capitalmind
Mutual Fund | Win at Life

New Fund Offer

Capitalmind Multi Asset Allocation Fund

NFO Period: 23 Feb 2026 – 9 Mar 2026

Contents

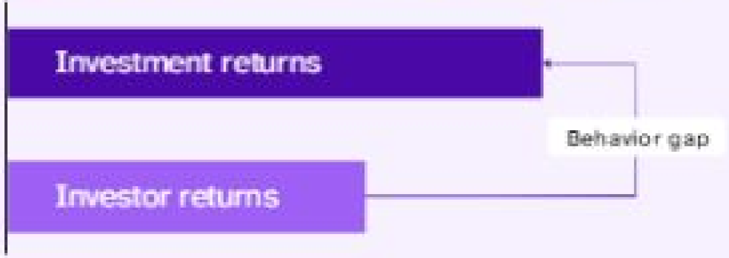
The World Keeps Changing Your Plan Shouldn't

Markets move in cycles. Your goals shouldn't.
Multi Asset Allocation Funds help you stay invested – through markets and moods.

1 Diversification handles market cycles

Even the best single-asset portfolios can test your nerves during bad times. Diversification spreads the risk, helping you stay on track.

2 Discipline ensures right behavior



This behavior gap comes from

- Fear during declines, greed during rallies override plans
- Recent performance feels like future certainty
- Constant headlines, market chatter, and social media amplify anxiety and FOMO

Assets behave differently in different economic scenarios, making diversification across assets a robust long-term investment strategy

Macroeconomic Scenarios	Description	Equities	Commodities			Fixed Income
			Precious Metals	Base Metals	Fossil Fuels	
Demand boom / overheating	Growth ▲, Inflation ▲, Real yields ▲ Policy: tightening	▲	▲	▲▲	▲▲	▼
Disinflationary expansion	Growth ▲, Inflation ▼, Real yields ▼ Policy: neutral / easing	▲▲	▼	▲	▲	▲
Supply shock stagflation	Growth ▼, Inflation ▲, Real yields ▲ Policy: neutral	▼	▲	▼	▲▲	▼
Deflationary recession	Growth ▼, Inflation ▼, Real yields ▼ Policy: easing	▼▼	▲	▼▼	▼▼	▲▲
Inflation scare / policy mistake	Growth ▼, Inflation ▲, Real yields ▲ Policy: tightening	▼▼	▲	▼	▼	▼
Liquidity crunch / risk-off	Growth ▼, Inflation ▼ (with lag), Real yields ▲ Policy: tightening	▼▼	▲	▼	▼	▲▲

The scenarios and asset responses shown are indicative and for conceptual understanding. Actual market outcomes may differ

▲ = bullish, ▼ = bearish

Why Equities: India's structural growth story continues to create wealth-building opportunities for investors.

The next 20+ years will see India moving to a much larger domestic market

1. As India's per-capita income grows beyond $3000 (current: $2750) consumption is likely to increase rapidly
2. Listed companies have grown profits by 15% in the last decade
3. With space to expand and a growing consumer base, domestic companies have large headroom
4. Participating in a growing economy through equity markets with a diversified approach will allow investors to benefit in the long term.

Citations: [1]The Hindu [2]Statement by Union Minister of Railways [3]UN Population Division [4]Economic Times

Why Commodities: Beyond just Gold & Silver, each with different triggers, providing stronger diversification benefits

Precious metals

Gold
~$380 bn[1]

Reserve asset, jewelry, electronics component, central bank holding.

1. Central bank reserves
2. Safe-haven investor demand

Precious metals

Silver
~$35 bn[2]

Solar panels, electronics and electricals, EVs, medical devices, jewelry.

1. Solar capacity expansion
2. Electronics demand

Energy

Crude Oil
~$3 trillion[3]

Transport fuels, petrochemicals, heating, aviation.

1. Geopolitical supply shocks
2. OPEC cuts
3. Travel & aviation surges

Energy

Natural Gas
~$1 trillion[4]

Power generation, industrial heating, fertilizers, chemicals

1. Coal-to-gas shift
2. Electricity shortages
3. Supply disruptions

Base Metals

Copper
~$250 billion[5]

EVs, batteries, energy, electronics, construction (plumbing and wiring), electrical cables

1. Acceleration in EV adoption
2. Renewable energy buildout

Base Metals

Aluminum
~$180 billion[6]

Automotives, packaging, aerospace, construction

1. Housing & infrastructure spending
2. EV and aerospace growth

Base Metals

Zinc
~$40 billion[7]

Galvanising steel, construction, autos, chemicals

1. Infrastructure spending
2. Automotive production cycles

Base Metals

Nickel
~$55 billion[8]

