dated March 20, 2026, Trustees of Monarch Mutual Fund have delegated declaration of Income Distribution cum capital withdrawal to officials of Monarch Networth Asset Management Private Limited and also to fix the record date of income distribution in the scheme as follows: Plan Name | Frequency | Record Date Regular Plan - Daily IDCW | Daily | Daily

Plan Name	Frequency	Record Date
Regular Plan - Daily IDCW	Daily	Daily

	<table><tr><td>Direct Plan - Daily IDCW</td><td>Daily</td><td>Daily</td></tr><tr><td>Regular Plan - Monthly IDCW</td><td>Monthly</td><td>Every 25th of the Month</td></tr><tr><td>Direct Plan – Monthly IDCW</td><td>Monthly</td><td>Every 25th of the Month</td></tr></table> For IDCW - Income Distribution cum capital withdrawal option, monthly IDCW for record dates falling on non-business day will be processed on immediately next business day. **IDCW Distribution Procedure** In accordance with clause 12.5.1of Master Circular, the procedure for IDCW Distribution would be as under: 1. Quantum of IDCW and the record date will be fixed by the Trustee in their meeting. IDCW so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. 3. The Record Date will be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, for receiving IDCW. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. 6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund. The requirement of giving notice shall not be applicable for IDCW Options having frequency upto one month
Name of the Fund Manager	Mr. Sanjay Motta
Name of the Trustee Company	Monarch Networth Trustee Private Limited CIN: U66190MH2025PTC457977
Performance of the Scheme:	Since the Scheme is a new fund, this Scheme does not have any performance track record.
Additional Scheme Related Disclosures	**1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.):** The Scheme is a new scheme and does not have any portfolio holdings. Investors can refer to the below link for any information on the above point as and when applicable

www.monarchamc.in

2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description: Not Applicable

3. Functional website link for Portfolio Disclosure: Portfolio shall be disclosed (i) on a fortnightly basis (i.e. as on 15th and as on the last day of the month), within 5 days from end of the fortnight and (ii) as on the last day of the month within 10 days from the close of each month respectively.

The Mutual Fund / AMC will disclose the portfolio (along with ISIN and other prescribed details) of the Scheme in the prescribed format, on a Fortnightly and Monthly basis on its website - www.monarchamc.in

4. Portfolio Turnover Rate:
The Scheme is a new scheme and hence, this is currently not applicable.

5. Aggregate investment in the Scheme by :

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per units	
Not Applicable*				

*The Scheme is a new scheme and hence, this disclosure is currently not applicable.
For details of investments made by the Directors and Key Personnel of the AMC, please refer to SAI.

Investments of AMC in the Scheme:

The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and as specified In terms of sub-regulation (3) (a)in Regulation 22 of SEBI (Mutual Funds) Regulations,2026 read along with clause 7.13 of SEBI Master Circular and AMFI Best Practice Guidelines circular No.100 /2022-23 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes', the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the SEBI from time to time. However, as per the said guidelines, overnight schemes are exempted from the purview of the aforesaid regulations and guidelines.

In line with SEBI Regulations and circulars issued by SEBI from time to time, the AMC may invest its own funds in the scheme(s). Further, the AMC shall not charge any fees on its investment in the Scheme (s), unless allowed to do so under SEBI Regulations in the future.

Expenses of the Scheme	Entry Load: Not Applicable Exit Load: Nil

Load Structure	Exit Load is an amount which is paid by the Investor to redeem the units from the Scheme. Load amounts are variable and are subject to change from time to time For the current applicable structure, please refer to the website of the AMC (www.monarchamc.in) or call at toll free no 18002037186 or reach out to your distributor Pursuant to para 11.7.2. of SEBI Master Circular on Mutual Funds dated March 20, 2026, Exit Load charged, if any, shall be credited back to the Scheme. Goods and Services tax on Exit Load shall be paid out of the Exit Load proceeds and Exit Load net of Goods and Services tax shall be credited to the Scheme. I. Exit Load, if any, prevailing on the date of enrolment of SIP/ STP shall be levied in the Scheme. II. No Exit Load shall be levied for switching between Plans / Options within the Scheme The Mutual Fund may charge the load within the stipulated limit of 5% and without any discrimination to any specific group. The Repurchase Price, however, will not be lower than 97% of the NAV. In respect of Systematic Transactions such as SIP, STPs etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied. For investments through systematic investment routes such as Systematic Investment Plans, Systematic Transfer Plan etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP or STP. Investors are requested to check the prevailing load structure of the Scheme before investing. Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors. Subject to the SEBI MF Regulations, the Trustee reserves the right to modify/alter the Load structure on the Units subscribed/redeemed on any Business Day. At the time of changing the Load structure, the AMC/ Mutual Fund may adopt the following procedure: The addendum detailing the changes will be attached to the Scheme Information Document and Key Information Memorandum. The addendum will be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the Investor Service Centres and distributors/brokers' offices.

<table>
<tr><td></td><td>The introduction of the Exit Load along with the details will be stamped in the acknowledgement slip issued to the Investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such Load.

A public notice shall be provided on the website of the AMC in respect of such changes. However, the Redemption /Repurchase Price will not be lower than 95% of the applicable NAV.

The Trustee shall have the right to modify the Exit Load structure with prospective effect subject to a maximum prescribed under the SEBI MF Regulations.</td></tr>
<tr><td>Recurring expenses</td><td>These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agent’s fee, marketing and selling costs etc. as given in the table below.

The AMC has estimated that upto 1.85% of the daily net assets of the scheme will be charged to the scheme as expenses.

For the actual current expenses being charged, Investors should refer to the website of the Mutual Fund www.monarchamc.in

<table>
<tr><th><u>Expense Head</u></th><th><u>% p.a. of daily Net Assets^ (Estimated p.a)</u></th></tr>
<tr><td>Investment Advisory Fee</td><td rowspan="11">Upto 1.85%</td></tr>
<tr><td>Marketing & selling expenses including fees, commission and charges towards distribution of mutual fund schemes</td></tr>
<tr><td>Brokerage cost incurred towards execution of trades, over and above the specified limits under regulation 66 (9)</td></tr>
<tr><td>Registrar Services for transfer of units sold or redeemed</td></tr>
<tr><td>Fees and expenses of trustees</td></tr>
<tr><td>Audit fees</td></tr>
<tr><td>Custodian Fees</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 of providing account statement and Income Distribution cum Capital Withdrawal payout/redemption cheques and warrants</td></tr>
<tr><td>Cost of Statutory Advertisements</td></tr>
</table>
</td></tr>
</table>

Investor Education and Awareness 0.02% (such other expenses as may be specified or approved by the Board)	
Maximum Base Expense Ratio (BER) permissible under Regulation 66 (7) (c) (A)	Upto 1.85%
Brokerage Cost for trade execution as per regulation 66(9) (B)	maximum of 0.06% of trade value in case of cash market transactions and 0.02% of trade value in case of derivatives transactions
Transaction Cost for trade execution means statutory levies, and any other expenses charged by the stock exchanges, clearing corporation and clearing house as applicable as per regulation 66(10) (C)	At actuals
Total Expense Ratio	(A) + (B) + (C)

Limit for Base Expense ratio as prescribed under regulation 66 (7) (c) of SEBI MF regulations for other than equity oriented schemes

Asset Under Management Slab (In Rs. Crore)	Base expense ratio
On the first Rs.500 crores of the daily net assets	1.85% p.a.
On the next Rs.250 crores of the daily net assets	1.65% p.a.
On the next Rs.1,250 crores of the daily net assets	1.40% p.a.
On the next Rs.3,000 crores of the daily net assets	1.25% p.a.
On the next Rs.5,000 crores of the daily net assets	1.15% p.a.
On the next Rs.40,000 crores of the daily net assets	Expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	0.70% p.a.

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

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs.)	10,000	10,000
Returns before expenses (Rs.)	1,500	1,500
Expenses other than Distribution expenses (Rs.)	150	150
Distribution expenses (Rs.)	50	0
Returns after expenses at the end of the year (Rs.)	**1300**	**1350**
Returns (in %)	**13%**	**13.5%**

As per Paragraph 11.6.6 of SEBI Master Circular dated March 20, 2026, Payment of additional distribution commission, shall not be mandatory for Overnight Fund.

Investor Education and Awareness initiatives

As per clause 11.9 of Master Circular dated March 20, 2026, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 66 (7) of SEBI (MF) Regulations for investor education and awareness initiatives undertaken.

In addition to base expenses as permissible under Regulation 66 (7) (c), the AMC may also charge the following to the Scheme under Regulation 66 (9) & 66(10):

a. A mutual fund scheme may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub-regulation (7) of regulation 66.

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

c. Any other expenses other than those specified in sub-regulation (4), sub-regulation (5), sub-regulation (6), sub-regulation (9), and sub-regulation (10) of regulation 66 shall be borne by the asset management company, or trustee or sponsors).

