



## The Fine Art of Right Balance

### Arudha Hybrid Long-Short Fund

(An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives)

**NFO Opens: 9<sup>th</sup> January 2026**



**NFO Opens: 22<sup>nd</sup> January 2026**



## KEY INFORMATION MEMORANDUM (KIM)

# Arudha Hybrid Long-Short Fund

(An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives)



**NFO Opens: January 09, 2026 | NFO Closes: January 22, 2026**

**Investment Strategy Re-opens for continuous sale and repurchase on: February 4, 2026**

Scrip Code - **ASIF/I/H/HLSF/25/12/0001/BNDN**

**The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the characteristics of the investment strategy or model portfolio and the same may vary post NFO when the actual investments are made.**

Offer for Units of ₹ 10 Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening

Arudha Hybrid Long-Short Fund	Risk-band*	Benchmark Risk- band (as applicable)
(An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives)	<b>Risk Band Level 2</b>	<b>Risk Band Level 3</b>
This product is suitable for investors seeking*: <ul style="list-style-type: none"><li>To generate short to medium term optimal returns.</li><li>An Interval investment strategy investing predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives.</li></ul>	<b>Arudha Hybrid Long-Short Fund</b>	CRISIL Hybrid 85+15 Conservative Index
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.		

\*The Risk Band shall be as specified by AMFI.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Investment Strategy /SIF, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Investment Strategy 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.arudhasif.com](http://www.arudhasif.com).

The Investment Strategy particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated January 02, 2026

<b>Name of SIF</b>	: Arudha SIF
<b>Name of the Mutual Fund</b>	: Bandhan Mutual Fund
<b>Name of the Asset Management Company</b>	: Bandhan AMC Limited
<b>Name of the Trustee Company</b>	: Bandhan Mutual Fund Trustee Limited
<b>Address of the Entities</b>	: 6th Floor, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013.
<b>Website</b>	: <a href="http://www.arudhasif.com">www.arudhasif.com</a>

#### **Disclaimer by National Stock Exchange of India Limited (NSE):**

*"As required, a copy of this Investment Strategy Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5948 dated November 12, 2025, permission to the Mutual Fund to use the Exchange's name in this Investment Strategy Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Investment Strategy Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Investment Strategy Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Investment Strategy Information document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.*

*Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."*

#### **Disclaimer by BSE Limited (BSE)**

*"BSE Limited ("the Exchange") has given vide its letter dated November 7, 2025, permission to Arudha SIF offered by Bandhan AMC Limited to use the Exchange's name in this ISID as one of the Stock Exchanges on which this Unit are proposed to be listed. The Exchange has scrutinized this ISID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Arudha SIF offered by Bandhan AMC Limited. The Exchange does not in any manner:*

- warrant, certify or endorse the correctness or completeness of any of the contents of this ISID; or*
- warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or*
- take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;*

*and it should not for any reason be deemed or construed that this ISID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Arudha Sectoral Debt Long-Short Fund of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever."*

# INSTRUCTIONS

**A) Please read the SAI & SID carefully before signing the application form and tendering payment. The application form should be filled in block letters and in English only.**

- i. Applicant's name and date of birth should be as per PAN. Address must be given in full (P.O. Box No. alone is not sufficient).
- ii. All communication shall be made to the first applicant or the Karta in case of HUF.
- iii. The subscription amounts can be tendered by cheque payable locally at any of the AMC offices or CAMS Investor Service Centres (ISC) which are designated Official Points of Acceptance of Transactions and crossed "A/c Payee only" favouring 'Name of the Scheme'.

**B) Regular and Direct Plans**

The 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. All Plans / Options / Sub-Options offered under the Schemes ("Regular Plan") will also be available for subscription under the "Direct Plan". Thus, there shall be two Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.

Accordingly, investors subscribing under Direct Plan of XYZ Equity Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Equity Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case Distributor code is mentioned on the application form, the Distributor code will be ignored and no commission will be paid to the distributor.

Switch of investments from Regular Plan (whether the investments were made before or after the Effective Date) to Direct Plan shall be subject to applicable exit load, if any. However, no exit load shall be levied in case of switches from Direct Plan to Regular Plan. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

**C) 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
8.	Mentioned	Not Mentioned	Regular Plan

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

**D) PAN details**

As per SEBI Circular No. MRD/DoP/Cir- 05/2007 dated April 27, 2007, it is now mandatory that Permanent Account Number (PAN) issued by the Income Tax Department would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. Accordingly investors will be required to furnish a copy of PAN together with request for fresh purchases, additional purchases and Systematic Investment Plan (SIP). Application Forms without these information and documents will be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.

**E) Details for compliance with Anti Money Laundering (AML) regulations**

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on amfiindia.com) appointed by any of the KYC Registration Agency and submit documents for completion of appropriate KYC checks. The details for KYC compliance can also be downloaded from AMFI website, www.amfiindia.com or website of the mutual fund.

It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

Investors are required to register their PAN with the SIF by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected. Application Forms without quoting of PEKRN shall be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.

After completion of KYC compliance, investors need to approach KRA for Change of Address and not Registrar (CAMS). In respect of KYC compliant Folio, prospective Change of Address received along with transaction slip will not be processed by Registrar (CAMS). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

In line SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the following additional provisions are applicable effective December 1, 2012:

- 1) In case of an existing investor who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase/ new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would be a onetime submission of documentation.
- 2) In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.

**Ultimate Beneficial Owner(s) :** As per the requirements of Anti-Money Laundering related laws and regulatory guidelines on client due diligence and identification of Beneficial Ownership, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) [UBO(s)]'. For the purpose of these guidelines, UBO means the natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes those persons who exercise ultimate effective control over a legal person or arrangement. 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) (UBOs) by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of Arudha SIF or visit our website <https://arudhasif.com/> for the Declaration Form.

In case of any change in the KYC and / or beneficial ownership information, the investor should immediately intimate Arudha SIF / Bandhan AMC / its Registrar / KRA, as may be applicable, about such changes.

14 digit KYC Identification Number (KIN) will be allotted on completion of the CKYC. This number can be quoted in application forms. CAMS will download CKYC information from CKYCR (Central KYC Records Registry) system and update their records.

All investments in Arudha SIF need to comply with the PAN/PEKRN and KYC (including UBO) requirements as stated above, failing which the AMC/Trustee reserve the right to reject the application.

**F) Minimum Application Amount**

Please refer to the below table:

Particulars	Details
Initial Investment	Rs.10,00,000/- and any amount thereafter. Rs.1,00,000/- and in multiples of Rs. 1 for Accredited investors.
Additional Purchases	Rs. 10,000/- and any amount thereafter
SIP	Rs. 10,000/- and in multiples of Re. 1 thereafter [Minimum 6 instalments]
SWP	Rs. 10,000/- and in multiples of Re. 1 thereafter [Minimum 6 instalments]
STP (in)	Rs. 10,000/- and in multiples of Re. 1 thereafter [Minimum 6 instalments]
Additional Purchases (including switches)	Rs.10,000/- and any amount thereafter
Redemption	Rs.10,000/- and any amount thereafter The redemption will be subject to compliance with provisions mentioned under "Minimum investment threshold" as stated under Clause "Minimum threshold requirement and consequences of non-maintenance" of this ISID.

Note - The Minimum Investment Threshold of INR 10 lakh shall apply exclusively to investments under SIF and shall not include investments made by the investor in Bandhan Mutual Fund Schemes. Further, as per AMFI clarification dated July 30, 2025, the switch transactions between MF schemes and SIF investment strategies are not permitted, unless permitted by SEBI.

**G) Applications under Power of Attorney**

In case of an application under a Power of Attorney please submit a notarized copy of the Power of Attorney along with the application form.

- H)** Arudha SIF reserves the right to reject applications not accompanied by a Power of Attorney. Further, the SIF reserves the right to hold redemption proceeds in case the requisite documents are not submitted.

**I) Applications through Rupee Drafts / NRE / FCNR accounts**

In case of FPI / NRIs / Persons of Indian Origin applying on repatriation basis, payment may be made by Cheques drawn out of NRE / FCNR Accounts. In case of Indian Rupee Drafts purchased abroad or payments from FCNR / NRE accounts, a certificate from the Bank issuing the draft confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed.

Arudha SIF reserves the right to hold redemption proceeds in case the requisite details are not submitted.

**J) Bank details**

Investors are requested to mention the bank account details where the redemption / dividend cheques should be drawn, since the same is mandatory as per the directives issued by SEBI.

## INSTRUCTIONS (Contd.)

Applications without this information will be deemed to be incomplete and are liable for rejection. Arudha SIF reserves the right to hold redemption proceeds in case the requisite details are not submitted. Please attach a copy of the cancelled cheque.