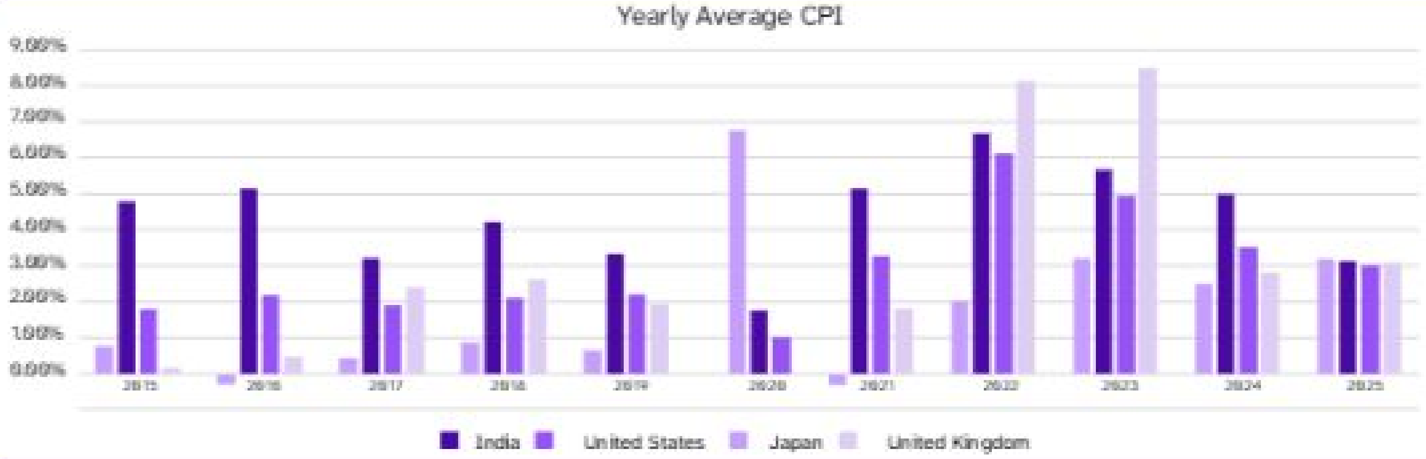
EV batteries, stainless steel, plating and coating, specialty alloys

1. Acceleration in EV adoption
2. Growth in stainless steel demand

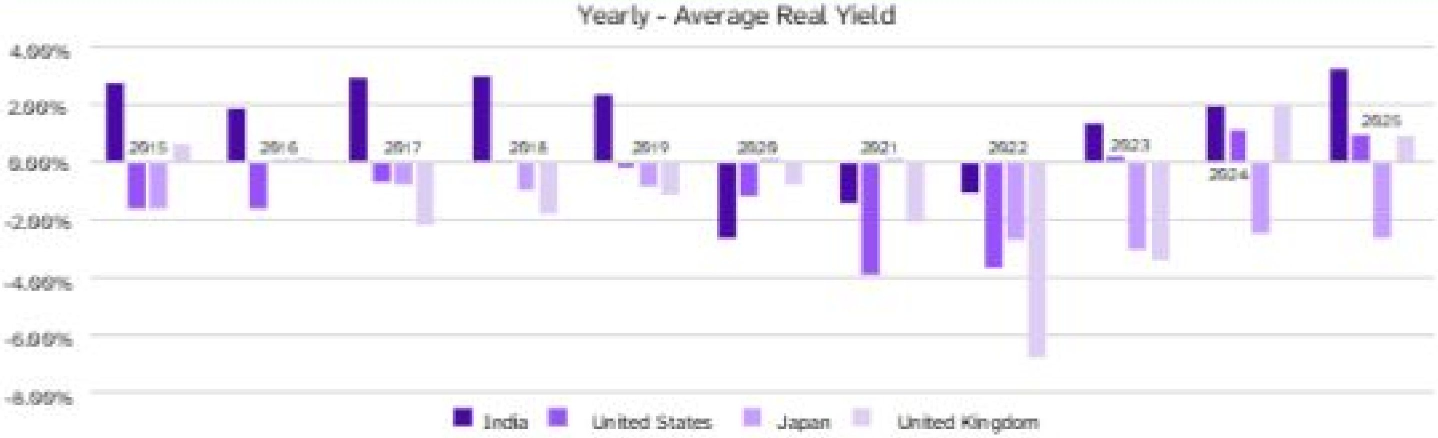
LEGEND: Text - Modern Industrial Use-Cases Text - Potential Demand Triggers

Citations: Value estimates based on volume data from [1]World Gold Council, [2]The Silver Institute, [3]IEA, [4]IEA, [5]International Copper Study Group, [6]International Aluminium Institute, [7]International Lead and Zinc Study Group, [8]International Nickel Study Group

Why Fixed Income: India Fixed Income poised to outshine global peers



Inflation in India has undergone a significant transformation in recent years, moving from highs to a state of being "Tamed and anchored"*



India's fixed income edge: yields that stay ahead of inflation, unlike most developed markets.

*Economic Survey 2025-26

Source - NSE Cogencis: Inflation measure based on Consumer Price Index - these are average of 12 monthly data points in a year.

Different assets lead every year.
A diversified portfolio wins over time.