Total Expense Ratio (TER):

As per Regulation 67(1), the total of all expenses charged to the investors of the scheme, shall be total of expense charged within the base limit specified under sub-regulation 7 of regulation 66, brokerage cost permitted under sub-regulation 9 of regulation 66, transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66, and statutory levies charged to the investors.

No charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by the Board, shall be charged to the investors

As per clause 11.3.3 of SEBI Master Circular dated March 20, 2026,
All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route r.

Provided that the expenses that are very small in value but high in volume (as provided by AMFI in consultation with SEBI) may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of the Scheme AUM, whichever is lower.

Further with regards to the cost of borrowings in terms of Regulation 42, the same shall be adjusted against the portfolio yield of the Scheme and borrowing costs in excess of portfolio yield, if any, shall be borne by the AMC.

Disclosure of Total Expense Ratio: (TER):
In accordance with clause 11.2 of the SEBI Master Circular dated March 20. 2026, the AMC shall prominently disclose TER (scheme-wise, date-wise) of all schemes under a separate head – "Total Expense Ratio of Mutual Fund Schemes" on the AMC website i.e www.monarchamc.in and on website of AMFI in a downloadable spreadsheet format.

Change in Base Expense Ratio ('BER'):
In accordance with clause 11.4 of the SEBI Master Circular dated March 20, 2026, changes in the BER (i.e. expenses as provided in Regulation 66(7) of SEBI (Mutual Funds) Regulations, 2026) in comparison to previous BER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change.

The notices of change in BER shall be updated on the website at least three working days prior to effecting such change Provided that the prior intimation/notice shall not be required for any increase or decrease in BER due to change in AUM and any decrease in BER due to various regulatory requirements.

Illustration Impact of Expense Ratio on the returns of the Scheme :

Expense ratio, normally expressed as a percentage of Average Assets under Management, is calculated by dividing the permissible expenses under the Regulations by the average net assets.

Illustration of expenses and impact on the return	
Opening NAV Per Unit for the Day (a)	10.0000
Closing NAV Per Unit for the Day (b)	11.0000
NAV Movement Per Unit (c = a - b)	1.0000
Flat Return for the Day after expenses (d = (c / a) %)	10.0000%

<table>
<tr>
<td></td>
<td>
<table>
<tr><td>TER % (e)</td><td>2.0000%</td></tr>
<tr><td>Expenses for the Day (f = (b * e)/365)</td><td>0.00060</td></tr>
<tr><td>Expenses for the Day % (g = (f / b) %)</td><td>0.0055%</td></tr>
<tr><td>Flat Return prior to expenses for the Day (h = d + g)</td><td>10.0055%</td></tr>
</table>
The above illustration is purely given to explain the impact of the expense ratio on a scheme’s return and should not be construed as an indicative return of the scheme
Link for TER disclosure: www.monarchamc.in
For the actual current expenses being charged to the Scheme, the Investor should refer to the website of the Mutual Fund at www.monarchamc.in. Any change in the expense ratio will be communicated to the Unit Holders 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.
</td>
</tr>
<tr>
<td>Waiver of Load for Direct Applications</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Tax treatment for the Investors (Unitholders)</td>
<td>Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</td>
</tr>
<tr>
<td>Daily Net Asset Value (NAV) Publication</td>
<td>The NAVs shall be disclosed by 11 p.m. on every business day in the following manner:
<ol type="I">
Displayed on the website of the Mutual Fund, www.monarchamc.in
Displayed on the website of the Association of Mutual Funds in India (AMFI)

</td>
</tr>
<tr>
<td>Disclosure w.r.t investment by minors</td>
<td>Pursuant to Clause 15.13 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the following process shall be applicable for investments made in the name of a minor through a guardian:
<ol type="a">
Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.
Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.
Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.
Any instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) shall be suspended when the minor attains majority, till the status is changed to major.

</td>
</tr>
</table>

For Investor Grievances please contact	Name and Address of Registrar **KFIN technologies Limited** Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, R. R. District, Telangana India - 500032 Website: http://www.kfintech.com Write to us on e-mail: customercare@monarchamc.in Toll-Free: 18002037186 (Monday to Friday – 9 am to 6 pm)	**Investor Relations Officer** **Name:** Ms. Nayana Parab **Address and Contact Number** **Monarch Networth Asset Management Private Limited** 804, Naman Centre, 8th Floor, G-Block, Plot No. C-31& C-32, Bandra Kurla complex, Bandra(East), Mumbai 400051 Tel. No. : +91 22 6542 1300 E-mail: iro@monarchamc.in Toll-Free : 18002037186 Website: www.monarchamc.in
Unitholders' Information	**Portfolio disclosures** The AMC shall disclose portfolio (along with ISIN) as on the last day of the month for the Scheme on the websites of the AMC www.monarchamc.in) and AMFI (www.amfiindia.com) within 10 days from the close of each month in a user-friendly and downloadable spreadsheet format. In addition to monthly portfolio, the AMC shall also disclose on AMC and AMFI websites and email portfolio as on 15th and last day of the month for debt scheme within 5 days of every fortnight as per provision no. 6.1 of SEBI Master Circular on Mutual Fund dated March 20, 2026 In case of unitholders whose email addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. **Half Yearly Financial Results** The AMC / Mutual Fund shall within one month from the close of each half year, that is on March 31 and on September 30, host a soft copy of its unaudited financial results on the AMC website www.monarchamc.in **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 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.monarchamc.in) and that of AMFI (www.amfiindia.com). The AMC shall also provide a physical copy of an abridged summary of the annual report, without charging any cost, on specific request received from the unitholder.	

	AMCs shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI **Risk-o-meter:** **In accordance with paragraph 6.17 of SEBI Master Circular dated March 20, 2026, the AMC shall disclose:** a. risk-o-meter of the Scheme and benchmark while disclosing the performance of the Scheme vis-à-vis benchmark and b. details of the Scheme portfolio including the Scheme risk-o-meter, name of benchmark and risk-o- meter of benchmark while communicating the monthly and half-yearly statement of Scheme portfolio via email. Risk-o-meter of the Scheme shall be evaluated on a monthly basis and shall be disclosed along with Scheme portfolio disclosure on the website of the Mutual Fund (www.monarchamc.in) and that of AMFI (www.amfiindia.com) within 10 days from the close of each month. The AMC shall also disclose the risk level of its schemes 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 on AMFI's website. Any change in risk-o-meter of the Scheme shall be communicated by way of notice-cum-addendum and by way of an e-mail or SMS to the unitholders of the Scheme. **Scheme Summary Document** The scheme summary document for all the schemes of the Mutual Fund shall be disclosed on the websites of the AMC (www.monarchamc.in), AMFI (www.amfiindia.com) and Stock Exchanges, containing details of the schemes including but not limited to scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. in 3 data formats i.e. PDF, spreadsheet and a machine readable format (either JSON or XML) on a monthly basis or whenever there is change in any of the specified fields, whichever is earlier, within 5 working days of such change. Transparency/NAV Disclosure The AMC will calculate and disclose the first NAV up to four decimal places of the Scheme within a period of 5 Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs up to four decimal places on all Calendar Days. NAVs of the Scheme shall be made available on the website of AMFI (www.amfiindia.com) and the Mutual Fund (www.monarchamc.in) by 11.00 p.m. on all Business Days. 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 the facility of sending the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

	Associate Transactions: Please refer to Statement of Additional Information (SAI). **Taxation:** For details on taxation please refer to the clause on Taxation in the SAI
Notes:	The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the tax laws, and has been included relying upon advice provided by the Fund's tax advisor based on the relevant provisions of the currently prevailing tax laws. Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India. Statements in this Scheme Information Document are, except where otherwise stated, based on the law, practice currently in force in India, and are subject to changes therein

Date :

N.B. Data and information shall be up-to-date but in no case older than 30 calendar days from the date of KIM

MONARCH OVERNIGHT FUND

New Fund Offer Application Form

(The Application Form must be filled in English in BLOCK LETTERS using black or dark blue ink.)

MONARCH MUTUAL FUND

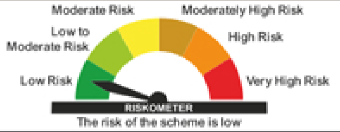
Scheme code: MNMF/O/D/ONF/26/08/0001

Application No. ________

Offer for Units of Rs. 1,000/- each for cash during the New Fund Offer and Continuous Offer for Units at NAV-based prices.

NFO Start Date: September 03, 2026 I NFO Close Date: September 07, 2026 I Scheme re-opens on or before: September 22, 2026

Scheme Name & Type Of The Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer Monarch Overnight Fund	Benchmark Riskometer CRISIL Liquid Overnight Index (as per AMFI Tier I Benchmark)
MONARCH OVERNIGHT FUND (An open-ended debt scheme investing in overnight securities. A relatively low-interest rate risk and relatively low credit risk.)	• Regular income over short term that may be in line with the overnight call rate • To generate returns by investing in debt and money market instruments with overnight maturity	(see riskometer below)	(see riskometer below)



*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
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 actual investments are made.