### K) Systematic Investment Plan (SIP)

- i. If the fund fails to get the proceeds from three consecutive installments out of a series of installments submitted at the time of initiating a SIP (Subject to a minimum of six installments), the SIP is deemed as discontinued.
- ii. Minimum six installments are required for SIP extension / renewal.
- iii. Switch from Growth to IDCW Option or vice versa is not available for SIP investments.
- iv. There should be a gap of one month between the first and subsequent installments.
- v. SIP registration using NACH facility:
  - 1) NACH facility is being offered to investors having Accounts with such Banks which are participating in NACH Platform;
  - 2) For registration under NACH, Investors are required to submit registration form and documents atleast 31 days in advance, before the first SIP instalment date;
  - 3) The investor agrees to abide by the terms and conditions of NACH facility of NPCI and Reserve Bank of India, as may be issued from time to time;
  - 4) Requests for any changes/ cancellation in the NACH Bank Mandate request should be submitted atleast 31 days in advance and shall be subject to approval from Investors Bank;
  - 5) For list of National Automated Clearing House (NACH) banks please visit [www.npci.org.co.in](http://www.npci.org.co.in);
  - 6) Investor will not hold Arudha SIF/Bandhan AMC Limited and its service providers responsible if the transaction is delayed, rejected or not effected by the Investor's Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration / Cancellation / Rejections;
  - 7) Arudha SIF/Bandhan AMC reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever;
  - 8) Arudha SIF/AMC Trustee Limited shall not be responsible and liable for any damages/ compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same;
  - 9) Arudha SIF /Bandhan AMC Limited/ Trustees reserve the right to discontinue or modify the SIP facility at any time in future on a prospective basis or in case of rejection by the Investors Bank for any reasons;
  - 10) Arudha SIF/ Bandhan AMC Limited reserves the right to reject any application without assigning any reason thereof.
  - 11) For SIP applications received during NFO Period, the SIP start date shall be at least 30 days after the NFO allotment date.
- vi. SIP Top-up Facility:
 

Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.

Terms and conditions of top-up SIP are as follows:

  - The Top-up option must be specified by the investors at the time of SIP registration.
  - The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500 thereafter.
  - The Top-up details cannot be modified once registered. In order to make any changes, the investor must cancel the existing SIP and re-register for a fresh SIP with Top-up option.
  - In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Yearly.
  - All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
  - SIP Top-up facility shall be available for SIP Investments only through Arudha SIF OTM.

- Registration for this facility is subject to the investor's bankers accepting the mandate for SIP Top-up registration.

### vii. SIP Frequency

An investor can opt for Weekly, (Any day, Fixed Dates) Monthly or Quarterly frequency. The default frequency is monthly.

In case SIP day falls on non-business day, the SIP transaction shall be processed on the next business day.

### viii. In case the Debit does not take effect for three consecutive times then the SIP would be liable for cancellation.

In case the application for subscription does not comply with the above provisions, The AMC/ Trustees retain the sole and absolute discretion to reject/ not process such application and refund the subscription money and as such not be liable for any such rejection.

### L) Declaration and signatures

- i. Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal.
- ii. In case of HUF, the Karta will sign on behalf of the HUF.
- iii. Applications by minors should be signed by their guardian. The guardian in the bank account should be the same as mentioned in the investment.

### M) General instructions

- i. List of Official Points of Acceptance is available on the <https://arudhasif.com/>
- ii. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
- iii. Application forms along with Cheques can be submitted to the AMC office / Investor Service Centres which are Official Points of Acceptance of Transactions, listed in the application form or mailed to the Registrar's office at Chennai. Incomplete forms are liable to be rejected.
- iv. In case the cheque is returned on account of whatever reasons the applicant would have to fill a new application form and submit the same along with a fresh cheque at the nearest Official Point of Acceptance of Transactions. The NAV that would be applicable would be the NAV as at the day of submission of the new application form subject to cut-off times of respective schemes.
- v. At present, debit facility is available with HDFC, ICICI and Axis Bank and such other banks with which the SIF would have an arrangement from time to time.
- vi. The Fund may from time to time commence/ discontinue Direct Credit arrangements with various banks for a direct credit of redemptions / IDCW. Investors would not have to submit a separate consent letter to avail of this service. The AMC would commence this operation based on the bank mandate details forwarded by the Investor.
- vii. Applications rejected by AMC/CAMS ISC post time stamping cannot be represented.
- viii. Kindly ensure you update the Bank Mandate for redemption payout correctly. Arudha SIF will not be responsible for any delay or wrong credit due to the incorrect information.
- ix. Any communication/ dispatch of redemption /dividend proceeds, account statements etc. to the unitholders would be made by the Registrar/AMC in such a manner as they may consider appropriate in line with reasonable standards of servicing. Dividend/ Redemption proceeds may also be credited to the Unitholder's bank accounts electronically. In case the Unitholders require these to be sent by cheque/ draft using postal /courier service, the unitholders shall provide appropriate instructions for the same to the AMC/ Registrar.
- x. Subscription cheque should be locally payable and drawn in favour of the scheme in which the investment is intended to be made ARUDHA SIF.
- xi. 'Dividend Payout Option' of Regular Plan & Direct Plan of all Open ended Scheme(s) of Arudha SIF, dividend amount payable of upto Rs.100/- under a folio shall compulsorily be reinvested in the same option of the Scheme. Such dividend shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the Record Date.

### N) Minimum period of 7 business days are required for execution of Dividend Sweep / STP option from the date of receiving the application.

### O) Arudha SIF OTM will be applicable for all banks participating on NACH platform.

### P) List of documents to be submitted with the application form:

Document submitted Kindly (✓)	Sr. No.	Documents	Individuals	Companies	Trusts	Societies	Partnership Firm	NRIs	Investments through POA	HUF
	1	Resolution / Authorisation to invest		✓	✓	✓	✓			
	2	List of Authorised Signatories with Specimen Signature(s)		✓	✓	✓	✓		✓	
	3	Memorandum & Articles of Association		✓						
	4	Trust Deed			✓					
	5	Bye-Laws				✓				
	6	Partnership Deed					✓			
	7	Notarised Power of Attorney							✓	
	8	Account Debit Certificate in case payment is made by DD from NRE/FCNR A/c where applicable						✓		
	9	PAN/PEKRN Proof (not required for existing investors)	✓	✓	✓	✓	✓	✓	✓	✓
	10	KYC acknowledgment letter	✓	✓	✓	✓	✓	✓	✓	✓
	11	Copy of cancelled Cheque	✓	✓	✓	✓	✓	✓	✓	✓
	12	UBO Form		✓	✓	✓	✓			

**Note :** Foreign Portfolio Investment (FPI) should submit the Certificate of Registration (CR), Constitution Document, Resolution and Banker's Certificate / Authorized Signatory List (ASL) along with the Application Form. All documents in 1 to 6 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public / Partner as applicable. Originals will be handed over after verification.