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Best performing assets	DEBT +8%	NATURAL GAS +67%	NIFTY 500 +38%	GOLD +8%	CRUDE OIL -0.6%	SILVER +50%	NATURAL GAS +65%	CRUDE OIL +19%	NIFTY 500 +27%	NATURAL GAS +36%	SILVER +95%
	NIFTY 500 +0.2%	ZINC +64%	ALUMINIUM +23%	DEBT +6%	GOLD +21%	COPPER +29%	CRUDE OIL +53%	SILVER +15%	GOLD +15%	GOLD +29%	GOLD +6%
	GOLD -8%	CRUDE OIL +54%	COPPER +22%	SILVER +0.3%	SILVER +19%	GOLD +28%	ALUMINIUM +44%	GOLD +12%	DEBT +7%	SILVER +25%	NATURAL GAS +49%
	SILVER -9%	SILVER +21%	ZINC +21%	NIFTY 500 -2%	DEBT +11%	ZINC +22%	ZINC +36%	NIFTY 500 +4%	COPPER +2%	NIFTY 500 +16%	COPPER +32%
	ALUMINIUM -14%	COPPER +20%	CRUDE OIL +14%	ALUMINIUM -9%	NIFTY 500 +9%	NIFTY 500 +18%	NIFTY 500 +32%	DEBT +3%	SILVER -0.1%	ZINC +16%	ALUMINIUM +17%
	NATURAL GAS -20%	ALUMINIUM +17%	GOLD +6%	COPPER -9%	COPPER +5%	NATURAL GAS +16%	COPPER +27%	NATURAL GAS +2%	ALUMINIUM -0.5%	ALUMINIUM +11%	ZINC +14%
	COPPER -22%	DEBT +12%	DEBT +4%	NATURAL GAS -13%	ALUMINIUM -2%	DEBT +12%	DEBT +4%	COPPER -4%	CRUDE OIL -6%	DEBT +9%	NIFTY 500 +8%
	ZINC -23%	GOLD +11%	SILVER -2%	ZINC -17%	ZINC -7%	ALUMINIUM +12%	GOLD -3%	ALUMINIUM -6%	ZINC -12%	COPPER +6%	DEBT +6%
Worst performing assets	CRUDE OIL -31%	NIFTY 500 +5%	NATURAL GAS -6%	CRUDE OIL -17%	NATURAL GAS -27%	CRUDE OIL -23%	SILVER -11%	ZINC -7%	NATURAL GAS -26%	CRUDE OIL -1%	CRUDE OIL -19%

Disclaimer: Commodity returns are based on global USD spot prices (FactSet), converted to INR using USD/INR rates. NIFTY 500 and NIFTY Composite Debt are total return indices. 2025 returns are YTD to 25 Dec 2025. Multiasset funds generally take commodity exposure via commodity futures traded on MCX, and Gold/Silver ETFs, not global spot commodities. Futures returns may differ due to roll yield, liquidity, contract specifications, and other reasons. Shown for illustrative purposes only, using global spot data to provide long-term historical context.

Multi Asset Allocation Funds are **Fill It, Shut It, Forget It** investments. Designed for peace of mind.

From overwhelmed

Multi Asset Allocation Funds help:

Asset allocation
Deciding how much to hold across each asset class

Security selection
Choosing where within each asset to invest

Tax efficiency
Rebalancing within the fund, saving taxes

Behavioural discipline
Reducing the stress that volatility creates

So that you invest and stay invested through periods of uncertainty.

To peace of mind

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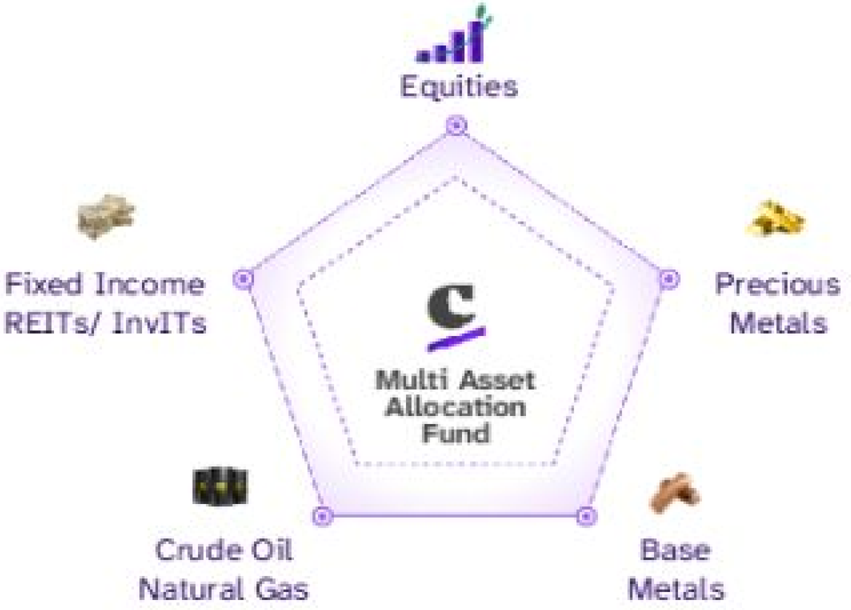
Capitalmind Multi Asset Allocation Fund

