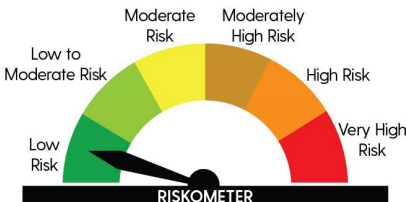


## Monarch Mutual Fund

Risk-o-meter of the Scheme and Benchmark as on September 30, 2026

(Product label pursuant to paragraph 6.16 of the SEBI Master Circular for Mutual Funds dated March 20, 2026)

### Name of the Scheme: Monarch Overnight Fund

| This product is suitable for investors who are seeking*                                                                                                                                                                                         | Scheme Riskometer<br>Monarch Overnight Fund                                                                            | Benchmark Riskometer CRISIL Liquid Overnight Index (as per AMFI Tier I Benchmark)                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>► Regular income over short term that may be in line with the overnight call rates.</li> <li>► To generate returns by investing in debt and money market instruments with overnight maturity.</li> </ul> |  <p>The risk of the scheme is low</p> |  <p>The risk of the benchmark is low</p> |
| *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.                                                                                                                                  |                                                                                                                        |                                                                                                                             |

The product labelling is as on September 30, 2026.

The Risk-o-meter is evaluated on a monthly basis. Notice of any change in the Risk-o-meter shall be issued to unitholders. All other details of the product label and all other terms and conditions of the Scheme remain unchanged.

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