## INSTRUCTIONS (Contd.)

- Q) "On Behalf of Minor" Accounts:**
- The minor shall be the first and the sole holder in the folio.
  - Guardian, being a natural guardian (i.e. father or mother) or a court appointed legal guardian should submit requisite documentary evidence to AMC/Registrar of fund to ascertain relationship/status of guardian.
  - Date of birth of the minor along with supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE, Passport, PAN card etc., or other prescribed documents) should be provided while opening the folio.
  - The minor cannot nominate any one on his / her investment.
  - Investments in the name of Minors, must be 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.**
  - Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor.
- R) AMC will follow the concept of cooling period as enumerated in AMFI circular number 135/BP/17/10-11 dated October 22, 2010, whenever any change of bank mandate request is received / processed few days prior to submission of a redemption request or on the same day as a standalone change request.**
- The entire activity of verification of cooling period cases and release of redemption payment shall be carried out within the period of 7 working days from the date of redemption. This is in accordance with sub clause (c) of Regulation 53 of the Securities and Exchange Board of India (Mutual Fund) regulations, 1996 and SEBI circular no. SEBI/MFD/CIR/2/266/2000 dated 19th May 2000.
- In case a redemption request is received before the change of bank details has been validated and registered, the redemption request would be processed to the currently registered (old) bank account.
- S) The request for updation of bank accounts in the folio should be submitted either through the Multiple Bank Account Registration Form or a standalone separate Change of Bank Mandate form only.**
- Any one of the following documents in Original or copy attested by bankers should accompany the change request form. Cancelled cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque OR a Self attested bank statement OR self-attested copy of the Bank passbook with current entries (not older than 3 months) OR Bank Letter duly signed by branch manager/authorized personnel **AND**
- Cancelled cheque of the existing (old) bank mandate with first unit holder name and bank account number printed on the face of the cheque OR original bank account statement / Pass book OR original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager OR in case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.
- T) Employee Unique Identification Number (EUIIN) :** Pursuant to SEBI guidelines, investor(s) have the provision in the application form to specify the unique identity number ("EUIIN") of the employee/relationship manager/sales person ("RM") of the distributor interacting with the investor(s) for the sale of SIF products, along with the AMFI Registration Number ("ARN") of the SIF distributor. AMFI has allotted EUIIN to all the RM's of AMFI registered SIF distributors. Investors are required to specify the valid ARN of the distributor (including sub-broker where applicable), and the valid EUIIN of the distributor's/sub-broker's RM in the application form in the place provided for it. This will assist in handling the complaints of mis-selling, if any, even if the RM on whose advice the transaction was executed leaves the employment of the distributor.
- U) Politically Exposed Persons (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.
- V) Country of Tax Residence and Tax ID number :** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.
- W) Email Communication :** Investors should ensure that the email id provided is that of First/Sole holder or of their Family member. Family means self, spouse, dependent children or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio. First / Sole Holder in the folio must provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.
- If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC / RTA may choose not to capture / update such email address / mobile number in the folio. In such case they will intimate the investor to provide the correct email address / mobile number through a KYC change request form.
- Provision of email address, will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate Arudha SIF about the same to enable Arudha SIF to make the delivery through alternate means. It is deemed that the Investor is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.
- The AMC / Trustee reserve the right to send any communication in physical mode.
- X) Nominee**
- In case there is more than one holder in the folio then the form needs to be signed as per the mode of holding.
- Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals making a total of 100%. In the event of the unit holder(s) not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees.
- In case of investors opting to hold the units in demat form, the nomination details provided by the investor to the depository participant, will be applicable.
- 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.
- Nomination section (Opt-In/ Opt-Out) shall be mandatory for all new folios which are opened by individual (Single mode of holding) and no new folios will be created without such details. The AMC has the discretion to reject the application in case the nomination section is incomplete or left blank. Investors are advised to use a separate form if they wish to Opt-Out from nomination.
- Provide only PAN or Driving licence or Aadhaar (last 4) Copy of the document is not required. However, in case of NRI/OCI/PIO passport number is acceptable.
- Y) Redemption**
- Redemption of Rs.10,000/- and any amount thereafter the redemption will be subject to compliance with provisions mentioned under "Minimum investment threshold" as stated under Clause "Minimum threshold requirement and consequences of non- maintenance" as specified in the ISID. Additionally, the clause mentioned under "Redemption Frequency" will be applicable.
- Minimum threshold requirement and consequences of non- maintenance**
- In term of circular dated February 27, 2025 and April 9, 2025, "The AMC shall ensure that an aggregate investment by an investor across all investment strategies offered by the SIF, at the PAN level, is not less than INR 10 lakh. Further, in line with circular dated July 29, 2025, in case of any active breach of the Minimum Investment Threshold by an investor, including through transactions on stock exchanges or off-market transfers:
- all units of such investor held across investment strategies of the concerned SIF shall be frozen for debit, and a notice of 30 calendar days shall be given to such investor to rebalance the investments in order to comply with the Minimum Investment Threshold. Further, as per AMFI clarification dated July 30, 2025, the 30-day notice/rebalancing period shall commence from the date the AMC/RTA communicates the breach to the investor.
  - Pursuant to the notice under para b to the investor:
    - In case investor rebalances his/her investments in SIF within the notice period of 30 calendar days, the units of SIF of such investor shall be unfrozen, and no further action shall be taken with regard to compliance with Minimum Investment Threshold. In case the investor fails to rebalance the investments within the aforesaid 30 calendar day period, the frozen units shall be automatically redeemed by the AMC, at the applicable Net Asset Value of the next immediate business day after the 30th calendar day of the notice period.
    - For the purpose of SIF, the 'Active Breach' shall mean fall in the aggregate value of an investor's total investment across all investment strategies of SIF, below the Minimum Investment Threshold of INR 10 lakh, on account of any transactions (i.e. redemption, transfer, sale etc.) initiated by the investor. Passive breaches (occurrence of instances not arising out of omission and commission by AMC), such as those caused by a decline in Net Asset Value (NAV), shall not be treated as a violation of the Minimum Investment Threshold. However, if the total investment value falls below the threshold due to a passive breach, the investor shall only be permitted to redeem the entire remaining investment amount from the SIF.

## FATCA & CRS TERMS & CONDITIONS

Note : The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

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

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

## FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
<b>U.S. place of birth</b>	<ol style="list-style-type: none"><li>1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li><li>2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND</li><li>3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality OR Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; OR Reason the customer did not obtain U.S. citizenship at birth</li></ol>
<b>Residence/ mailing address in a country other than India</b>	<ol style="list-style-type: none"><li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; AND</li><li>2. Documentary evidence (refer list below)</li></ol>
<b>Telephone number in a country other than India</b>	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"><li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; AND</li><li>2. Documentary evidence (refer list below)</li></ol> <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"><li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR</li><li>2. Documentary evidence (refer list below)</li></ol>

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence of residence issued by an authorized government body\*
2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

\*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

If applicant TIN is not available, please tick (✓) the reason A, B, & C (as defined below)

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.

## ADDITIONAL KYC DETAILS INSTRUCTIONS

- 1) "Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.
- 2) Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

Arudha Hybrid Long-Short Fund

New Fund Offer Period : January 09, 2026 to January 22, 2026

Risk-band\*

Benchmark Risk- band (as applicable)

Risk Band Level 2

Risk Band Level 3



This product is suitable for investors who are seeking:
• To generate short to medium term optimal returns.
• An Interval investment strategy investing predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives.
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Arudha Hybrid Long-Short Fund CRISIL Hybrid 85+15 Conservative Index



\*The Risk Band shall be as specified by AMFI.

Application No. AHLSF

ARN- Distributor / RIA / PMRN Code# ARN- Sub-Distributor Code E EUIN No. Internal Code for Sub-broker/ Employee

#By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the investment strategies of Arudha SIF
Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/ us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/ relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of First / Sole Applicant / Guardian / Authorised Signatory

1 EXISTING FOLIO NO.

I/We give my/our consent to retrieve all my/our information including joint holder, bank mandate, nomination and other personal information from my/our existing KYC complied Bandhan Mutual Fund Folio Number.

2 APPLICANT'S DETAILS (Name and Date of Birth as per PAN) 3 MODE OF HOLDING / OPERATION Single Anyone or Survivor Joint (Default option is anyone or survivor)

1st APPLICANT Mr Ms M/s First Middle Last

PAN / PEKRN\* KIN^ Proof Attached Date of Birth\*\* D D M M Y Y Y Y

GUARDIAN NAME IF MINOR / CONTACT PERSON (FOR NON INDIVIDUALS) / POA HOLDER Mr Ms First Middle Last

PAN / PEKRN\* KIN^ Proof Attached Relationship with Minor applicant Natural guardian Court appointed guardian Date of Birth\*\* D D M M Y Y Y Y

2nd APPLICANT Mr Ms First Middle Last

PAN / PEKRN\* KIN^ Proof Attached Date of Birth\*\* D D M M Y Y Y Y

3rd APPLICANT Mr Ms First Middle Last

PAN / PEKRN\* KIN^ Proof Attached Date of Birth\*\* D D M M Y Y Y Y

\*Mandatory information - If left blank, the application is liable to be rejected. \*\*Mandatory in case the Sole/ First applicant is minor. ^Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN).

Additional information for Accredited Investor - Submit a copy of Registration Certificate

Registration Number Validity

4 CORRESPONDENCE DETAILS OF SOLE/ FIRST APPLICANT (AS PER KYC RECORDS)

Correspondence Address HOUSE / FLAT NO. CITY / TOWN STATE COUNTRY PIN CODE Overseas Address (Mandatory for NRI / FII Applicants) HOUSE / FLAT NO. CITY / TOWN STATE COUNTRY PIN CODE

Mobile No. Tel. No. Office Tel. No. Residence

Mobile No belongs to:- Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian PMS Custodian POA

Email ID Email id belongs to:- Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian PMS Custodian POA (Please refer Instruction No. Z and ^)

Second Holder Contact details Mobile No. Email ID

Mobile No belongs to:- Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian PMS Custodian POA

Email id belongs to:- Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian PMS Custodian POA

Third Holder Contact details Mobile No. Email ID

Mobile No belongs to:- Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian PMS Custodian POA

Email id belongs to:- Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian PMS Custodian POA

All communications will be sent by default to the registered E-mail ID / Mobile No. In case you wish to receive physical communication (please ^ here) If you wish to receive Annual Report or Abridged Summary via Post (Applicable only if email id is not available) (Please ^ here) (Refer instruction Z)

5 TAX STATUS (Please ^)

Resident Individual Foreign National Public Limited Company Government Body AOP/BOI Defence Establishment
On behalf of Minor Sole Proprietorship Private Limited Company Financial Institution Trust / Society / NGO Other Specify
HUF Partnership Firm Body Corporate FII Non Profit Organization/Charities
NRI LLP Bank Foreign Portfolio Investor QFI

6 DEMAT ACCOUNT DETAILS (OPTIONAL) (Applicable ONLY for investors who are willing to hold their investment in DEMAT form)

NSDL: Depository Participant (DP) ID (NSDL only) Beneficiary Account Number (NSDL only) CDSL: Depository Participant (DP) ID (CDSL only)

7 BANK DETAILS (Mandatory)

Mandatory information - If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the source bank account.) For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Account Number Account Type Current Savings NRO NRE FCNR Others (please specify)

Bank Name & Branch

Branch City IFSC Code 11 digit MICR Code 9 digit

ARUDHA SIF - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)

Application No.