Please read the instructions and refer to SID, KIM and Addendums issued for the respective schemes and SAI of Monarch Mutual Fund

1. DISTRIBUTOR INFORMATION* (Please refer instruction no. 1)

Broker Code/ ARN/RIA**/PMRN** Code	Sub Broker/Agent's ARN Code	Internal Code for Sub-Agent/Employee	EUIN*	ISC Date, Timestamp & Reference No.

☐ **By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transaction in the scheme (s) of Monarch Mutual Fund, (Please if ✓applicable) *In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

Go Green Initiative (Refer instruction no.11) ☐ *Opt-in-Physical *(Default Opt-out)

2. UNIT HOLDING OPTION ☐ PHYSICAL MODE (Default) ☐ DEMAT MODE* (Please refer instruction no. 7)

*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode. Please ensure that the sequence of names as given in the order of the applicants matches as per the Depository Details. In case of any ambiguity or validation failure with the depository details, AMC will allot units in the Physical Mode.

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

Enclosures - Please (✓) ☐ Client Masters List (CML) ☐ Transaction cum Holding Statement ☐ Delivery Instruction Slip (DIS)

3. MODE OF HOLDING (Please refer instruction no. 2)

(In case of Demat Purchase, Mode of Holding should be same as in Demat Account) ☐ Single ☐ Joint ☐ Anyone or Survivor (Default)

4. APPLICANT(S) NAME AND INFORMATION (If the 1st / Sole Applicant is Minor, then please provide details of natural / legal guardian) (Please refer instruction no. 3 & 4)

Existing Folio No. ____ (Kindly fill only 9, 10, 13 & 14) Gender ☐ Male ☐ Female ☐ Others

Name of Sole / 1st Applicant (Name as per PAN) Mr/Ms./M/s. First Middle Last

PAN/PEKRN (Mandatory) ____ CKYC No. ____ Date of Birth / Date of Incorporation (Mandatory) D D M M Y Y Y Y

Date of Birth Proof for minors (If any one please fill guardian details)

☐ Birth Certificate ☐ Marks Sheet (HSC/ICSE/CBSE) ☐ School Leaving Certificate ☐ Passport ☐ Others ____ (Please Specify)

Mobile No. ____ Email ID ____

The Email ID belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Sibling ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

The Mobile No. belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Sibling ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

The default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: (please ✓here) ☐ Account Statement ☐ Annual Report/Abridged summary ☐ Other Statutory Information (We would recommend you to choose an online mode to help us save paper & contribute towards a greener & cleaner environment.)

LEI Code ____ Valid upto D D M M Y Y Y Y (Legal Entity Identifier Number is Mandatory for transaction value of INR 50 crore and above for Non-Individual investors. Refer Instruction no. 4a)

Tax Status (Mandatory, Please✓)

☐ Resident Individual	☐ NRI-Repatriation	☐ NRI-Non Repatriation	☐ Partnership	☐ Trust	☐ HUF	☐ AOP
☐ Minor through guardian	☐ Company	☐ FIIs	☐ PIO	☐ Body Corporate	☐ Society/Club	☐ Sole Proprietorship
☐ Non-Profit Organization*	☐ Financial Institution	☐ NBFC	☐ Bank	☐ 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).
If yes, please quote the Registration No. provided by 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 reject the application. 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.

MONARCH MUTUAL FUND

ACKNOWLEDGEMENT SLIP (Please retain this slip)

To be filled in by the investor. Subject to realization of cheque and finishing of Mandatory Information.

Collection Center's Stamp & Receipt Date and Time

Name of the Investor Mr/Ms/M/s : ____ **Application No:**

Investment details

Scheme	Plan	Option	Purchase Amount	Instrument No	Date	Drawn on Bank
Monarch Overnight Fund	☐ Regular ☐ Direct	☐ Growth (Default) ☐ Monthly IDCW Re-investment (Default) ☐ Daily IDCW Re-investment ☐ Monthly IDCW Payout	₹ (in figures)			

Please note: All purchases are subject to realization of cheque and as per applicable load structure (please refer Scheme Information Document)

5.GUARDIAN DETAILS (In case First / Sole Applicant is minor) / CONTACT PERSON —DESIGNATION / POA HOLDER (In case of Non- Individual Investors) [Name and DOB shall be as per PAN Card]

Name as per PAN Card First Middle Last

PAN (Mandatory) CKYC No. Gender ☐ Male ☐ Female ☐ Others

Mobile No. Email ID

Designation/Relationship with Minor Date of Birth/Date of Incorporation (Mandatory) D D M M Y Y Y Y

6a. MAILING ADDRESS (Address as per KYC)

Local Address of 1st Applicant

City Dist.

State Pin Code Telephone

6b. OVERSEAS CORRESPONDENCE ADDRESS (Mandatory for NRI/FII Applicant)

[Please provide Full Address P.O. Box address is not sufficient]

Zip Code: Telephone Mobile

7a. SECOND APPLICANT'S DETAILS* (*In case of Minor, there shall be no joint holders) [Name and DOB shall be as per PAN]

Name as per PAN Card First Middle Last

PAN (Mandatory) CKYC No. Gender ☐ Male ☐ Female ☐ Others

Mobile No. Email ID Date of Birth (Mandatory) D D M M Y Y Y Y

The Email ID belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

The Mobile No. belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Tax Status (Mandatory, Please ✓) ☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation

7b. THIRD APPLICANT'S DETAILS* (*In case of Minor, there shall be no joint holders) [Name and DOB shall be as per PAN]

Name as per PAN Card First Middle Last

PAN (Mandatory) CKYC No. Gender ☐ Male ☐ Female ☐ Others

Mobile No. Email ID Date of Birth (Mandatory) D D M M Y Y Y Y

The Email ID belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

The Mobile No. belongs to (Mandatory Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Tax Status (Mandatory, Please ✓) ☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation

8a. KYC Details (Mandatory Occupation) (Please refer instruction no. 4e)

First Applicant: ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (please specify)

Second Applicant: ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (please specify)

Third Applicant: ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (please specify)

8b. Gross Annual Income

First Applicant: ☐ Below 1 Lacs ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore
OR Net worth (for Non-Individuals) ₹ (please specify) as on D D M M Y Y Y Y (Not older than 1 year)

Second Applicant: ☐ Below 1 Lacs ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore
OR Net worth (for Non-Individuals) ₹ (please specify) as on D D M M Y Y Y Y (Not older than 1 year)

Third Applicant: ☐ Below 1 Lacs ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore
OR Net worth (for Non-Individuals) ₹ (please specify) as on D D M M Y Y Y Y (Not older than 1 year)

Tear here

Any communication in connection with this application should be addressed to the Registrar & Transfer Agent of the scheme.

Investment Manager:	Registrar and Transfer Agent (RTA):
Monarch Networth Asset Management Private Limited (SEBI Reg. No. Monarch Mutual Fund - MF/092/26/18) 804, Naman Centre, G-Block, Plot No. C 31 & C 32, BKC, Bandra East, Mumbai 400051, Maharashtra. Email: Customercare@monarchamc.in Website: www.monarchamc.in Toll free: 1800 203 7186	KFin Technologies Limited (SEBI Reg. No. INR000000221) Plot no. 31 & 32, Selenium Tower- B, Serilingampally, Nanakramguda, Financial District, Hyderabad – 500032, Telangana Email: Customercare@monarchamc.in Website: www.kfintech.com

8c. For Individuals (Politically Exposed Person) (Please refer instruction no. 4d)

First Applicant:	☐ I am Politically Exposed Person (PEP)	☐ I am Related to Politically Exposed Person (RPEP)	☐ Not applicable
Second Applicant:	☐ I am Politically Exposed Person (PEP)	☐ I am Related to Politically Exposed Person (RPEP)	☐ Not applicable
Third Applicant:	☐ I am Politically Exposed Person (PEP)	☐ I am Related to Politically Exposed Person (RPEP)	☐ Not applicable

8d. For Non Individuals, if involved in any of the below mentioned services, please ✓ the appropriate option:

(i) Foreign Exchange / Money Changer Service ☐ Yes ☐ No (ii) Gaming/Gambling/Lottery/ Casino Services ☐ Yes ☐ No (iii) Money Lending / Pawning ☐ Yes ☐ No

BANK ACCOUNT DETAILS FOR PAYOUT (Please attach copy of cancelled cheque) (Please refer instruction no. 5)

Name of the Bank

Account No. Account Type ☐ Saving ☐ Current ☐ NRE ☐ NRO ☐ Others ________

Bank Branch ________________ Address ________________

________________ Bank City ________________ State ________________ Pin Code ________________

MICR Code (9 digits) IFSC Code for NEFT/RTGS This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.

9. INVESTMENT & PAYMENT DETAILS* The name of the first/ sole applicant must be pre-printed on the cheque (Please refer instruction no. 6)

Name of the Scheme	Plan Please (✓)	Option & Sub-Option Please (✓)		Investment Amount (₹)
MONARCH OVERNIGHT FUND	☐ Regular ☐ Direct	☐ Growth (Default) ☐ Daily IDCW Re-investment	☐ Monthly IDCW Payout ☐ Monthly IDCW Re-investment (Default)	(Please Specify)

Cheque to be drawn in favour of Scheme Name. For e.g. **'Monarch Overnight Fund'** and the cheque amount should match with Investment amount mentioned here.
"If you wish to register SIP, kindly fill the relevant SIP Registration & OTM Debit Mandate Form."