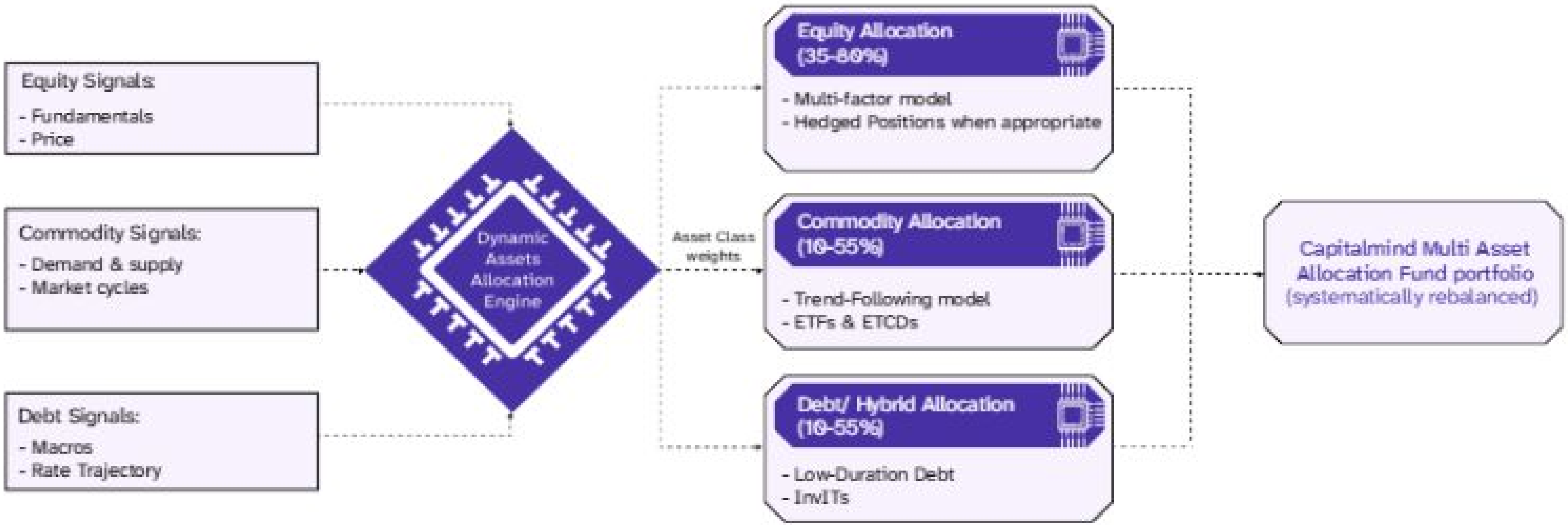
A Diversified Core You Can Rely On



Multiple assets, to inspire confidence rooting from diversification

1. Proprietary asset allocation model: fund uses fundamentals, valuations, macro, and market data to determine optimal asset class weight
2. Systematic multi-factor equity strategy blends multiple proven factors for long-term compounding
3. Commodity exposure beyond Gold: trend-following commodities deliver true-to-label diversification benefits
4. Dependable fixed income sleeve adds stability and steady accrual when growth assets cool off
5. Tactically allocates to REITs and InvITs when real assets offer relatively attractive, stable cash flows

Capitalmind Multi Asset Allocation Fund dynamically allocates across a broad range of assets depending on a rigorous quantitative framework



Capitalmind Multi Asset Allocation Fund Asset-Level Allocation

	Equities	Commodities	Fixed Income
Design Objective	To actively allocate to a quantitatively managed resilient core of equities to harvest equity premium.	To meaningfully diversify across a quantitatively selected set of commodities across catalysts and cycles.	To cushion portfolio volatility with high-quality debt when risk assets fluctuate.
Implementation	• Filtered universe of liquid stocks* • Blended factor scores for robust exposure • Large & Midcap Bias • Optimised to reduce portfolio turnover	• Filtered universe of liquid commodities including precious metals, base metals and fossil fuels. • Quantitative trend following allocating from 2 to 4 strongest. • Combination of Exchange Traded Funds (ETFs) and Derivatives (ETCDs)	• Select from Sovereign and Top-Rated Corporate Bonds for reliability and liquidity. • Adjust duration to balance yield and interest rate risk.

*will expand to include international stocks when RBI Limits permit

Commodities - different cycles, different catalysts. Capitalmind Multiasset adopts a rules-based, trend-following approach in commodities.

	Commodity	Strongest Years^	Demand	Supply	Macro	Geopolitics
Precious metals	Gold	2007, 2025	• Safe-haven demand • ETF inflows	• Flat mine output • Limited new projects	• Negative real yields • Dollar weakness	• War, sanctions • Policy uncertainty
	Silver	2009, 2010, 2025	• Solar panel demand • ETF inflows	• By-product constraints • Mine disruptions	• QE liquidity waves • Inflation hedging	• Crisis hedge flows • Trade policy noise
Energy	Crude Oil	1999, 2007, 2009	• Emerging market growth • Freight, shipping boom	• OPEC+ supply cuts • US shale slowdown	• Global reflation trade • Commodity supercycle	• Middle East tensions • Russia-related sanctions
	Natural Gas	1996, 2000, 2002	• Extreme weather demand • Power-sector switching	• Storage shortages • Production shut-ins	• Energy supercycle narrative • Commodity index inflows	• Pipeline route disputes • Russia-Europe tensions
Metals	Copper	1994, 2003, 2009	• China construction boom • Electrification build-out	• Key mine strikes • Project delay risk	• Global growth rebound • Dollar softness	• Resource nationalism • Royalties, tax changes
	Aluminium	1994, 2009, 2021	• Autos, packaging demand • Construction recovery	• Chinese smelter curbs • Power-cost spikes	• Green transition capex • Global growth upturn	• Russian sanctions risk • Trade-tariff battles
	Zinc	2006, 2009, 2016	• Galvanized steel demand • Infrastructure spending	• Mine closures • Smelter bottlenecks	• China construction cycle • Manufacturing PMI upturn	• Environmental crackdowns • Export restrictions

^ Highest 3 calendar year returns of respective commodities since 1989, with return threshold > 30%. Global spot prices considered to calculate returns.
Source: Returns calculated based on global spot prices for commodities from FactSet.