Received, subject to realisation, verification and conditions

From

Stamp & Signature

**8 INVESTMENT & PAYMENT DETAILS** (Please refer to the Instruction No. E & J) (Please refer SID for Scheme Riskometer, Benchmark Riskometer, Plans and Sub-options)

Investment Strategy **Arudha Hybrid Long-Short Fund** Plan \_\_\_\_\_ Option \_\_\_\_\_

Mode of payment  Self  Third Party Payment (Please fill the 'Third Party Payment Declaration Form') Payment mode  Cheque  DD  Arudha SIF OTM  Fund Transfer  RTGS/NEFT

Amount (figures) \_\_\_\_\_ Cheque/DD/UTR/UMR No. \_\_\_\_\_ Cheque Date  D  D  M  M  Y  Y

Account No. \_\_\_\_\_ Account Type  Saving  Current  NRO  NRE  FCNR  Others Please specify

Bank & Branch Name \_\_\_\_\_

(\*Please fill STP/SWP/DCW Transfer Registration Form separately)

**9 NOMINATION DETAILS**  I/We wish to nominate  I/We do not wish to nominate<sup>35</sup>  I/We want the details of my/our nominee to be printed in the statement of account  Name of Nominee(s) with% Nomination:  Yes / No (Default)

Nominee Name & Address*	In case of Minor			Allocation %*
	Guardian Name	Relationship with the minor	Date of birth	
Nominee 1				
Nominee 2				
Nominee 3				

(a) \*Mandatory (b) Other Details (Guardian details to be furnished in case nominee is a minor) (c) \*\*For identification details investor can provide PAN, Aadhaar, Driving license or Passport

Nominee	Identification Details**	Mobile*	Email ID*	Relationship with investor*
Nominee 1				
Nominee 2				
Nominee 3				

<sup>35</sup> OPT-OUT: I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my/our SIF Folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the SIF Folio.

**Sign Here** → First / Sole Applicant / Guardian Second Applicant Third Applicant

**10 FATCA AND CRS DETAILS FOR INDIVIDUALS** (including Sole Proprietor) (Mandatory)

Non-Individual investors should mandatorily fill separate FATCA Form (Annexure II). The below information is required for all applicants / guardian

	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify</small>
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify</small>
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify</small>

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).

	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other please specify)	Identification Type (TIN or other please specify)
First Applicant / Guardian				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Second Applicant				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Third Applicant				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

Reason A → The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.  
 Reason B → No TIN required (Select this reasons Only if the authorities of the country of tax residence do not require the TIN to be collected)  Reason C → Others please state the reasons thereof :

Address Type of Sole /1st Holder	Address Type of 2nd Holder	Address Type of 3rd Holder
<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business

Annexure I and Annexure II are available on the website of SIF i.e. <https://arudhasif.com/> or at the Investor Service centres (ISCs) of Arudha SIF

**11 KYC DETAILS** (Mandatory)

**OCCUPATION** [Please tick (✓)]

	Private Sector Service	Public Sector Service	Government Service	Business	Professional	Agriculturist	Retired	Housewife	Student	Forex Dealer	Others
First Applicant / Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<small>Please specify</small>
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<small>Please specify</small>
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<small>Please specify</small>

**GROSS ANNUAL INCOME** [Please tick (✓)]

First Applicant / Guardian	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on <input type="checkbox"/> D <input type="checkbox"/> D <input type="checkbox"/> M <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y as on (Not older than 1 year)
Second Applicant	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	OR Net worth ₹ _____
Third Applicant	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	OR Net worth ₹ _____

**OTHERS** [Please tick (✓)]

First Applicant / Guardian	For Individuals Please tick (✓) <input type="checkbox"/> I am Politically Exposed Person (PEP) <sup>A</sup> <input type="checkbox"/> I am Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable
Second Applicant	For Non-Individuals Please tick (✓) (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. IV(h): (i) Foreign Exchange / Money Changer Services <input type="checkbox"/> Y <input type="checkbox"/> N (ii) Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Y <input type="checkbox"/> N (iii) Money Lending / Pawning <input type="checkbox"/> Y <input type="checkbox"/> N
Third Applicant	<input type="checkbox"/> Politically Exposed Person (PEP) <sup>A</sup> <input type="checkbox"/> Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable

**12 DECLARATION & SIGNATURES** (Please refer to the Instruction No. L)

Signature of the nominee acknowledging receipts of my/our credit will constitute full discharge of liabilities of Arudha SIF. The information given in / with this application form is true and correct and further agrees to furnish additional information sought by the Arudha SIF and undertake to update the information/details with the AMC / Arudha SIF/ Registrars and Transfer Agent (RTA) from time to time. I/We hereby confirm that the AMC/Arudha SIF shall have the right to share my information and other details with the regulatory and government authorities as and when needed. I/We will indemnify Arudha SIF, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions. I/We further declare 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 investment strategy of various SIF Strategies from amongst which the investment strategy is being recommended to me/us. I/We hereby confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield by the Arudha SIF/AMC/its distributor for this investment. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. Applicable to Investors availing the online facility: I/We have read, understood and shall be bound by the terms & conditions RIA: I/We hereby agree to consent the AMC to share my transaction details to the registered investment advisor (RIA) through the registrar or otherwise. Applicable to Foreign Resident's Residing in India: I/We confirm that I/We satisfy the Residency test as prescribed under FEMA provisions. I/We further declare that I/We am/are "Person Resident in India" and are allowed to invest into the Investment strategy as per the said FEMA regulations and other applicable laws and regulations. FATCA/CRS Certification: I/We have understood the information requirements of this Form (read along with the FATCA& CRS instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA& CRS Terms and Conditions and hereby accept the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future & also undertake to provide any other additional information as may be required at your end.

**Sign Here** → First / Sole Applicant / Guardian / Authorised Signatory Second Applicant Third Applicant

Instrument No.	Dated	Amount (₹)	Scheme
	<input type="checkbox"/> D <input type="checkbox"/> D <input type="checkbox"/> M <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> Y		<b>Arudha Hybrid Long-Short Fund</b>