Payment Details		
Amount (₹)	**Mode of Payment** (Please ✓) ☐ Cheque ☐ NEFT/RTGS	**Payment Ref. No.**
Draw on Bank & date		

10. FATCA AND CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor) [Mandatory] (Please refer instruction no. 8)

→ Non-Individual investors will require to fill separate FATCA & Ultimate Beneficial Ownership (UBO) Form. Entities registered as Non-Profit Organizations (NPO's) / Trust / Societies, etc will also be required to fill a separate NPO form available on our website https://www.monarchamc.in

(Refer instructions of FATCA, UBO & NPO Form)

The below information is required for all applicants/guardian

Particulars	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			☐ Indian ☐ U.S. ☐ Others (Please Specify) ________
Second Applicant			☐ Indian ☐ U.S. ☐ Others (Please Specify) ________
Third Applicant			☐ Indian ☐ U.S. ☐ Others (Please Specify) ________

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No [Please tick (✓)]

If 'YES' please fill for ALL countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen/Resident/ Green Card Holder/Tax Resident in the respective countries.

Particulars	Country of Tax Residency	Tax Identification Number or Functional Equivalent (Mandatory)	Identification Type (TIN or other please specify)	If TIN is not available please tick(✓) the reason A, B or C (as defined below)
First Applicant / Guardian				Reason: A ☐ B ☐ C ☐
Second Applicant				Reason: A ☐ B ☐ C ☐
Third Applicant				Reason: A ☐ B ☐ C ☐

❑ Reason: A ⇨ The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.

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

❑ Reason: C ⇨ Others, please state the reason thereof: ________________

*Address Type of Sole/1st Holder:	*Address Type of 2nd Holder:	*Address Type of 3rd Holder:
☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business

***If the address type is not ticked the default will be considered as residential.**

11. NOMINATION DETAILS* (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat) (Please refer instruction no. 9)

☐ I/We do hereby nominate the person(s) more particularly described here under to receive the Units held in my/our Folio in the event of my/our death.
(Please fill the nominee details in the table given below)

OR

☐ I hereby confirm that I do not wish to appoint any nominee(s) to my demat account/ mutual fund folio at this point of time.
I understand that –
(i) the nomination helps to quickly identify the person for transfer of securities and helps in faster and smoother transmission of my securities to my legal heir(s) after my demise.
(ii) in the absence of a nomination, my legal heir(s) may require the submission of certain additional legal or court-issued documents which may delay the process of transmission of securities to my legal heir(s).
(iii) if no claim is made on the account / folio for a prolonged period after my demise, the holdings may be treated as unclaimed assets and they may be transferred to Investor Education and Protection Fund Authority (IEPF) in accordance with the applicable regulatory framework.
I confirm that I have understood the above implications and that my decision to opt out of nomination is voluntary.

If you do not wish to nominate (Opt Out of Nomination), it is mandatory to sign as per the mode of holding in signature space provided below i,e, in Nomination Details section

Name of the Nominee(s)	Relationship with Applicant (Mandatory)	Date of Birth of Minor (Mandatory)	Guardian Name	Guardian's relationship with nominee	Proportion (%)**in which the units will be shared by each Nominee (should aggregate to 100%) (Mandatory)	Nominee Address ☐ Please tick if the nominee address is same as mentioned in first holder address
		(Mandatorily to be furnished in case the Nominee is a minor)				
Nominee 1		DD/MM/YYYY				
Nominee 2		DD/MM/YYYY				
Nominee 3		DD/MM/YYYY				

Email ID	Mobile Number	Identity Type *** (PAN/Adhaar last 4 digits DL/Passport for NRI's)	Identity Number	Signature of Nominee/ Guardian of Nominee (Optional)
Nominee 1				
Nominee 2				
Nominee 3				

**if % is not specified, then the assets shall be distributed equally amongst all the nominees.
***Provide only number: PAN or Driving Licence or Aadhaar (last 4 digits). For NRI/ OCI/PIO, Passport number is acceptable. Copy of the document is not required.
****to be furnished only in following conditions/ circumstances:
. Date of Birth(DoB): Mandatory, only if the nominee is minor.
.Guardian: It is optional for you to provide, if the nominee is minor.

1. I/ We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC as follows: (please tick, as appropriate)

☐ Name of nominee(s) ☐ Nominate: Yes / No

2. This nomination shall supersede any prior nomination made by me / us, if any.

Signature(s) #Signatures of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

Name(s) of the holder(s)	Signature(s) of holder	Witness Name, Address and Signature
Sole/First Holder (Mr./Ms.)		1.
Second Holder (Mr./Ms.)		
Third Holder (Mr./Ms.)		2.

12. CONFIRMATION CLAUSE

I/We hereby confirm that I/We have read, understood, and agree to the Privacy Policy available at www.monarchamc.in. I/We provide my/our free, specic, informed, unconditional, and unambiguous consent to Monarch Networth Asset Management Private Limited ("AMC")/the Fund for the collection, processing, storage, use, or disclosure of my/our personal data for lawful and necessary purposes related to investment, regulatory compliance, servicing, or any other activity incidental or connected thereto.

☐ I/We understand that my/our personal data may be shared with third parties, service providers, or other entities engaged under contract with the AMC/Fund, in accordance with applicable laws and the Digital Personal Data Protection Act, 2023, and its Rules, 2025.
I/We acknowledge that I/We have been informed of my/our rights to access, correct, update, and withdraw consent for processing my/our personal data, and that such withdrawal may affect the provision of services by the AMC/Fund. I/We further consent to the retention of my/our personal data only for as long as necessary to fulfill the lawful purposes for which it was collected or as required under applicable laws and regulations

13. DECLARATION AND SIGNATURES

I / We have read, understood the terms and conditions of the scheme related documents and the addendum issued therein till date, Key Information Memorandum of the Schemes as well as the rules and regulations of SEBI, AMFI, Prevention of Money Laundering Act, 2002 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 Monarch Mutual Fund ("Fund") and confirm and declare as under:

(a) 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 am/We are authorised to make this investment as per the Constitutive documents/ authorization(s). The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
(b) I / We will be bound by the Fund's terms and conditions as amended from time to time.
(c) The information given by me / us in or along with this application form is true and correct and I / we shall furnish such other further / additional information as may be required by the Monarch Networth Asset Management Private Limited ("AMC") / Fund. I / We undertake to promptly inform the AMC / Fund / Registrars and Transfer Agent (RTA) in writing about any change in the information furnished by me /us from time to time.
(d) I / We hereby authorize you to disclose, share, remit in any form / manner / mode the above information and / or any part of it including the changes / updates 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.
(e) I / We hereby consent for providing transactions data feed, portfolio holdings, NAV etc. in respect of my/our transactions under Direct Plan to the RIA / Portfolio Managers / Stock Broker registered in the concerned folio, if applicable.
(f) I / We shall be liable and responsible for any loss, claims suffered, directly or indirectly by AMC / Fund / RTA / SEBI Intermediaries, arising out of any false, misleading, inaccurate and incomplete information furnished by me / us at the time or investing / redeeming the units. I / We hereby unconditionally and irrevocably indemnify and at all times keep indemnified, save and harmless AMC / Fund / Trustee and their officers, directors and employees against all actions, proceedings, claims, losses, damages, charges and expenses incurred or suffered / paid by AMC / Fund in this regard and in case of any dispute regarding the eligibility, validity and authorization of my / our transactions.
(g) The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.

(h) 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.

Consent for Telemarketing (Refer Instruction 15):

I / We hereby accord my/our consent to AMC / Fund for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me / us in this Application Form.

Consent for disclosure of Personal Information in terms of Privacy Policy

I / We hereby confirm to have read, understood and agree to the terms of Privacy Policy of AMC / Fund (available on https://www.monarchamc.in).
I / We hereby accord my / our consent to AMC / Fund for collecting, receiving, possessing, storing, dealing, handling or disclosure of my / our Personal Data and hereby authorize to disclose it to the third party or another body corporate or any person acting under a lawful contract with AMC / Fund, in accordance with the Privacy Policy.

For Foreign Nationals Resident in India only:

I / We will redeem my / our entire investment/s before I / We change my / our Indian residency status. I / We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status

For NRIs/ PIO/ OCIs/ FPIs only:

I/We confirm that my application is in compliance with applicable Indian and foreign laws.

