

Definitions

AMC or Asset Management Company or Investment Manager	Capitalmind Asset Management Private Limited, incorporated under the provisions of the Companies Act, 2013 and approved by SEBI to act as the Asset Management Company for the schemes of Capitalmind Mutual Fund.
Applicable NAV	The NAV applicable for purchase or redemption or switching of Units based on the time of the Business Day on which the application is accepted, subject to the provisions of realization of funds and ‘cut-off timings’ as described in this SAI.
Applications Supported by Blocked Amount (ASBA)	An application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.
Book Closure	The time during which the Asset Management Company would temporarily suspend sale, redemption and switching of Units.
Beneficial Owner	Beneficial owner as defined in the Depositories Act, 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
Business Day	A day other than: • Saturday and Sunday; • A day on which the banks in Mumbai and / or RBI are closed for business/clearing; • A day on which the National Stock Exchange of India Limited and/ or the Stock Exchange, Mumbai are closed; • A day which is a public holiday; • A day on which Sale / Redemption / Switching of Units is suspended by the AMC; • A day on which normal business cannot be transacted due to storms, floods, strikes or such other events as the AMC may specify from time to time. The Trustees/ AMC reserves the right to declare any day as a Business Day or otherwise.
Business Hours	Presently 9 a.m. to 6 p.m. on any Business Day or such other time as may be applicable from time to time.

Controlling Branches (CBs) of the SCSBs	Controlling Branches (CBs) of the SCSBs are the branches of the SCSBs acting as coordinating branch for the Registrar and Transfer Agent of Capitalmind Mutual Fund, Capitalmind AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period of the Scheme(s) of Capitalmind Mutual Fund.
Custodian	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Deutsche Bank AG. for the Scheme].
Depository	Depository as defined in the Depositories Act, 1996 (22 of 1996) and includes National Securities Depository Ltd (NSDL) and Central Depository Services Ltd (CDSL).
Depository Participant or DP	A person registered as 'Depository Participant' under sub-Section (1A) of Section 12 of the Securities and Exchange Board of India Act, 1992.
Depository Records	Depository Records as defined in the Depositories Act, 1996 (22 of 1996) includes the records maintained in the form of books or stored in a computer or in such other form as may be determined by the said Act from time to time.
Derivative	Derivative includes (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.
Dividend	Income distributed by the Mutual Fund on the Units.
Designated Branches (DBs) of the SCSBs	Designated Branches (DBs) of the SCSBs are the branches of the SCSBs which shall collect the ASBA Application Forms duly filled by the Investors towards the subscription to the Units of the Scheme offered during the NFO. The list of these Designated Branches shall be available on the website of SEBI at https://www.sebi.gov.in
Income Distribution cum withdrawal option (IDCW)	Income Distribution cum Capital Withdrawal option (IDCW) by the Mutual Fund on the Units. Income distributed on Mutual Fund Units from the distributable surplus, which may include a portion of the investor's capital, i.e. part of Sale Price (viz. price paid by the investor for purchase of Units) representing retained realized gains (equalisation reserve) in the Scheme books}.
Equity Related Instruments	Equity Related Instruments includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity

	derivatives and such other instruments as may be specified by the SEBI from time to time.
Exit Load or Redemption Load	Load on Redemption / Switch out of Units.
Floating Rate Debt Instruments	Debt instruments issued by Central and / or State Government, corporates or PSUs with interest rates that are reset periodically. The periodicity of the interest reset could be daily, monthly, quarterly, half-yearly, annually or any other periodicity that may be mutually agreed with the issuer and the Fund. The interest on the instruments could also be in the nature of fixed basis points over the benchmark gilt yields.
Foreign Portfolio Investor or FPI	FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019.
Government Securities	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Government Securities Act, 2006, as amended or re-enacted from time to time.
Holiday	Holiday means the day(s) on which the banks (including the Reserve Bank of India) are closed for business or clearing in Mumbai or their functioning is affected due to a strike / bandh call made at any part of the country or due to any other reason.
Investment Management Agreement	The agreement dated December 18, 2024 entered into between Capitalmind Trustee Private Limited and Capitalmind Asset Management Private Limited, as amended from time to time.
"Investor Service Centres" or "ISCs"	Designated Offices of Capitalmind Asset Management Private Limited or such other centres / offices as may be designated by the AMC from time to time
Load	In the case of Redemption / Switch-out of a Unit, the sum of money deducted from the Applicable NAV on the Redemption / Switch-out and in the case of Sale / Switch-in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch-in of a Unit in addition to the Applicable NAV.
Market Capitalisation	Market value of the listed company, which is calculated by multiplying its current market price by number of its shares outstanding.
Money Market Instruments	Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.

Mutual Fund or The Fund	Capitalmind Mutual Fund, a trust set up under the provisions of the Indian Trust Act, 1882.
NAV or Net Asset Value	Net Asset Value per Unit of the Scheme, calculated in the manner described in the Scheme Information Document or as may be prescribed by the SEBI (Mutual Funds) Regulations 1996 from time to time.
New Fund Offer or NFO	Offer for purchase of Units of the Scheme during the New Fund Offer Period as described hereinafter.
Non-Resident Indian or NRI	A person resident outside India who is either a citizen of India or a person of Indian origin.
Official Points of Acceptance	Places, as specified by AMC from time to time where application for subscription/ redemption/ switch will be accepted on ongoing basis
Overseas Citizen of Indian or OCI	A person registered as an overseas citizen of India by the Central Government under Section 7A of 'The Citizenship Act, 1955'. The Central Government may register as an OCI a foreign national (except a person who is or had been a citizen of Pakistan or Bangladesh or such other person as may be specified by Central Government by notification in the Official Gazette), who was eligible to become a citizen of India on 26.01.1950 or was a citizen of India on or at any time after 26.01.1950 or belonged to a territory that became part of India after 15.08.1947 and his/her children and grandchildren (including Minor children), provided his/her country of citizenship allows dual citizenship in some form or other under the local laws.
Person of Indian Origin	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b).
Plans	Plans shall include and mean existing, and any prospective Plan(s) issued by the Scheme in accordance with SEBI (Mutual Funds) Regulations, 1996.
Rating	Rating means an opinion regarding securities, expressed in the form of standard symbols or in any other standardised manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999.
RBI	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, (2 of 1934).
Redemption	Redemption of Units of the Scheme as permitted under the SID.