## TERMS AND CONDITIONS :

- 1) Arudha SIF can register the attached 'One Time mandate' to facilitate collection of payments towards investments in SIF as directed by the investors.
- 2) The facility is made available to investors of Arudha SIF who subscribe to use this one time mandate for their intended investment collections only.
- 3) The Scheme Information Document (SID), Scheme Additional Information (SAI) and Key Information Memorandum, all Instructions, Addenda issued from time to time, as available on the Arudha SIF' website, Risk Factors, Loads and all other information related to various requirements of the respective Scheme/Plan shall be understood and referred to before providing the mandate by the investor. It is deemed that the investor agrees to the terms and conditions of the respective chosen scheme as stipulated by AMC from time to time.
- 4) Arudha SIF shall map this mandate, after due acceptance from investor's bank, as one of the authorised payment modes in the RTA folio records for all investments in Arudha SIF and the above mapping shall be purely based on automatic matching of PAN mentioned in the attached mandate with the first holder's PAN (Guardian's PAN for Minors) in investor's folios.
- 5) Arudha SIF, directly as or through its appointed aggregator (service provider) shall arrange to lodge only the duly valid Mandate with investor's bank under Automated Clearing House (ACH) Rules.
- 6) As per NPCI, mandate can be registered upto 40 years.
- 7) Any charges payable by the investor to his/her bank for registering and honoring this mandate will not be borne by Arudha SIF and for the same to be debited to bank account, the mandate contains necessary authorization.
- 8) Arudha SIF or its aggregator shall also facilitate collection of periodical or adhoc payments due from the Investor, (either for fresh purchase or additional purchase or SIP investments as the case may be) as per duly lodged and accepted mandate terms. This will be as per specific instructions received from Arudha SIF for the desired adhoc/ periodical transactions instructions issued/conveyed to them directly by the investor through various permitted modes.
- 9) Arudha SIF shall ensure that under any circumstances, the funds will not be used other than for the intended purpose and Arudha SIF shall not have any title or ownership over the proceeds except for the interim period pending pass through to the **Arudha SIF**.
- 10) Arudha SIF shall be bound by rules and procedures prescribed by NPCI from time to time for this NACH Debit mandate collection services operated by them.
- 11) The investor cannot hold the Arudha SIF or the aggregator responsible for any loss, if mandate is rejected or any of its transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any reason at or of the investor bank.
- 12) Arudha SIF will not be responsible or liable for of any failure or delay in ensuring obligations under this facility, where such failure or delay is caused, in whole or in part, by any force majeure event (including network failures) which are beyond the reasonable control of Arudha SIF.
- 13) The investor clearly understands that this common NACH mandate provides for multiple debits on same settlement date to pay various underlying transactions for values, each of which shall be less or equal to the maximum amount specified in the relevant mandate. Accordingly, the investor shall ensure that the intended bank account remains funded well in advance of any given date to meet all his adhoc/ periodical commitments for transactions under the relevant mandates. Investor shall note that his bank may charge service fees for any dishonor.
- 14) All the intended transactions will be presented on best efforts basis if received by and within the timelines agreed by the service provider and the decision of the investor's bank will be final in acceptance or rejection of any or all transaction.
- 15) Arudha SIF shall recover any wrongful credits afforded in investor's folios and for which notice/information is hereby waived.
- 16) The investor clearly understands that debit of funds for transactions using Arudha SIF One Time Mandate form will be subject to normal processing time taken for clearing such transactions through the NACH platform and in accordance with NPCI guidelines.
- 17) SIPs can be registered for a maximum period of 40 years.
- 18) All Applicants name and date of birth should be as per PAN.
- 19) In case the chosen SIP date is not available in a particular month, the SIP instalment will be processed on the last available calendar day of the month. If last available calendar day falls on a non-business day, then the SIP instalment will be processed on the next available business day.
- 20) Default option for Weekly SIP is Wednesday for Weekly Daywise SIP option. Wednesday is also the default option if none of the Weekly option is selected (Date / Day).

**Toll free 1800 266 6688 / 1800 300 66688**  
Available Between  
9:00 am - 6:00 pm on weekdays

Please note our investor  
service email id  
**investormf@bandhanamc.com**

**<https://arudhasif.com>**

# Details of Ultimate Beneficial Owner including additional FATCA & CRS information (For Non-Individuals / Legal Entity) (Form 1B)

(All fields are mandatory, please consult your professional tax advisor for further guidance on your tax residency)

Name of the entity

Type of address given at KRA  Residential or Business  Residential  Business  Registered Office

\*Address of residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes\*

PAN

Date of incorporation

City of incorporation  Country of incorporation

Please tick the applicable tax resident declaration:

1. Is "Entity" a tax resident of any country other than India  Yes  No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number <sup>6</sup>	Identification Type (TIN or Other, please specify)

<sup>6</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent<sup>5</sup>.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here \_\_\_\_\_ (Refer Instruction No. viii)

## FATCA & CRS DECLARATION

### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a,  Global Intermediary Identification Number (GIIN)

Financial institution<sup>3</sup>  Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

or  
Direct reporting NFE<sup>4</sup>  Name of sponsoring entity

GIIN not available (please tick as applicable)  Applied for

If the entity is a financial institution  Not required to apply for (please specify 2 digits sub-category)   Not obtained - Non-participating FI

### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company OR <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/>
3	Is the Entity an active <sup>1</sup> Non Financial Entity (NFE) No <input type="checkbox"/>	Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part D)
4	Is the Entity a passive <sup>2</sup> Non Financial Entity (NFE) No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business <input type="text"/>

<sup>1</sup>Refer 2 of Part D | <sup>2</sup>Refer 3(ii) of Part D | <sup>3</sup>Refer 1(i) of Part D | <sup>4</sup>Refer 3(vi) of Part D |

...Continued Overleaf

### ARUDHA SIF - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)

Received, subject to realisation, verification and conditions, form for application KYC Details, FATCA and CRS declarations for Non Individual Accounts.

From

In Folio No.

On Date

Stamp & Signature

# DECLARATION

## UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick applicable category)  Unlisted Company  Partnership Firm  Limited Liability Partnership Company  Unincorporated association / body of individuals  Private Trust  Public Charitable Trust  Religious Trust  Others \_\_\_\_\_

### UBO / Controlling Person(s) details

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?  Yes  No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) is to be provided below.

Details	UBO1/Senior Managing Official (SMO)	UBO2	UBO3
Name of the UBO/SMO <sup>1</sup>			
UBO Type code (refer 3 (iv) (A) of Part (D))			
UBO/SMO PAN/ Any Other Identification Number <sup>2</sup>			
UBO/SMO KYC complied? <sup>3</sup>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please attach the KYC acknowledgement <input type="checkbox"/> If 'No' complete the KYC and confirm the status	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please attach the KYC acknowledgement <input type="checkbox"/> If 'No' complete the KYC and confirm the status	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If 'Yes', please attach the KYC acknowledgement <input type="checkbox"/> If 'No' complete the KYC and confirm the status
UBO/SMO Country of Tax residency <sup>4</sup>			
UBO/SMO Type of ID Document <sup>5</sup> (If PAN not Provided)			
UBO/SMO City of Birth			
UBO/SMO Country of Birth			
UBO/SMO Address	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
UBO/SMO Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
UBO/SMO Nationality			
UBO/SMO Father's Name (Mandatory if PAN is not available)			
UBO/SMO Date of Birth <sup>6</sup>	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
UBO/SMO Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
UBO/SMO % of Holding/ Beneficial Interest <sup>7</sup>			
UBO/SMO PEP Details <sup>8A</sup>	<input type="checkbox"/> Is a PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> N.A.	<input type="checkbox"/> Is a PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> N.A.	<input type="checkbox"/> Is a PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> N.A.

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India. @PAN, Aadhaar, Passport, Election Id, Government ID, Driving Licence, NREGA Job Card, Others (Please Specify). TIN number in case of foreign national. \*To include US, where controlling person is a US citizen or green cardholder. %In case Tax identification number is not available, kindly provide functional equivalent. \$ Mandatory fields.

### FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114 F to 114H as part of the Income-tax Rules 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US tax Identification Number.

# It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If No TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**CERTIFICATION**  I/We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA& CRS Terms and Conditions below and hereby accept the same.

**DECLARATION**  I/We hereby acknowledge and confirm that the information provided above is/are true, correct and complete to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/we shall be liable for it. I/We also undertake to keep you informed immediately in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees, agents / service providers, other SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial authorities / agencies, the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Name \_\_\_\_\_

Designation \_\_\_\_\_

Signature \_\_\_\_\_ Signature \_\_\_\_\_ Signature \_\_\_\_\_

Date         Place \_\_\_\_\_

**Toll free 1800 266 6688 / 1800 300 66688**  
Available Between  
9:00 am - 6:00 pm on weekdays

Please note our investor  
service email id  
**investormf@bandhanamc.com**

<https://arudhasif.com/>

## PART D FATCA Instructions & Definitions

### 1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- **Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.

- **Custodial institution** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of

- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.

- Investment entity is any entity:

- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

- (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or

- (ii) Individual and collective portfolio management; or

- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

OR

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made;

OR

- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

#### • FI not required to apply for GIIN:

##### A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

### 2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

### c. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ol>

### 3. Other definitions

#### (i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

#### (ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

#### (iii) Passive income

The term passive income includes income by way of:

- (1) IDCW,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

## PART D FATCA Instructions & Definitions (Contd.)

(5) Annuities

- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) **Controlling persons**

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) **Controlling Person Type:**

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

(v) **Specified U.S. person – A U.S. person other than the following:**

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;

- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) **Owner documented FFI**

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) **Direct reporting NFE**

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.



(viii) **Exemption code for U.S. persons**

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(C)(1)(I)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

**This product is suitable for investors who are seeking\*:**

- To generate short to medium term optimal returns.
- An Interval investment strategy investing predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives.

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

<b>Risk-band*</b>	<b>Benchmark Risk- band (as applicable)</b>
<b>Risk Band Level 2</b>	<b>Risk Band Level 3</b>
<b>Arudha Hybrid Long-Short Fund</b>	<b>CRISIL Hybrid 85+15 Conservative Index</b>
	
*The Risk Band shall be as specified by AMFI.	