For NRIs/ PIO/OCIs Please (✓) ☐ Repatriation basis ☐ Non-repatriation basis

Signature(s) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

Sign of 1st Applicant/Guardian / Authorised Signatory/POA	Sign of 2nd Applicant/ Authorised Signatory/POA	Sign of 3rd Applicant/ Authorised Signatory/POA

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

Points to remember

Please ensure that:
1. Your Application Form is complete in all respects & signed by all applicants.
2. Name, Address and Contact Details are mentioned in full. Email id & Mobile number should be provided along with the declaration whether it belongs to Self or a Family member.
3. Bank Account Details are entered completely and correctly. IFSC Code & 9 digit MICR Code of your Bank is mentioned in the Application Form
4. Permanent Account Number (PAN) Mandatory for all Investors (including guardians, joint holders, NRIs and POA holders) irrespective of the investment amount.
5. Know Your Client (KYC) Mandatory for irrespective of the amount of investment (please refer the guideline 4(e) for more information)
6. Your Investment Cheque is drawn in favour of <Scheme Name> dated and signed for e.g. "Monarch Overnight Fund"
7. Application Number is mentioned on the reverse of the cheque.
8. A cancelled cheque leaf of your Bank is enclosed in case yourcheque. investment cheque is not from the bank account that you have furnished in the Application Form.
9. Documents as listed are submitted along with the Application form (as applicable to your specific case).

Document	Individuals	NRIs/ PIO/ OCI	Minors	Companies / Body Corporates	Trust	Societies	HUF	Partnership Firms/ LLP	FPIs	Investments through Constituted Attorney
Signed A/c Payee cheque/draft favouring the scheme	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Copy of cancelled cheque (Required where pay out bank details are different from the instrument bank)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution/Authorisation to invest				✓	✓	✓		✓	✓	
List of Authorised Signatories with Specimen Signature(s)				✓	✓	✓		✓	✓	
Memorandum & Articles of Association				✓						
Trust Deed					✓					
Bye-Laws						✓				
Partnership Deed / Deed of Declaration							✓	✓		
Proof of PAN & KYC/CKYC-KIN number (including for guardian)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Foreign Inward Remittance Certificate		✓							✓	
Date of Birth Certificate or School Living Certificate or Passport of Minor evidencing relationship with Guardian			✓							
Declaration for Identification of Beneficial Ownership				✓	✓	✓	✓	✓	✓	✓
FATCA/CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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.

GENERAL GUIDELINES FOR NFO APPLICATION FORM

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda issued from time to time (Scheme Documents) carefully before investing including prevailing load structure on the date of submitting the Application Form. All applicants are deemed to have read, understood, accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents subject to which this offer is being made and bind themselves to the terms upon signing and submitting the Application Form and tendering payment.
2. The Application Form must be filled in English in BLOCK LETTERS using black or dark blue ink. Please tick in the appropriate box for relevant options wherever applicable. Incomplete applications are liable to be rejected.
3. Do not overwrite. Correction / cancellation of any information should be countersigned by the Applicant(s) against the changes. Please strike out any section which is not applicable.
4. The application serial number / folio number and the scheme name should be mentioned on the reverse side of the instrument that accompanies the Application.
5. All communications and payments shall be made to the first applicant only, irrespective of the holding basis.
6. The Application complete in all respect along with the Cheque / other payment instrument as permitted must be submitted to the nearest Investor Service Centre(s) (ISC) / Official Points of Acceptance (OPA) of KFIN or office of the AMC. List of OPA is available on the website of the Mutual Fund, www.monarchamc.in.
7. Any subsequent change in static information like bank details, IDCW sub option etc. (as may be applicable under the Scheme) would be based on written communication from investors. These changes will be effected within 10 days of the valid signed request reaching the office of the Registrar and any interim financial transactions will be effected with last / registered details only.
8. Allotment of Units are subject to realization of payment instrument and no financial transactions i.e. redemption / switch etc. will be effected till allotment.
9. Investors should mandatorily use the Application Form / Transaction Form / Systematic Transaction Form (if applicable under the Scheme) and other standard forms available at the ISCs or at our website www.monarchamc.in, for any financial / non-financial transactions. Any transaction received in any non-standard Form, is liable to be rejected. New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form.

INSTRUCTIONS FOR NFO APPLICATION FORM

1. DISTRIBUTOR INFORMATION

a. Commission (if any) 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. 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 the EUIN of RIA/PMRN code, in case they are a Registered Investment Advisor / Portfolio Manager.

f. Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP/STP and EUIN is not applicable for transactions such as instalments under SIP/STP/SWP, Redemption, SWP Registration.

g. Investors are requested to note that EUIN is legally 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.

2. MODE OF HOLDING

"Please select the mode of holding, if option left blank then default option either or survivor will be considered.

3. EXISTING INVESTORS OF MONARCH MUTUAL FUND

If you are an existing investor please mention your existing folio number, so that the unit will be allotted in the same folio. If it is blank, then new folio number will be generated

.4. SOLE/FIRST APPLICANT'S DETAILS

a. i. 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 Income Tax PAN card. Please note the following:

ii. In case the applicant is a Non Individual Investor (including HUF), then Legal Entity Identifier (LEI) Number is mandatory to be mentioned in the space provided. As per the RBI circular No. RBI/2020-21/82 - DPSS.CO.OD No.901/06.24.001/2020-21 dated January 05,2021, it is mandatory for all Non-individuals to obtain Legal Entity Identifier (LEI) and quote the same for any transactions beyond Rs. 50 crore routed through RTGS/NEFT w.e.f 1st April'21.

iii. Who cannot invest?

1. United States Person (U.S. person*) as defined under the extant laws of the United States of America,

2. Residents of Canada;

3. Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction.

*The term "U.S. person" means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislation, rules etc, as may be in force from time to time.

iv. Foreign Portfolio Investors (FPIs) may invest in mutual fund units as per the regulations /laws applicable to them from time to time. As per the extant regulations, FPIs must hold and deal in securities only in demat mode and only through SEBI registered stock brokers.

b. 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. Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are: NRI: Non-Resident Indian Individual, 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.

c. In case of minor applicant, the minor shall be the first and the sole holder in the folio. Joint holding is not allowed. It is mandatory to provide the minor's date of birth, the name of the Guardian and the relationship with minor in the space provided.

One of the following supporting documents should be provided to substantiate the date of birth and the relationship with Guardian i.e. birth certificate of the minor, school leaving certificate / mark sheet issued by Higher Secondary Boards of respective states, ICSE, CBSE etc., Passport of the minor or any other suitable proof evidencing the date of birth of the minor. In case of court appointed legal guardian, supporting documentary evidence should be provided. Prior to minor attaining majority, the Mutual Fund shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit "Form for minor attaining majority" available on our website www.monarchamc.in along with prescribed documents to change the status of the folio to "Major". The folio shall be frozen for operation by the guardian on the day the minor attains the age of majority and the Guardian will not be able to undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) (if applicable under the Scheme) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are received by the Mutual Fund. The standing instructions like SIP, STP, SWP registered prior to the minor attaining majority will be suspended when the minor attains majority, till the status is changed to major.

For existing folios, in case the pay-out bank mandate is not held solely by minor or Pay-out Bank mandate request before providing redemption request. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC/ FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his / her specimen signature duly authenticated by banker / guardian. Irrespective of the source of payment for subscription, all redemption / Income Distribution cum Capita Withdrawal (IDCW) proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

d. Politically Exposed Person (PEP)^

- ^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.
- Domestic PEPS: Individuals who are or have been entrusted domestically with prominent public functions within India, for example Heads of State or of Governments, senior government, judicial or military officials, senior executives of state-owned corporations.
- Family members are individuals who are related to PEP either directly or through marriage or similar forms of partnership.

e. PAN

Please furnish the PAN and KYC details of each applicant / unit holder, including the guardian and / or Power of Attorney (POA) holder as explained in the paragraphs below.

It is mandatory for all investors to quote their PAN and submit self-certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for purchase of units of the scheme. Investors will be required to submit the original PAN card for verification, wherever applicable. In case of joint holding, PAN details of all holders should be submitted. Incase the application is on behalf of a minor, PAN details of the guardian must be submitted. PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc.(under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available with PAN number. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted / processed. For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information (SAI) available on our website www.monarchamc.in.

PAN Exempt Investments:

Investments in the mutual fund schemes including investments through Systematic Investment Plan (SIP) of up to Rs.50,000/- (Rupees Fifty Thousand) per year per investor across all schemes of the Fund shall be exempted from requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")^ are exempt from submission of PAN for investments up to Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN / PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs.

GENERAL GUIDELINES FOR NFO APPLICATION FORM

If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000/-, such an application will be rejected. Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000/-. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000/- or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding. ^HUFs and other categories are not eligible for such investments. Investors residing in the state of Sikkim are also exempted from the mandatory requirement of PAN proof submission; however sufficient documents shall have to be submitted, in accordance with the process as per the KYC guidelines for verifying that they are residents of the State of Sikkim i.e. a) Proof of address of Sikkim state and application form should mention the same address. b) Address proof shall be self-attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority

- PREVENTION OF MONEY LAUNDERING

In accordance with requirements under the Prevention of Money Laundering Act, 2002, (PMLA) the Rules issued thereunder and the guidelines and circulars on Anti-Money Laundering issued by SEBI, (collectively "AML Regulations"), mutual funds are required to formulate and implement Client Identification Programmed to verify and maintain the record of identity and address(es) of investors. This is commonly referred to as 'Know Your Client' guidelines (KYC). The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, the AMC / Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose. The Fund, AMC, Trustee and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non-compliance with the provisions of the PMLA, SEBI/AMFI circular(s)and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circular(s) and report the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the under Statement of Additional Information (SAI) available on our website www.monarchamc.in.