Capitalmind Multi Asset Allocation Fund offers a tax-efficient structure for active asset allocation

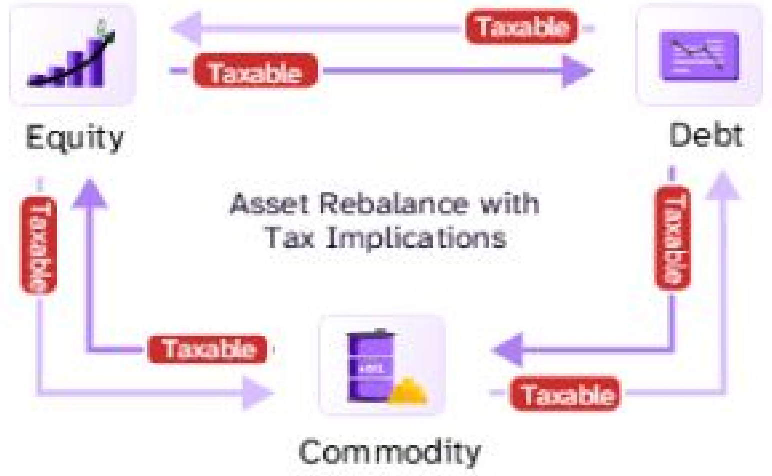
Capitalmind Multi Asset Allocation Fund

(Internal Reallocation)

Rebalancing happens inside the tax- sheltered fund wrapper. No capital gains tax is triggered

Standalone

(External Reallocation)



Each switch is a "Redemption & Purchase", triggering potential capital gains tax (STCG OR LTCG) at every step

Who the Capitalmind Multiasset Fund is for

Core, all-in-one allocation for investors who:

- ✓ Want diversification without juggling equity, debt, and commodity allocations separately
- ✓ Have a 3-year or longer investment horizon
- ✓ Prefer a hands-off approach, without the stress of chasing markets
- ✓ Invest through SIPs or lump-sum
- ✓ Want to leverage the tax-efficient mutual fund structure for asset allocation

What to Expect

- ✓ A smoother investment journey than pure equity, with lower volatility and drawdowns
- ✓ A portfolio that automatically adapts to changing market conditions
- ✓ A disciplined, rules-based approach that helps you stay invested with confidence

Model Backtest Results

Investment of ₹1 lakh invested in Capitalmind Multiasset Model Grew to ~₹4.5 lakhs vs. Benchmark's ~₹2.6 lakhs, with less stress per return

Statistic	Interpretation	CMMA Model	Benchmark	*N500 TRI
CAGR	Compounded returns per year	18.6%	11.5%	14.4%
Sharpe	Return per unit of risk	1.8x	1.2x	0.9x
Sortino	Return per unit of downside risk	2.9x	1.0x	0.8x
Volatility	Standard deviation of returns	9.4%	9.8%	16.9%
Max Drawdown	Worst fall from peak	-15.2%	-25.9%	-38.1%

Food for thought

- Long-term outcomes are shaped as much by how returns are earned as how much.
- Managing drawdowns and volatility can improve the ability to stay invested through cycles.
- A multiasset approach is built for consistency across regimes, not for winning every phase.

Simulation data from Mar-2017 to Dec-2025. The illustrations of the in-house model are for understanding the working of the model. The performance of the model does not represent the performance of the scheme. Actual allocation may vary, portfolio will be managed as per the stated investment objective in the scheme information document (SID). Past performance may or may not be sustained in future and is not a guarantee of any future returns.

* For illustrative comparison only and not a benchmark

Our rules-based, opportunistic trend-following model switches allocation within a wide assortment of commodities