<b>I</b>	<b>Arudha Hybrid Long-Short Fund</b>	<b>APPLICATION FORM</b>	<b>New Fund Offer Opens : January 09, 2026</b>
	<b>NFO</b>		<b>New Fund Offer Closes : January 22, 2026</b>
<b>II</b>	<b>SCSB</b>	<b>IFSC CODE</b>	<b>APPLICATION NUMBER</b>
<b>III</b>	Please read the SID / SAI and instruction carefully before filling this form.		Date :
<b>IV</b>	(INVESTMENT DETAILS) Arudha Hybrid Long - Short Fund		<b>V</b> Folio No. <table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>
<b>VI</b>	Investor Category - please tick, as applicable		
	<input type="checkbox"/> Resident Individuals <input type="checkbox"/> Bank <input type="checkbox"/> HUF <input type="checkbox"/> Proprietor <input type="checkbox"/> On Behalf of Minor <input type="checkbox"/> Society <input type="checkbox"/> FII <input type="checkbox"/> NRI - NR <input type="checkbox"/> Partnership Firm <input type="checkbox"/> NRI - NRO <input type="checkbox"/> PIO <input type="checkbox"/> Trust <input type="checkbox"/> Company <input type="checkbox"/> Others (specify)		
<b>VII</b>	NAME OF SOLE/ FIRST APPLICANT (in block letters) Mr. / Ms. _____		
<b>VIII</b>	INVESTORS' DEPOSITORY ACCOUNT DETAILS		
	<b>National Securities Depository Limited (NSDL)</b>		<b>Central Depository Services (India) Limited (CDSL)</b>
	Depository		Depository
	Participant Name		Participant Name
	DP ID No.	<table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>	Client ID No.
	Beneficiary A/c. No.	<table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>	<table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>
<b>IX</b>	PAN (Permanent Account Number) <table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>		
<b>X</b>	PAYMENT DETAILS (Total Amount to be blocked)		
	<b>PAYMENT AMOUNT</b>	₹ in figures	<table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>
		₹ in words	_____
	<b>DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS</b>		
	Bank Account Number	<table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	
	IFSC Code	<table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	
	Bank and Branch where account is held _____		

**UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER:**

I/We hereby undertake that, I/ we have read the instructions contained in this Application Form and Investment Strategy Information Document (ISID) and Statement of Additional Information (SAI) I am/ we are an eligible ASBA applicant(s) as per the applicable provisions of the SEBI Circular no. SEBI/CFD/DIL/DIP/31/2008/30/7 dated July 30 2008. In accordance with provisions of ASBA in the SEBI Circular no. SEBI/IMD/CRR No.18/198647/2010 dated March 15, 2010 and as disclosed in the SID / SAI, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all acts as are necessary to make an application in the New Fund Offer, including uploading of bid, blocking the amount to the extent mentioned in 'X' above in "DETAILS OF BANK ACCOUNT" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Fund / Scheme account on receipt of instructions from the Registrar to the Fund / Scheme after finalisation of the basis of allotment, entitling me/us to receive Units on such transfer of funds etc. (b) Registrar to the Fund / Scheme to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Scheme account. In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application. If the DP ID, Beneficiary or PAN furnished by me/us above is incorrect or incomplete or not matching with the depository records, my/ our application shall be rejected and Arudha SIF or SCSB shall not be liable for losses, if any.

<b>SIGNATURE OF THE APPLICANT/S</b>	<b>SIGNATURE OF BANK ACCOUNT HOLDER(S)</b>
-------------------------------------	--

**TO BE RETAINED WITH APPLICANTS**
**Arudha Hybrid Long-Short Fund**
**APPLICATION FORM New Fund Offer Period : January 09, 2026 to January 22, 2026**

<b>Date :</b>	<b>Application Number :</b>
<b>Arudha Hybrid Long - Short Fund</b>	<b>Amount Blocked (₹) :</b>
All future communication in connection with Applications made in this Issue should be addressed to the SCSB quoting the full name of the Sole/First Applicant, Application number, Investor's Depository Account Details, application amount, date of application form, and the account number from where application amount was blocked.	<b>Bank Account no. :</b>
	<b>SCSB (Bank and Branch) :</b>
Note: Only application registered on the electronic bidding system will be considered for allocation. Therefore, kindly ensure that you get a Transaction Registration Slip/ Order number confirming upload of your application, from the SCSB.	<b>Name of Sole/ First Applicant :</b>
	<b>Date &amp; Time of Submission :</b>

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# MULTIPLE BANK ACCOUNTS REGISTRATION FORM

(Multiple Banks / Bank Change / Default Bank / Deletion)

**\*\*IMPORTANT INFORMATION:**

(i) This form is applicable only for existing unit holders holding units in physical mode. (ii) Please refer overleaf for instructions to fill the form and on documentation requirement. (iii) Please tick the section applicable and strike-off other unused section to prevent misuse. (iv) Please fill-in information in legible **ENGLISH CAPITAL LETTERS**.

**UNIT HOLDER INFORMATION (Mandatory)**

Folio No	PAN/PEKRN	KYC ID (KIN)
Name (Should match with PAN/PERN Card)		

**A ADDITION OF BANK ACCOUNTS**

If you are changing an existing bank account with a new one for redemption/IDCW proceeds in future, please mention the new bank account in Part A as well as in Part B. If the new bank account is not mentioned in Part B, redemption/IDCW proceeds will be sent to existing default bank account only. For each bank account mentioned in Part A, Investors should submit originals of any one of the documents mentioned below. If copies are submitted, the same should be attested by the Bank or originals should be produced for verification.

Please register my/our following additional bank accounts for all investments in my/our folio. I/We understand that I/We can choose to receive payment proceeds in any of these accounts, by making a specific request in my/our redemption request. I/We understand that the bank accounts listed below shall be taken up for registration in my/our folio and the same shall be registered only if there is a scope to register additional bank accounts in the folio subject to a maximum of five in the case of individuals and ten in the case of nonindividuals.

<b>1</b> Bank Account no.	<b>Account Type</b>
Bank Name	<input type="checkbox"/> Savings <input type="checkbox"/> Current
MICR Code* (9 digit)	<input type="checkbox"/> NRE <input type="checkbox"/> NRO
IFSC Code# (11 digit)	<input type="checkbox"/> FCNR <input type="checkbox"/> Others
Branch Name	(please specify)
Branch City	
Document/s attached: (tick one)	
<input type="checkbox"/> Cancelled Cheque with name and account number pre-printed	<input type="checkbox"/> Bank statement
<input type="checkbox"/> Certified Copy of Pass book	<input type="checkbox"/> Banker Letter

<b>2</b> Bank Account no.	<b>Account Type</b>
Bank Name	<input type="checkbox"/> Savings <input type="checkbox"/> Current
MICR Code* (9 digit)	<input type="checkbox"/> NRE <input type="checkbox"/> NRO
IFSC Code# (11 digit)	<input type="checkbox"/> FCNR <input type="checkbox"/> Others
Branch Name	(please specify)
Branch City	
Document/s attached: (tick one)	
<input type="checkbox"/> Cancelled Cheque with name and account number pre-printed	<input type="checkbox"/> Bank statement
<input type="checkbox"/> Certified Copy of Pass book	<input type="checkbox"/> Banker Letter

<b>3</b> Bank Account no.	<b>Account Type</b>
Bank Name	<input type="checkbox"/> Savings <input type="checkbox"/> Current
MICR Code* (9 digit)	<input type="checkbox"/> NRE <input type="checkbox"/> NRO
IFSC Code# (11 digit)	<input type="checkbox"/> FCNR <input type="checkbox"/> Others
Branch Name	(please specify)
Branch City	
Document/s attached: (tick one)	
<input type="checkbox"/> Cancelled Cheque with name and account number pre-printed	<input type="checkbox"/> Bank statement
<input type="checkbox"/> Certified Copy of Pass book	<input type="checkbox"/> Banker Letter

<b>4</b> Bank Account no.	<b>Account Type</b>
Bank Name	<input type="checkbox"/> Savings <input type="checkbox"/> Current
MICR Code* (9 digit)	<input type="checkbox"/> NRE <input type="checkbox"/> NRO
IFSC Code# (11 digit)	<input type="checkbox"/> FCNR <input type="checkbox"/> Others
Branch Name	(please specify)
Branch City	
Document/s attached: (tick one)	
<input type="checkbox"/> Cancelled Cheque with name and account number pre-printed	<input type="checkbox"/> Bank statement
<input type="checkbox"/> Certified Copy of Pass book	<input type="checkbox"/> Banker Letter

**B DEFAULT BANK ACCOUNT**

If you are changing an existing default bank account with new one for redemption/IDCW proceeds in future, please mention the new bank account in Part A as well as in Part B.