- KNOW YOUR CUSTOMER (KYC) COMPLIANCE

a. KYC registered under KYC Registration Agency (KRA): Units held in account statement(non-demat) form It is mandatory for all categories of the Investors to quote the KYC Compliance Status of each applicant (including guardian in case of minor, issuer of Power of Attorney (PoA) and holder of PoA) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter at the time of investment.

New / Prospective Investors are requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on the website www.monarchamc.in.

The Mutual Fund shall perform the initial KYC of its new investors and may also undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforesaid circulars / Prevention of Money Laundering Act, 2002, and circulars thereto. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. On receipt of initial / updated KYC documents from the Mutual Fund, the KRA shall send a letter to the investor within SEBI prescribed timelines, confirming the details thereof. It is mandatory for intermediaries including mutual funds to carry out In- Person Verification(IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. The AMC and National Institute of Securities Markets (NISM) / Association of Mutual Funds in India (AMFI) certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

For cases where the KYC status is 'Under Process'/ 'In-Progress', AMC may accept the subscription/switch transactions and process the same, but keep the units 'on hold' from any further transactions till KYC status is 'Verified'. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund.

b. Central KYC Records Registry (CKYCR): The Government of India vide their Notification dated November 26, 2015 authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India(CERSAI), to act as, and to perform the functions of, the Central KYC (CKYC) Records Registry under the PML Rules 2005, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a client, as defined in the Prevention of Money Laundering Act, 2002. Every reporting entity is required to capture the KYC information for sharing with the Central KYC Records Registry (CKYCR). Accordingly, the investors shall be required to provide requisite KYC information / documents as prescribed by CERSAI and the AMC from time to time. Investors who have already completed CKYC and have a 14-digit KYC Identification Number (KIN) can invest in the Mutual Fund by quoting the KIN and by submitting a self-certified copy of PAN and by completing In-Person Verification (IPV) as mentioned above. Fur ther, the Mutual Fund / AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund / AMC shall upload the same in CKYCR.

AMC reserves the right to reject application forms for transactions in units of the Mutual Fund not accompanied by common KYC Application Form or letter / acknowledgement issued by the KRA / KIN issued by CERSAI. The KYC compliance status of the investors will be validated with the records of the KRA / CERSAI.

For further details, please refer to the Section on "Know Your Client ("KYC") requirements" in the Statement of Additional Information (SAI) available on our website www.monarchamc.in.

c. Contact Information

- 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).
- As per SEBI letter SEBI/HO/IMD/DOF4/OW/P/2018/0000019378/1 dated July 9, 2018 and AMFI Best Practice Guidelines Circular No. 77/2018-19 the first/sole holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. Individual investors must declare whether the primary email address and mobile number being provided belongs to Self or a Family member and tick the relevant code in the application form. The email id/ contact details mentioned on the application form should be the same as the ones provided in the KRA. If found different, the details mentioned on KRA records will be updated in the folio. Investor will need to update the email id/mobile number with the KRA in case of any change.

- Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.
- Overseas address is mandatory for NRI/FII investors.

5. BANK ACCOUNT DETAILS

1. BANK ACCOUNT DETAILS (FOR REDEMPTION / IDCW)

An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption / IDCW proceeds are to be paid) in Section 12 in the Application Form. The same is mandated to be provided under SEBI Regulations. In case pay-out bank account is different from pay-in bank account mentioned under Section 11 in the Application Form, the investor subscribing under a new folio is required to submit any one of following as a documentary proof along with the application form validating that pay-out bank account pertains to the sole / first Applicant. In case of folios held on behalf of a minor, the payout bank account should be held in the name of the minor or minor with guardian in the folio. Once the bank account is registered in the folio, it can be used for both pay-out and pay-in purposes.

I. Cancelled original cheque leaf of the pay-out bank account (where the account number and first applicant name is printed on the face of the cheque). Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse;

ii. Self attested copy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number;

iii. A letter from the bank on its letterhead certifying that the applicant maintains an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature name, employee code, bank seal and contact number Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected. Payment for investment shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian.

2 Multiple Bank Accounts Registration Facility: An investor may register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption / IDCW proceeds etc. by providing necessary documents and filing up of 'Multiple Bank Accounts Registration' form available at our Investor Service Centres (ISCs).

Where additional documents are not provided for the verification of bank account mentioned in the application form, the AMC reserves the right to consider the bank account used towards subscription payment as the registered bank account for the purpose of effecting payouts such as redemptions and dividends.

Proceeds of any redemption request will be sent only to a bank account that is already registered in the folio at the time of redemption transaction processing. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. If redemption request is received together with a change of bank account (unregistered new bank account) or before verification and validation of the new bank account, the AMC reserves the right to process the redemption request to the currently registered default old bank account.

6. INVESTMENT & PAYMENT DETAILS

1. Investors subscribing under Direct Plan will have to select "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form for opting for Direct Plan. Investors purchasing / sub scribing units in the Scheme through a distributor are requested not to select "Direct Plan" in the application form but select Regular Plan.

GENERAL GUIDELINES FOR NFO APPLICATION FORM

In case the investor does not select the desired Plan properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default Plan will be considered and applied.

Scenario	Broker Code mentioned by the	Plan mentioned by	Default Plan to be
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
8	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid / incomplete / un-empaneled ARN codes mentioned on the application form, the application shall be processed under Direct Plan

2. Investors / Applicants should clearly indicate the desired Option/ Facility /Frequency (as may be applicable under the Scheme) in the space provided in the Application Form. In case investor wishes to opt for multiple options (as may be applicable under the Scheme), separate application form will have to be filled.
3. In case the investor does not fill the desired Option / Facility / Frequency properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default option / facility / frequency will be considered and applied

Options/ Facility/ Frequency	Default Option/ Facility/ Frequency
Growth / IDCW	Growth
Payout of IDCW / Reinvestment of IDCW / Transfer of IDCW	Reinvestment of IDCW

4. The amounts can be distributed out of investors capital (Equalization Reserve),which is part of sale price that represents realized gains.
5. The following modes of payments are not valid and applications accompanied by such payments are liable to be rejected, except in case of any specific facility offered by the AMC which permits otherwise: i) Multiple cheques with single application (ii) Single cheque with multiple applications (iii) outstation cheque/demand draft (iv) cash / money order / postal order (v)Third party payments(except in certain cases) (vi) Pre-funded instruments such as demand draft, pay order etc.
6. The cheque or other payment instrument as permitted should be payable locally at the centre where the application is submitted and should be drawn on any bank that is a member of the Bankers' Clearing House.
7. Dishonoured cheques are liable not to be presented again for collection and the accompanying application forms are liable to be rejected.
8. The subscription payment instrument (s) should be drawn in favour of the Scheme Name except in case of any specific facility offered by the AMC where the instructions to that facility prescribe a different requirement.

i Non-acceptance of "Third Party Payment" instruments for subscriptions/ investments

1. Third Party Payment Instruments" means a payment made through an instrument issued from an account other than that of the beneficiary investor. Applications to scheme of Monarch Mutual Fund accompanied by a Third Party Payment Instrument shall not be accepted by the AMC except in the following case:- Custodian making investments on behalf of an FPI or a Client. The AMC reserves the right to exercise extra due diligence in terms of ensuring the authenticity of the above arrangements from a fraud prevention perspective and ensuring compliance with the provisions of PMLA regarding prevention of money laundering etc.
2. In case of payments from a joint bank account, the sole /first holder of the Mutual Fund folio should be one of the joint holders of the bank account from which payment is made. Therefore, it is important for investors to mention the bank account number, bank name & branch address from where the payment is issued and the same should match with details on payment cheque / payment instrument). Where the payment instrument / advice does not mention the bank account holder's names, investors should attach bank pass book /bank statement/ bank letter to substantiate that the first unit holder is one of the joint holders of the bank account.
3. The AMC/Mutual Fund/RTA will not accept any subscription/ purchase application from Investors if accompanied by a pre-funded instrument (demand draft, pay order etc.) under any scheme of Monarch Mutual Fund.
4. In case of subscriptions payment through RTGS, NEFT, NECS, bank transfer etc. investor is required to provide an acknowledgement copy of the instruction which has been provided to the bank indicating the account number and the debit instructions. The bank details mentioned on the instruction letter should be registered bank account or the first applicant / unit holder should be one of the account holders of the bank account.
5. For payments through net banking and debit cards / transactions through website, the AMC shall endeavour to obtain the details of the bank account debited website, the AMC shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, the AMC / RTA reserves the right to reject the transaction with due intimation to the investor.
6. The AMC reserves the right to reject the transaction or call for additional details, if pay-in bank account and other details are not mentioned on the form and / or do not match with payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient.

ii. NRIs, PIOs, OCIs, FPI

- In the case of NRIs / PIOs / OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of Purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis
- FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FPI with a designated branch of an authorised dealer.
- In case, the Indian rupee drafts are purchased abroad or payment instrument does not indicate the type of account viz. FCNR or NRE accounts from which the same is issued, an account debit certificate from the Bank issuing the Indian rupee draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker, as the

The Trustee/AMC, at its discretion, may choose from time to time to alter or add other modes of payment. For more details please refer to the SID.