Quarterly Commodity Allocation

Commodity	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Avg.	Max
Aluminium	5.0	4.9	5.1	6.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.9	6.3	0.5	-	-	-	-	-	-	-	-	-	6.7	6.9	-	-	-	-	1.3	6.9
Copper	5.0	4.9	4.7	4.8	6.2	-	-	-	-	-	-	-	-	-	-	5.3	5.4	5.5	-	-	-	-	-	-	-	-	-	-	5.3	5.8	-	-	-	-	-	-	1.4	6.2
Zinc	-	-	-	0.8	6.8	6.4	-	-	0.5	0.5	2.2	-	-	-	6.6	7.5	7.4	7.7	-	3.2	3.1	7.2	-	-	-	-	-	-	-	6.2	3.2	6.0	6.0	-	-	-	2.2	7.7
Crude Oil	-	-	-	-	6.1	4.6	7.0	6.4	-	-	6.0	-	-	-	-	-	-	7.6	7.3	-	3.5	5.9	4.8	0.5	-	-	0.5	0.5	1.9	-	-	-	-	-	-	-	1.7	7.6
Natural Gas	-	-	-	-	-	-	6.0	6.9	0.5	-	-	-	-	-	-	-	-	5.0	5.6	4.0	-	6.7	7.7	0.5	-	-	-	-	-	-	-	-	6.7	2.9	-	-	1.5	7.7
Silver	-	-	-	-	-	-	-	-	-	-	0.5	0.5	3.2	4.7	6.2	5.8	-	-	-	-	7.1	6.0	6.6	12.7	22.8	22.4	7.7	19.4	7.6	11.2	7.9	15.2	13.8	18.3	23.8	20.4	6.5	23.8
Gold	15.8	16.7	18.1	12.9	13.7	33.3	14.8	15.7	40.7	21.9	42.8	47.1	44.4	38.7	24.9	9.9	9.5	19.8	9.6	16.3	29.2	7.3	7.8	12.8	24.8	22.2	7.5	11.3	9.6	17.3	11.9	15.6	29.8	23.7	23.8	21.2	20.9	47.1
Total	25.8	26.5	27.9	25.7	32.7	44.4	27.1	28.9	41.7	22.4	51.5	47.6	47.5	43.4	37.5	28.5	22.3	35.8	29.4	29.7	43.5	33.9	26.2	25.6	46.8	44.6	16.7	22.2	23.7	39.4	29.7	43.7	47.2	45.0	47.6	41.6	-	-

Average commodity allocations in each quarter. Gold and silver allocations simulated through positions in ETFs and commodity futures, rest through positions only in commodity futures.

Simulation data from Mar-2017 to Dec-2025. The illustrations of the in-house model are for understanding the working of the model. The performance of the model does not represent the performance of the scheme. Actual allocation may vary, portfolio will be managed as per the stated investment objective in the scheme information document (SID). Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Traditional strategies assume yesterday's risks apply tomorrow. Dynamic allocation adjusts exposure as market conditions evolve.

Illustrative allocations by regimes			
Asset Class	Bear equity markets	Flat equity markets	Bull equity markets
Equities	Low	Neutral	High
Precious Metals	High	Neutral/high	Low
Base Metals	Low	High	Neutral/low
Fossil Fuels	Low	High	Neutral/low
Fixed Income	High	Neutral	Neutral/low

Simulation data from Mar-2017 to Dec-2025. The illustrations of the in-house model are for understanding the working of the model. The performance of the model does not represent the performance of the scheme. Actual allocation may vary, portfolio will be managed as per the stated investment objective in the scheme information document (SID). Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Case Study: Multi Asset x Regimes
Stayed Steady When Others Panicked, Participated When It Mattered.

Context:
Equities sold off sharply as COVID uncertainty triggered panic and risk aversion.

Response:
The CMMA model reduced drawdowns by leaning on stabilising assets, staying closer to its long-term path through the shock.

Context:
A post-pandemic recovery and abundant liquidity drove a broad equity rally.

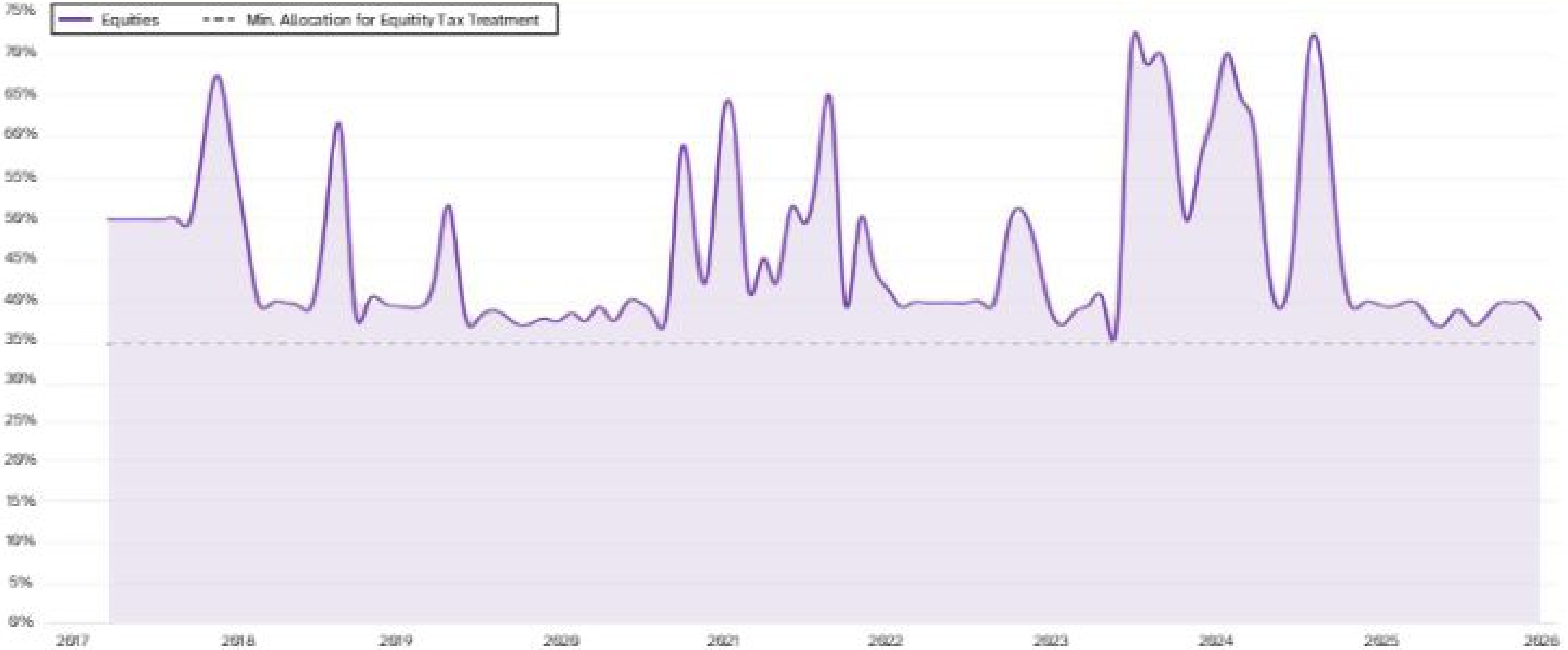
Response:
The CMMA model participated in the upside while maintaining balance across asset classes, avoiding excessive concentration in equities.