From among the bank accounts mentioned above or those already registered with you, please register the following bank account as a Default Bank Account for payment of future redemption and/or IDCW proceeds, if any, in the above mentioned folio:

Bank Account No.  Bank Name

**Declaration and Signatures (for Part A and B) (Mandatory)**

I/We have read and understood the terms and conditions of bank accounts registration and agree to abide by the same. I/We understand that my/our request will be executed only if it is filled properly with all details mentioned properly and necessary documents are attached, as applicable, failing which the request will be rejected. I/We will not hold Arudha SIF, the AMC and the Registrar liable for any loss due to delayed execution or rejection of the request.

Sole / First Applicant / Unit holder	Second Applicant / Unit holder	Third Applicant / Unit holder
--------------------------------------	--------------------------------	-------------------------------

Folio No

Received from Name

From  Registration of Multiple Bank  Change in Bank Details  Deletion of Bank Details

Stamp & Signature

## C BANK ACCOUNT DELETION REQUEST

Bank Account Number	<input type="text"/>	Bank Name	<input type="text"/>
Bank Account Number	<input type="text"/>	Bank Name	<input type="text"/>
Bank Account Number	<input type="text"/>	Bank Name	<input type="text"/>
Bank Account Number	<input type="text"/>	Bank Name	<input type="text"/>

Deletion of an existing default bank account is not permitted unless the investor mentions another registered bank account as a default account in Section B of this Form.

### Declaration and Signatures (for Part C) (Mandatory)

I/We have read and understood the terms and conditions of bank accounts registration and agree to abide by the same. I/We understand that my/our request will be executed only if it is filled properly with all details mentioned properly and necessary documents are attached, as applicable, failing which the request will be rejected. I/We will not hold Arudha SIF, the AMC and the Registrar liable for any loss due to delayed execution or rejection of the request.

**Sole / First Applicant / Unit holder**

**Second Applicant / Unit holder**

**Third Applicant / Unit holder**

(To be signed by all applicants/unit holders if mode of holding is 'Joint'.)

### DOCUMENTS REQUIRED TO BE SUBMITTED WITH THIS FORM

REQUEST TYPE	SUPPORTING DOCUMENTS TO BE SUBMITTED*
Change in Default bank account only	To change the New bank as default bank, existing default bank proof required along with the new bank proof
Bank account addition	To add a new bank, either one of the existing bank proof would be required along with the new bank proof
Delete existing bank accounts	Bank proof required for the bank which is required to be deleted.

\*Any one of the following documents are valid supporting documents for a bank account.

## INSTRUCTIONS AND TERMS AND CONDITIONS

- Arudha SIF offers it's unitholders, a facility to register more than one bank account in their folio/s. Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. Any more bank accounts, even if mentioned or provided, will not be registered unless accompanied by deletion request to delete any existing bank accounts.
- Unitholder(s) are strongly advised to register their various bank accounts and continuously update the bank account details with the SIF using this facility well in advance and specify any one of registered bank account for payment of redemption proceeds with each redemption request. If any of the registered bank accounts are closed/ altered, please intimate such change with an instruction to delete/alter it from our records using this form.
- Bank registration/deletion request from unitholder/s will be accepted and processed only if all the details and necessary documents are attached. The request is liable to be rejected if it is not filled completely and in case of any ambiguous/incorrect/incomplete information.
- The first/sole unit holder in the folio should be amongst any one of the bank account holders. Unit holder(s) cannot provide the bank account(s) of any other person or where the first/sole unitholder is not an account holder in the bank account provided.
- Unitholder(s) need to attach any one of the following mandatory documents in original, in respect of each bank account for registering the bank accounts, failing which the particular bank account will not be registered. This will help in verification of the account details and register them accurately.  
Cancelled cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque OR a Self attested bank statement OR self-attested copy of the Bank passbook with current entries (not older than 3 months) OR Bank Letter duly signed by branch manager/authorized personnel  
AND Cancelled cheque of the existing (old) bank mandate with first unit holder name and bank account number printed on the face of the cheque OR original bank account statement / Pass book OR original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager OR in case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account
  - If photocopy of any documents is submitted, the copy should be certified by the bank or investors must produce original for verification.
  - All documents submitted should clearly evidence the bank name, account number and name of all account holders.
- While registering multiple bank accounts, the unitholder(s) has to specify any one bank account as the 'Default Bank Account'. If the 'Default Bank Account' is not specified, the fund reserves the right to designate any of the bank accounts as 'Default Bank Account'. Default Bank Account will be used for all IDCW payouts and redemption payouts under circumstances mentioned below.
  - No other registered bank account is specified in the specific redemption request for receiving redemption proceeds.
  - A new non-registered bank account is specified in the specific redemption request for receiving redemption proceeds.
  - Maturity proceeds of investments in Fixed Maturity Plans (i.e. FMPs).
- The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, SIF retains the right to register any one of them as the default bank account at it's discretion.
- Bank Account Details with Redemption Request: Please note the following important points related to payment of redemption proceeds:
  - Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
  - Investor may choose to mention any of the existing registered bank account with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
  - If unitholder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.AMC will follow the concept of cooling period as enumerated in AMFI circular number 135/BP/17/10-11 dated October 22, 2010, whenever any change of bank mandate request is received / processed few days prior to submission of a redemption request or on the same day as a standalone change request.  
In case a redemption request is received before the change of bank details has been validated and registered, the redemption request would be processed to the currently registered (old) bank account.
- The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
- This facility of multiple bank registration request or any subsequent addition/ change/ deletion in the registered bank accounts would be effected within 10 business days from the receipt of a duly completed application form and a confirmation letter will be sent within 15 business days. Unitholder(s) should preserve this letter for their reference, as the account statement will reflect default bank mandate only.
- If in an NRI folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/NRO/NRE.
- The requests for addition/change/deletion/modification in the registered bank account(s) should be submitted using the designated application form only. Requests received on a plain paper are liable to be rejected.
- Arudha SIF, AMC, it's registrar and other service providers shall not be held liable for any loss arising to the unit holder(s) due to the credit of the redemption proceeds into any of the bank accounts registered in the folio.

# Declaration Form of Non-Profit Organization (NPO) (Mandatory for Trusts/Society)

Investor Name

PAN

I/We hereby confirm that above stated entity / organization is 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).

Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal

If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

I/We hereby confirm that the above stated entity / organization is **NOT** falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/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. I/We hereby authorize you [RTA/ Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the SIF, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

<input type="text"/>	<input type="text"/>	<input type="text"/>
Authorised Signatory	Authorised Signatory	Authorised Signatory

Place:

Date:

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# Third Party Payment Declaration Form

Third Party Payment Declaration Form should be completed in English and in BLOCK LETTERS only.  
(Please read the Third Party Payment Rules and Instructions carefully before completing this Form)

Declaration Form No.

## FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.
<input type="text"/>	<input type="text"/>	<input type="text"/>

### 1. BENEFICIAL INVESTOR INFORMATION (Refer Instruction No. 2)

Folio No. (For existing investor)  Application No.

NAME OF FIRST/SOLE APPLICANT (Beneficial Investor) Mr. Ms. M/s.

### 2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

NAME OF THIRD PARTY (Person Making the Payment) Mr. Ms.

Nationality  PAN/PERN#  #Mandatory for any amount. Please attach PAN/PERN Proof. Refer instruction No. 6. \*\* Refer instruction No. 8.

KYC\*\* (Please ✓)  Attached (Mandatory for any amount)

#### NAME OF CONTACT PERSON & DESIGNATION (In case of non-Individual Third Party)

Mr. Ms.

Designation

#### MAILING ADDRESS (P.O. Box Address may not be sufficient)

City  State  Pin Code

#### CONTACT DETAILS

STD Code  Tel.   
 Off.  Res.  Mobile   
 Fax  Email

#### RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please ✓ (") as applicable]

Status of the Beneficial Investor	FPI	Employee (s)
	<input type="checkbox"/> Client	
Relationship of Third Party with the Beneficial Investor	Custodian SEBI Registration No. of Custodian Registration Valid Till <input type="text"/>	Employer
Declaration by Third Party	I/We declare that the payment is made on behalf of FPI Client and the source of this payment is from funds provided to us by FPI Client.	I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans through Payroll Deductions.

### 3. THIRD PARTY PAYMENT DETAILS (Refer Instruction No. 4)

Mode of Payment [Please ✓ (/)]	Mandatory Enclosure(s)*
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/>	Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument.
Demand Draft <input type="checkbox"/>	
Banker's Cheque <input type="checkbox"/>	
RTGS <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.
NEFT <input type="checkbox"/>	
Fund Transfer <input type="checkbox"/>	

\*Arudha SIF/AMC Limited reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount#  in figures  in words

Cheque/DD/PO/UTR No  Cheque/DD/PO/RTGS Date

Pay- in Bank A/c No.