SYSTEMATIC INVESTMENT PLAN (SIP) AND OTHER FACILITIES# (#Applicable once scheme Re-opens for ongoing subscription)

1. Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
2. Investors can choose any preferred date of the month as SIP debit date. In case the chosen SIP date falls on a non - business date or a date which is not available in a particular month. The SIP will be processed on the immediate next business day.
3. Units will be allotted on the applicable dates. In case the date falls on a nonbusiness day, the immediate next business day will be considered for the purpose of determining the applicability of NAV.
4. The SIPs by an investor where the aggregate of instalment value does not exceed Rs.50,000/- per year (in a rolling year) shall be exempted from PAN requirement. However, in lieu of PAN, Investor (including joint holders) has to submit any one of the photo identification documents along with the application (Refer Section C). This exemption will be applicable only for investment by individuals (including NRIs but not PIOs), minors and sole proprietary firms. HUFs and other categories will not be eligible for this exemption. Please refer Section C for details relating to exemption from PAN.
5. The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured.
6. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the Customer Service Centre. Notice of such discontinuance should be received at least 10 days prior to the due date of the next SIP instalment. On receipt of such request, the SIP facility will be terminated.

SIP through debit facility

I. In case the investor wishes to opt for SIP payments through auto debit facility, please indicate the preference in the box provided for the purpose in the application form and fill in the "SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT FORM".

II. The 'Mandate Instruction for Auto Debit' in the SIP Auto Debit Form needs to be filled in and signed by the bank account holders in the same order and manner in which the bank account is held by them.

III. The SIP shall commence after 25 calendar days in case of registration via new OTM (One Time Mandate). In case OTM is already registered, SIP shall commence by10 calendar days.

IV. Investors will not hold Monarch Mutual Fund or its registrar and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit / Auto Debit / ECS and the investor assumes the entire risk of using this facility and takes full responsibility for the same.

SIP transactions in dematerialised (demat) mode

In case of SIP transactions in demat mode, the units will be allotted based on applicable Net Asset Value (NAV) as per the SID of the scheme and will be credited to the investor's Demat (Beneficiary) Account on a weekly basis upon realization off funds. For example, units will be credited to investor's Demat (Beneficiary) Account every Monday (or next business day, if Monday is a non-business day) for realization status received in the previous week from Monday to Friday. Please refer to the Scheme Information Document (SID) of the scheme for complete details.

7. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

For units held in demat form, the KYC performed by the Depository Participant (DP)of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non-compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor (s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

8. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA) FATCA & CRS TERMS CONDITIONS

BENEFICIAL OWNERSHIP DETAILS (UBO):

Pursuant to SEBI Master Circular on Anti Money Laundering (AML) Standards/Combating the Financing of Terrorism (CFT)/ Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002' dated December 31, 2010 as amended from time to time, Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013 and other circulars issued from time to time, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. 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 up the declaration form for 'Ultimate Beneficial Ownership'. Please refer our website www.monarchamc.in for the declaration Form. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

Non-Profit Organization:
As per new PML amendment, every Banking Company or Financial Institution or intermediary has to ensure that the Non-Profit Organizations (NPO) gets registered on the DARPAN Portal, if not already registered. New accounts / folios will not be created for NPOs by the Mutual Funds, without such registration. Visit NGO Darpan website - https://ngodarpan.gov.in/ for DARPAN registration.

9. NOMINATION DETAILS

1. For opening a new demat account / MF folio, nomination is mandatory. Otherwise, provide the declaration in prescribed format for Opt-out.
2. The nomination is mandatory for individuals applying for / holding units on their own behalf singly or jointly.
3. Nomination can be made or changed any number of times without any restriction.
4. Acknowledgement will be provided from the AMC / DP for each instance of providing or changing nomination.
5. 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 unit holder cannot nominate.
6. Nomination is not allowed in a folio where Minor is the unit holder.
7. 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.
   a. Either or Survivor' Folios / Accounts - All holders have to sign.
   b. 'First holder Folios / Accounts – only First Holder can sign.
   c. 'Jointly' Folios / Accounts - All holders have to sign
8. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided optionally.
9. 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.
10. 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.
11. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
12. 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 up to 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.
13. 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
14. Every new nomination for a folio / account shall overwrite the existing nomination, if any.
15. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
16. Nomination shall stand rescinded upon the transfer of units.
17. 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).
18. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
19. 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.

Event	Transmission of Account/ Folio to
Demise of one or more joint holder (s)	Surviving holder(s) through name deletion. The surviving holder(s) shall inherit the assets as owners
Demise of all joint holders simultaneously - having nominee	Nominee
Demise of all joint holders simultaneously - not having nominee	Legal heir(s) of the youngest holder

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 unit holder(s), the unit holder/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 unit holder(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 amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased Nominee(s).
- The instructions for STP and SWP are appearing after the instructions for declarations and signatures.

10. DECLARATION AND SIGNATURE(S)

1. Signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India.
2. Thumb impressions (left hand for male and right hand for female) and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a Magistrate or a Notary public or a Special Executive Magistrate under his/her official seal.
3. Applications by minors should be signed by their guardians.
4. In case of an HUF, the Karta should sign on behalf of the HUF.
5. If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a not arised photocopy of the PoA. Alternatively, the original PoA may be submitted with the application, which will be returned after verification. The PoA document must contain the signatures of both the applicant and the constituted Attorney. If the PoA is not submitted with the application, the application form will be rejected.
6. In case of non-individual investors, a list of authorised signatories should be submitted along with application form or in case of any change in the authorised signatories list; the AMC/ Registrar must be notified within 7 days.
7. Investors are requested to read the undertakings / declarations carefully, before providing their signature(s) in the application form.

11. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92regarding 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, Monarch 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.monarchamc.in in 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

12. LEVY OF STAMP DUTY ON APPLICABLE MUTUAL FUND TRANSACTION

Investors/ Unit holders of all Schemes of Monarch Mutual Fund are requested to note that, pursuant to Part I of Chapter IV of the Notification dated February 21, 2019, issued by the Legislative Department, Ministry of Law and Justice, Government of India, on the Finance Act, 2019, read with subsequent notifications including Notification dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty at the rate of 0.005% of the transaction value would be levied on applicable mutual fund investment transactions such as purchases (including switch-in,Reinvestment of Income Distribution cum Capital Withdrawal) with effect from July 1,2020. For further details in relation to levy of stamp duty, investors are requested to refer the SID of respective scheme.

13. SYSTEMATIC TRANSFER PLAN (STP)#
(#Applicable once scheme Re-opens for ongoing subscription)

1. A minimum period of 8 days shall be required for registration under STP. In case the required time of 8 calendar days are not met, then the STP will be processed from the next STP cycle.
2. The STP Frequencies available are as follows:

Frequency	Cycle Day / Date*	Default Day / Date	Minimum Instalment Amount (in	Instalments
Daily	Daily (only business day)	Not applicable	₹ 1000 & in multiples of ₹ 1/- thereafter	6
Weekly	Monday to Friday	Wednesday	₹ 1000 & in multiples of ₹ 1/- thereafter	6
Fortnightly	7th & 21st of the Month	7th & 21st of the Month	₹ 1000 & in multiples of ₹ 1/- thereafter	6
Monthly	Any date except 29th, 30th & 31st of the Month	8th of the Month	₹ 1000 & in multiples of ₹ 1/- thereafter	6
Quarterly	Any date except 29th, 30th & 31st of the Month	8th of the Month	₹ 1000 & in multiples of ₹ 1/- thereafter	6

*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme

3. Units marked under Lien, Pledge or Lock-in Period in the Transferor scheme will not be eligible for STP.
4. An investor has to clearly specify the name & the option of the Transferor & Transferee scheme in the enrolment form. If name of the Transferor or Transferee Scheme is not stated or incase of any ambiguity, STP enrolment request shall be liable to get rejected. In the absence of information, the default option for transferee scheme shall be growth option. All valid applications will be processed as per the applicable uniform cut off timings on the working days as mentioned in the respective scheme SID.
5. If the required minimum balance is not available in the transferor scheme for 3 consecutive attempts, the STP registered will be terminated.
6. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
7. A request for STP will be treated as a request for redemption from the Transferor scheme and subscription into the selected Transferee scheme(s), option(s) / plan(s), at the applicable NAV, subject to load and statutory levy, if any.
8. The Load Structure prevailing at the time of submission of the STP application will apply for all the instalments indicated in such application.
9. Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the Customer Service Centres (CSC) of the AMC or its Registrar. Notice of such discontinuance should be received at least 8 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.