Redemption/Switch Trigger	Under this facility, an Unit holder has the option to trigger a sale or switch of his unit holding in the Scheme either partly for a specified amount or specified units or fully under the following circumstances: On his achieving a desired absolute rate of return on his entire investment in the Schemes as specified by the Unit holders as communicated to the Fund; or On specified dates as communicated to the Fund The aforesaid facility may be offered / withdrawn in such Option(s) / Plan(s) / Scheme at the discretion of the AMC, as may be decided from time to time, with prospective effect. The circumstances / terms and conditions under which the trigger can be activated may also be varied by the AMC from time to time.
Registrar and Transfer Agent or RTA	KFin Technologies Limited (Kfintech) , currently acting as registrar to the Mutual Fund / Scheme, or any other registrar appointed by the AMC from time to time.
Regulatory Agency	Government of India, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund.
Repo	Sale of Securities with simultaneous agreement to repurchase them at a later date.
Reverse Repo	Purchase of Securities with a simultaneous agreement to sell them at a later date.
Sale/ Subscription	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
Scheme Information Document or SID	The SID issued by Capitalmind Mutual Fund.
SEBI	The Securities and Exchange Board of India.
SEBI (MF) Regulations or Regulations	SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.
Segregated Portfolio	A portfolio, comprising debt or money market instrument affected by a Credit Event that may be segregated in the Scheme optionally and at the sole discretion of the AMC.
Securities	Securities shall include securities as defined under the Securities Contracts (Regulation) Act, 1956.
Sponsors / Settlers	Capitalmind Financial Services Private Limited (Formerly known as Wizemarkets Analytics Private Limited)

Stock Lending	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio.
Statement of Additional Information or SAI	The document issued by Capitalmind Mutual Fund that contains details of Capitalmind Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document.
Switch	Redemption of a Unit in any scheme (including the plans / options therein) of the Mutual Fund against purchase of a Unit in another scheme (including the plans / options therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the Units of the scheme from where the Units are being switched.
Total Portfolio (with respect to creation of segregated Portfolio, if any)	Scheme portfolio including the securities affected by a Credit Event.
Tracking Error (TE)	“Tracking Error” is defined as the standard deviation of the difference between daily total returns of the underlying index and the NAV of the Scheme. Thus, TE is the extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the Scheme’s benchmark index on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the Scheme, dividend payouts if any, whole cash not invested at all times as the Scheme may keep a portion of funds in cash to meet redemption etc.
Tracking Difference (TD)	“Tracking Difference” is defined as the annualized difference of daily returns between the index and the NAV of the Scheme.
Trust Deed	The Trust Deed dated December 18, 2024 made by and between Capitalmind Financial Services Private Limited and Capitalmind Trustee Private Limited ("Trustee").
Trustee or Trustees or Trustee Company	Capitalmind Trustee Private Limited, a company incorporated under the Companies Act, 2013 and appointed as the Trustee to Capitalmind Mutual Fund.
Unit	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme.
Unit holder or Investor	A person holding Units in the Scheme of Capitalmind Mutual Fund offered under the Scheme Information Document(s).

Abbreviations

AMC	Asset Management Company
AMFI	Association of Mutual Funds in India
CFSPL	Capitalmind Financial Services Private Limited
ECS	Electronic Clearing System
GOI	Government of India
GST	Goods and Services Tax
IMA	Investment Management Agreement
KRA	KYC Registration Agency
KYC	Know Your Customer
NAV	Net Asset Value
NFO	New Fund Offer
MF	Mutual Fund
PAN	Permanent Account Number
PoA	Power of Attorney
RBI	Reserve Bank of India
SID	Scheme Information Document
KIM	Key Information Memorandum
TRI	Total Return Index

Interpretation

The following interpretations apply throughout, unless specified otherwise:

- Terms defined herein shall include their plural as well as singular forms, depending on the context.
- Pronouns or references expressed in the masculine or feminine gender shall be deemed to include the other gender.
- All references to currency are interpreted as:
 - “US\$” means United States Dollars.
 - “Rs.” / “INR” / “₹” means Indian Rupees.
 - A “Crore” denotes ten million (10,000,000).
 - A “Lakh” denotes one hundred thousand (100,000).
- Words or expressions not defined herein shall have the same meaning as assigned under the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time.
- All references to time shall, unless specified otherwise, be construed in accordance with Indian Standard Time (IST).
- Unless specified otherwise, headings and titles are for convenience only and shall not affect the interpretation of the content.
- References to “Regulations”, unless specified otherwise, shall mean the SEBI (Mutual Funds) Regulations, 1996, including any amendments, circulars, or guidelines issued thereunder.
- In the event of a conflict between the provisions of the SID, SAI, or other fund documents and the SEBI Regulations, the provisions of the SEBI Regulations shall prevail.
- References to any statute, law, or regulation shall include any statutory modifications, replacements, or reenactments thereof.
- The use of modal verbs shall be interpreted as follows:
 - “May” indicates discretion or optionality.
 - “Shall” and “must” indicate obligation or mandate.
 - “Will” generally denotes futurity but may imply intent, depending on the context.