Context:
Markets moved into a more uncertain phase with mixed growth signals and narrower equity leadership.

Response:
As momentum shifted, the CMMA model adapted by reallocating toward precious metals, delivering steadier outcomes in a sideways market.

Simulation data from Mar-2017 to Dec-2025. The illustrations of the in-house model are for understanding the working of the model. The performance of the model does not represent the performance of the scheme. Actual allocation may vary, portfolio will be managed as per the stated investment objective in the scheme information document (SID). Past performance may or may not be sustained in future and is not a guarantee of any future returns.

By keeping equity allocation of > 35%, Capitalmind Multiasset Fund ensures long-term capital gains at 2-year periods.



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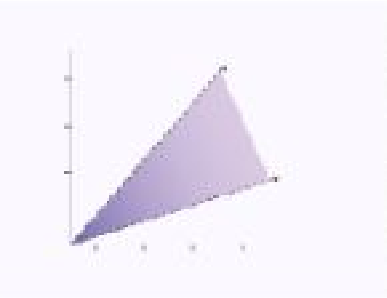
Note: It is assumed that fund will allocate more than 35% but less than 65% exposure in domestic equity & equity related instruments.

Capitalmind

Capitalmind Mutual Fund's investment beliefs

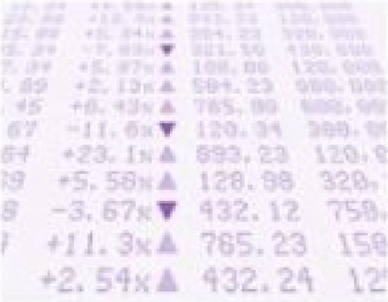
1. Earnings Are the Engine, Sentiment Is the Accelerator

Business performance creates value. Market recognition unlocks it.



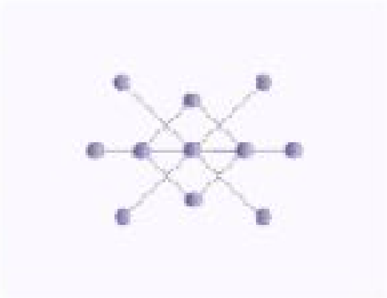
2. Broadly Right beats Precisely Wrong

Ranges and probabilities beat false precision.



3. The Stock Does not Know You Own It

Objectivity enables clarity. Clarity enables action.



4. Evolution Through Evidence

Principles endure. Methods must adapt.

5. Survive to Thrive

Compounding requires continuity. Continuity requires resilience.

Capitalmind Financial Services Private Limited, the sponsor, has a decade of asset management, investment research & thought leadership experience

Founded in **2014**	**₹4,500+** Crores in Assets (PMS)[1]	**5000+** articles on investing	**2,000,000+** podcast downloads

Citations: [1]SEBI Portfolio Manager Monthly Report (As of Jan 2026)
Left to Right - Image 1: Mint -31, Oct 2024,"India will be festive for years to come" | Image 2: ET Now | Image 3: Capitalmind YouTube Channel

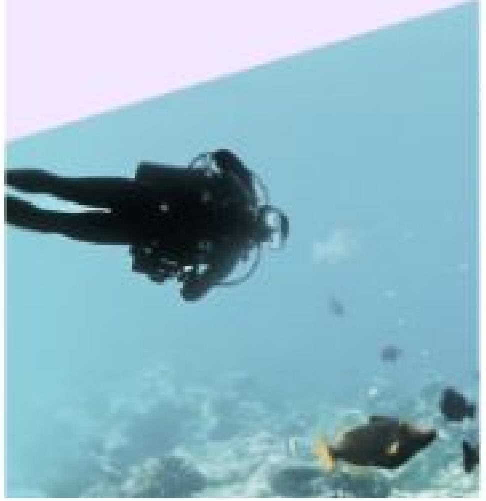
Capitalmind Mutual Fund's product suite

Capitalmind Flexi Cap Fund

Launched:
July 2025

Capitalmind Liquid Fund

Launched:
November 2025



Capitalmind Multi Asset Allocation Fund

NFO:
23 Feb 2026 – 9 Mar 2026

Capitalmind Arbitrage Fund

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Leadership at Capitalmind Mutual Fund

Deepak Shenoy

CEO

Capitalmind Asset Management Pvt. Ltd.