14. SYSTEMATIC WITHDRAWAL PLAN (SWP)#
(#Applicable once scheme Re-opens for ongoing subscription)

1. A minimum period of 8 days shall be required for registration under SWP. In case the required time of 8 calendar days are not met, then the SWP will be processed from the next SWP cycle.
2. The SWP frequencies available under the Scheme are as follows:

Frequency	Cycle Day /Date*	Default Day /Date	Minimum Instalment Amount (in₹)	Minimum Instalments
Fortnightly	7th & 21st of the Month	7th & 21st of the Month	₹ 1000 & in multiples of ₹ 1/- thereafter	6
Monthly	Any date except 29th, 30th & 31st of the Month	8th of the Month	₹ 1000 & in multiples of ₹ 1/- thereafter	6
Quarterly	Any date except 29th, 30th & 31st of the Month	8th of the Month	₹ 1000 & in multiples of ₹ 1/- thereafter	6

*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme

3. Units marked under Lien, Pledge or Lock-in Period in the Transferor scheme will not be eligible for SWP.
5. All valid applications will be processed as per the applicable uniform cut off timings on the working days as mentioned in the respective scheme SID.
6. If the required minimum balance is not available in the scheme for 3 consecutive attempts, the SWP registered will be terminated. Also the SWP will be automatically terminated if all units are liquidated or withdrawn from the Scheme or pledged or upon receipt of intimation of death of the unit holder.
7. The Load Structure prevailing at the time of submission of the SWP application will apply for all the instalments indicated in such application.
8. Unit holders will have the right to discontinue the SWP facility at any time by sending a written request to the Customer Service Centres (CSC) of the AMC or its Registrar. Notice of such discontinuance should be received at least 8 days prior to the due date of the next transfer date. On receipt of such request, the SWP facility will be terminated.

15. CONSENT FOR TELEMARKETING

Monarch AMC shall treat this as an explicit consent by the Unit Holder/(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder/(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder/(s) in this regard. If you do not wish to receive such promotional information/ materials, please write to us atcustomercare@monarchamc.in or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio number(s) while communicating with us to help you serve better.

MONARCH MUTUAL FUND

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA)

Application Form (to be used by investors adopting the ASBA route)

Toll free: 1800 203 7186 | Email: customercare@monarchamc.in | Company Website: www.monarchamc.in

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/Internal Code	*Employee Unique Identification 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.

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

☐ I confirm that I am a First time Investor across Mutual Funds ☐ I confirm that I am an Existing investor in Mutual Funds

1. INVESTOR'S DETAILS (Names should be in the same sequence as appearing in your Demat Account. In case of discrepancies, the Application is liable to get rejected.)

Sole/First Applicant: Mr. / Ms / M/s

KYC Identification Number (KIN) | PAN (Mandatory) | Proof to be enclosed (✓) ☐ PAN card Copy

Guardian's (If Sole / First Applicant is a Minor) OR Contact Person's (In case of Non-Individual Investors only)

Name: Mr. / Ms / M/s

KYC Identification Number (KIN) | PAN (Mandatory) | Proof to be enclosed (✓) ☐ PAN card Copy

Are you a resident of USA/Canada? (✓) Yes ☐ No ☐ Default is "No" if not ticked.

2. Investment DETAILS

Scheme Name : Plan (✓) : ☐ Regular ☐ Direct

Option (✓) : ☐ Growth ☐ IDCW - Payout

Total Amount to be blocked (in Figures) ₹ (in Words)

3. SCSB ACCOUNT DETAILS (please refer websites of NSE, BSE and SEBI for list of SCSBs) (MANDATORY)

Bank Name

Bank Address

Bank A/c No. Bank City

Bank A/c No. A/c. Type (✓) ☐ Current ☐ Savings ☐ NRO ☐ NRE* ☐ Others *For NRI Investors

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.

CSDL ☐ DP Name ______ Beneficiary Account No.

5. UNDERTAKING BY ASBA INVESTOR / ACCOUNT HOLDER

1. I/We hereby undertake that I/We am/are an ASBA investor(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009.
2. In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all acts as are necessary to make an application for purchase of units inthe NFO blocking the amount to the extent mentioned above in the "SCSB details" or unblocking of funds in the bank account maintained with the SCSB specified in the ASBA Form, transfer of funds to the Issuer's account designated for this purpose on receipt of instruction from the Registrar after finalisation of the basis of allotment entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar to Monarch Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon finalisation of the basis of allotment and to transfer the requisite money to the Issuer's account designed for this purpose.
3. In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application.
4. If the DP ID, Client ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the ASBA Application shall be rejected and the AMC, R&TA and SCSB shall not be liable for losses, if any.
5. I/We hereby authorise the SCSB to make relevant revisions as may be required to be done during the NFO, in the event of price revision.

Having read and understood the contents of the SID and SAI, I / We hereby apply under Direct / AMFI Certified empanelled distributors to the Trustees of Monarch Mutual Fund for units of the Scheme / Option as indicated above and agree to abide by the terms, conditions,rules and regulations of the Scheme. I / We have understood the details of the Scheme and I / We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We hereby authorise Monarch Mutual Fund, its Investment Manager and its Agents to disclose details of my / our investment to my / our bank(s) / Monarch Mutual Fund's Bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us. I / We hereby declare that the particulars given above are correct and express my / our willingness to make payments referred above through participation in ECS / Direct Debit Facility. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / We would not hold Monarch Mutual Fund, their appointed service providers or representatives responsible. I / We will also inform Monarch Mutual Fund, about any changes in my / our bank account. We have understood that the present scheme does not offer any guarantee or assured return and that the scheme is subject to credit risk or default risk including possible loss of principal, any losses in case of a default will be borne by me/us.

*I / We confirm that I am / We are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct. I / We hereby declare that the amount being invested by me / us in the Scheme of Monarch Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time. *Applicable to NRI I / We confirm that 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 sc hemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. I/We acknowledge that the AMC has not considered my/our tax position in particular and that I/we should seek tax advice on the specific tax implications arising out of my/our participation in the scheme. I/We confirm that I am/We are not United States person(s) under the laws of United States or resident(s) of Canada. Incase of change to this status, I/We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the Scheme(s).

Signature of the Applicant(s)	1. Sole / First Applicant / Guardian / POA	2. Second applicant / POA	3. Third Applicant / POA	Attn: NRI investors; payment must be made through NRE/ FCNR Accounts)
Signature of the Bank Account Holder(s)	1. Sole / First Applicant / Guardian / POA	2. Second applicant / POA	3. Third Applicant / POA	

Acknowledgement Slip

Scheme Name ______ Option ______ Application No. ______

Received from Mr./M s. ______ Folio No . ______

SCSB Account details: Account No. ______ PAN No . ______

Bank Name ______ Branch ______

Total Amount to be blocked ______

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

Instructions to fill the Application Form

Background:

In its continuing endeavour to make the existing New Fund Offer process more efficient, SEBI introduced a supplementary process of applying in New Fund Offer, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process:

1. **Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer (NFO), containing an authorization to block the application money in a bank account.
2. **Self-Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBIÊs website. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address http://www.sebi.gov.in. Further these details are also available on the websites of the Stock Exchanges at http://www.bseindia.com and http://www.nseindia.com. Alternatively, investors may also contact the AMC, R&TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an arrangement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. An SCSB shall identify its Designated Branches (DBs) at which an ASBA Applicant shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website:
   i. Name and address of the SCSB
   ii. Addresses of DBs and CB and other details such as telephone number, fax number and email ids.
   iii. Name and contact details of a nodal officer at a senior level from the CB.
3. **Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she:
   i. is a Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor,
   ii. is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as ASBA Investors (Refer 4th instruction)
4. **ASBA Facility in Brief:** An Investor shall submit his / her Application through an ASBA Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor (ASBA Account) is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Application Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New Fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuers account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal / rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Applicants to the AMC account designated for this purpose. In case of withdrawal/ Rejection of the Offer, the R&TA shall notify the SCSBs to unblock the blocked amount of the ASBA Applicants within one day from the day of receipt of such notification.
5. **Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

   Investors are requested to check with their respective banks about the availability of the ASBA facility.
6. **Other Information for ASBA Investors:**
   1. On the closure date of the NFO, the ASBA form should be submitted to the SCSBs before the 3.00 p.m. or such other time as may be decided by respective SCSBs.
   2. The Applicant intending to invest in the Scheme through ASBA Process will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/ CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.
   3. Signatures as available with depository will be taken for all purpose after the allotment of units in case of demat holding.
   4. All static details in our records would be taken from the demat account (DP ID) provided by you.
   5. Bank account details provided in the ASBA Application form will be used for refunding reject applications where DP ID is not matching.
   6. Bank Mandate for redemptions/dividend will be as per your DP ID in case of demat holding.
   7. SCSB shall give ASBA investors an acknowledgement for the receipt of ASBAs.
   8. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
   9. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
   10. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
   11. R&TA shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.
   12. ASBA facility is currently available only to those investors who wish to hold the units in dematerialized form.

Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable Foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA Application Form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account.
9. Application accepted by SCSB and not uploaded on/with the Exchange / Registrar