Anoop Vijaykumar

Fund Manager,
Head of Equity

Capitalmind Asset Management Pvt. Ltd.

Prateek Jain

Fund Manager,
Head of Fixed Income

Capitalmind Asset Management Pvt. Ltd.

Aaryan Amir Sanghavi
Quantitative Analyst

Divyansh Agnani
Quantitative Analyst

Agrani Gupta
Credit Analyst

Karthik H Shetty
Credit Analyst

Key Fund Information

Capitalmind Multi Asset Allocation Fund: Key Facts

Investment Objective	The objective of the Scheme is to generate long term capital appreciation by investing in a diversified portfolio. The scheme will be Investing in equity and equity related instruments, debt and money market instruments, Commodities including Exchange Traded Commodity Derivatives. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.
Plan & Options	Regular & Direct | Growth & IDCW
Minimum Amount	**During NFO:** Minimum application amount (lumpsum): INR 5,000/- and in multiples of INR 1/- thereafter **Fresh Lumpsum investment:** INR 5,000 and in multiples of INR 1 thereafter. **Systematic Investment Plan (SIP):** INR 1,000 and in multiples of INR 1/- thereafter with a minimum of 6 instalments. **Minimum amount for switch-in:** INR 1,000 and in multiples of INR 1/- thereafter
Type of Scheme	An open-ended scheme investing in equity and equity related instruments, debt and money market instruments, Commodities including Exchange Traded Commodity Derivatives. It is clarified that the Scheme is an active scheme of the Mutual Fund. (Due care has been taken while deciding the investment strategy is active)
Benchmark	50% NIFTY 500 TRI + 25% NIFTY Composite Debt Index + 25% MCX iCOMDEX Composite Index
Exit Load	• If Units redeemed or switched out within 12 months from the date of allotment – 1% of the applicable NAV • If redeemed/switched out after 12 months from the date of allotment – NIL
Facilities Offered	SIP, STP, SWP and Inter-Scheme Switching Facility. Please refer to SID for further details.
Fund Manager(s)	Anoop Vijaykumar & Prateek Jain

Asset Allocation Pattern

Instruments	Indicative Allocations (% of Total Assets)	
	Minimum	Maximum
Equity & Equity related instruments (including derivatives) and international equity index funds / Equity ETFs / International stocks	35%	80%
Debt and debt related instruments (including Central and State Government securities, debt derivatives and debt ETFs) & Money Market instruments (including perpetual debt, Non-Convertible Preference Shares, Cash and cash equivalents)	10%	55%
Gold, Silver and Commodity ETFs, Gold and silver related Instruments, Exchange Traded Commodity Derivatives (ETCDs)	10%	55%
Units issued by INVITs	0%	10%

Please refer the scheme information document (SID) of the scheme for indicative asset allocation. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.

The Scheme does not propose to invest in overseas securities at present as the industry limits prescribed by SEBI are fully utilized. Any future investment in overseas securities shall be subject to availability of limits and applicable approvals under SEBI and RBI regulations.

Capitalmind Multi Asset Allocation Fund

PRODUCT LABELLING

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

This product is suitable for investors who are seeking*:

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

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

Risk-o-meter#

The Risk of the Scheme is at Very High Risk

Benchmark Risk-o-meter

(50% NIFTY 500 TRI + 25% NIFTY Composite Debt Index + 25% MCX iCOMDEX Composite Index)
(As per AMFI Tier I Benchmark)

Benchmark Riskometer is at Very High Risk

#Kindly note that 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.

Product Labelling & Riskometer – Other Schemes

Product Labelling:

Capitalmind Flexi Cap Fund

An open-ended dynamic equity scheme investing across large cap, mid cap & small cap stocks.

This product is suitable for investors who are seeking*-

1. To generate long term wealth creation
2. Investment predominantly in equity and equity related instruments across large cap, mid cap and small cap stocks

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

Scheme Riskometer

The Risk of the Scheme is at Very High Risk

Benchmark (Nifty 500 TRI) Riskometer

Benchmark Riskometer is at Very High Risk

Note: Please visit the website for latest Riskometer updates: capitalmindmf.com

Product Labelling:

Capitalmind Liquid Fund

An open-ended Liquid scheme. A relatively low-interest rate risk and relatively low credit risk fund.

This product is suitable for investors who are seeking*-

1. Regular Income over the short-term investment horizon
2. Investment in debt and money market instruments with maturity upto 91 days

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

Instruments	Minimum Allocation	Maximum Allocation
Debt & Money Market instruments with residual maturity up to 91 days	0%	100%

Scheme Riskometer

The Risk of the Scheme is Low to Moderate

Benchmark Riskometer (Tier 1: Nifty Liquid Index A-I TRI)

Benchmark Riskometer is Low to Moderate

Note: Please visit the website for latest Riskometer updates: capitalmindmf.com

Potential Risk Class ("PRC") Matrix of the Scheme

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)			

A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

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