Mr. Ms.

Name of the Bank  Branch

Bank City  Account Type [Please ✓]  Savings  Current  NRE  NRO  FCNR  Others  (please specify)

# including Demand Draft charges, if any.

#### 4. DECLARATIONS & SIGNATURE/S (Refer Instruction 5)

##### THIRD PARTY DECLARATION

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We hereby declare that the quantum of the amount invested may vary from time to time and I/we undertake to inform such variation to Arudha SIF/AMC Limited.

I/We declare that the information declared herein is true and correct, which Arudha SIF is entitled to verify directly or indirectly. I agree to furnish such further information as Arudha SIF may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, Arudha SIF/AMC Limited is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that Arudha SIF/AMC Limited may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

##### Applicable to NRIs only :

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

Please (✓)  Yes  No

If yes, (✓)  Repatriation basis  Non-repatriation basis

Signature of the Third Party

##### BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that Arudha SIF reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. Arudha SIF/AMC Limited will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of Arudha SIF/AMC Limited.

##### SIGNATURE/S

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

##### THIRD PARTY PAYMENT RULES

1 In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes.

2a. The following words and expressions shall have the meaning specified herein:

- "Beneficial Investor" is the first named applicant/ investor in whose name the application for subscription of Units is applied for with the SIF.
- "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
- "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

##### Illustrations

**Illustration 1:** An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

**Illustration 2:** An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

**Illustration 3:** An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This will not be considered as Third Party payment.

- Arudha SIF/AMC Limited will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
  - Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) Payroll deductions and Lumpsum.
  - Custodian on behalf of an FPI or a Client.
- Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
  - Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
  - Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors and the person making the payment i.e. third party.
- Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of Arudha SIF accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

# INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

## 1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant declarations wherever applicable. Please do not overwrite. For any correction / changes (if any) made in the Declaration Form, the corrections made shall be authenticated by canceling and re-writing the correct details and counter-signed by the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance / Investor Service Centres (ISCs) of Arudha SIF.

In case the Declaration Form does not comply with the above requirements, Arudha SIF/AMC Limited retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

## 2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the Arudha SIF Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

## 3. THIRD PARTY INFORMATION

"Third Party" includes the Related Person, Custodian, or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- On behalf of employee under Systematic Investment Plans through Payroll deductions made by Employer; or
- On behalf of an FPI or a Client made by the Custodian.

Mailing address and contact details of Third Party must be written in full.

## 4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor (s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

### (i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not pre-printed on the cheque, then the third party should provide any one of the following documents:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- a letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

# the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of Arudha SIF. The copy of such documents will be verified with the original documents to the satisfaction of the SIF AMC Limited/ Arudha SIF / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

### (ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc.

A Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and the Account Number which has been debited for issue of the instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

### (iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ACH, etc.

Acknowledged copy of the instruction to the bank stating the account number debited.

### (iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

Arudha SIF / Bandhan AMC Limited will not accept any purchase applications from investor if accompanied by a pre-funded instrument such as Pay Order, Demand Draft, Banker's cheque etc. issued by a bank against cash funded by third party for investments of Rs. 50,000/- or more. The third party should provide a Certificate (in original) obtained from the bank giving name, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

## 5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

## 6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase\*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification.

\*includes fresh/additional purchase, Systematic Investment Plan. Declaration Forms not complying with the above requirement will not be accepted/ processed.

## 7. PREVENTION OF MONEY LAUNDERING

The Third Party 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, 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 Third Party and with a view to monitor transactions for the prevention of money laundering, Arudha SIF / Bandhan AMC Limited reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

Arudha SIF / Bandhan AMC Limited, Trustee Limited ("Arudha SIF 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 Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website <https://arudhasif.com/>

## 8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or Printout of KYC Compliance Status downloaded from any KRA website using the PAN Number. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

In the event of non-compliance of KYC requirements, Trustee Limited/ Bandhan AMC Limited reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

# KEY INFORMATION MEMORANDUM

## Arudha Hybrid Long-Short Fund

(An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives)

<b>Investment Objective:</b>	The investment objective of the strategy is to generate optimal returns by investing predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives. Disclaimer: However, there can be no assurance that the investment objective of the investment strategy will be realized.		
<b>Scrip Code</b>	ASIF/I/H/HLSF/25/12/0001/BNDN		
<b>Asset Allocation Pattern of the Investment Strategy</b>	The asset allocation under the scheme will be as follows:		
	<b>Instruments</b>	<b>Indicative Allocation (% of Total Assets)</b>	
		<b>Minimum</b>	<b>Maximum</b>
	Debt & Money Market instruments	35%	65%
	Equities & Equity related instruments	35%	65%
Units issued by InvITs	0%	20%	
	<p>Maximum short exposure through unhedged derivative positions in equity and debt instruments: 25%</p> <p>The Investment Strategy may seek investment opportunities in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities subject to Regulations. Such investment may not exceed 50% of the net assets of the Investment Strategy.</p> <p>Further, pursuant to paragraph 12.19 of SEBI's Master Circular for Mutual Funds dated June 27, 2024 read with SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024 and as may be amended from time to time, the Investment Strategy may invest upto US \$25 million in Overseas securities and invest upto US \$25 million in Overseas ETFs. This limit will be applicable for a period of six months from the date of closure of NFO, subject to the overall limit of fund house up to a maximum of US\$ 1 billion. Investment in foreign securities/overseas Mutual Funds in terms of para 12.19 of SEBI Master Circular dated June 27, 2024, within the overall applicable limits.</p> <p>In accordance with para 12.19.1.3 of the SEBI Master Circular dated June 27, 2024, it is clarified that the aforesaid limit applicable for a period of six months from the date of closure of NFO will be the soft limit. In line with SEBI Master circular point 12.19.1.3.c for all ongoing schemes that invest or are allowed to invest in Overseas securities / Overseas ETFs, an investment headroom of 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs subject to maximum limits specified in Paragraph 12.19.1 of SEBI Master Circular. The disclosure as per SEBI Master circular point 12.19.1.3.b and point 12.19.1.3.c on overseas investment would be soft limits for the purpose of reporting only by Mutual Funds on monthly basis in the prescribed format. Further, in line with the SEBI email dated March 19, 2024, the scheme shall not invest in overseas ETFs until further notice and any further investment in overseas ETF shall be in line with the limits permitted by SEBI/RBI.</p> <p>The Scheme can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion or such limits as may be prescribed by SEBI from time to time. The Scheme therefore may or may not be able to utilise the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the scheme can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.</p> <p>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 which includes Cash, Government Securities, T-bills and Repo on Government Securities.</p> <p>Pursuant to Clause 12.25.3 of SEBI Master Circular and SEBI Letter to AMFI dated November 03, 2021, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:</p> <ol style="list-style-type: none"> <li>Government Securities</li> <li>T-Bills and</li> <li>Repo on Government securities.</li> </ol> <p>Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposits, Bills Rediscounting (BRDS), Repos, Triparty Repo, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>The cumulative gross exposure through equity, debt, Money Market instruments, derivative positions (including equity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Infrastructure Investment Trusts (InvITs) and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the investment strategy.</p> <p>The Investment strategy will not invest in unrated debt instruments and Commodity Derivatives.</p> <p>Further, as clarified vide AMFI email dated April 9, 2025, unless otherwise specified :-</p> <ol style="list-style-type: none"> <li>Para 12.27.2.4 of SEBI master Circular dated June 27, 2024 is not applicable to the SIF Interval investment strategies.</li> <li>There is no requirement of maintaining a minimum short exposure at all times.</li> <li>Presently, only exchange traded debt derivatives are permitted for investment by investment strategies of SIF for taking short exposure.</li> <li>Since there is no specific clause regarding Interest Rate Swaps (IRS) in SIF circular, the provisions regarding IRS as applicable to MF schemes under the Mutual Fund Master Circular, shall continue to be applicable to SIFs as well.</li> </ol>		
	<b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars)		
<b>Sr. No.</b>	<b>Type of Instrument</b>	<b>Percentage of exposure</b>	<b>Circular references</b>
1.	Securities Lending/short selling	up to 20% of the net assets with maximum single party exposure restricted to 5% of the net assets.	Para 12.11 of SEBI Master Circular dated June 27,2024
2.	Derivatives for non hedging and other than for portfolio rebalancing purposes	Unhedged Long exposure: Up to 50% of the net assets. Maximum short exposure through unhedged derivative positions in equity and debt instruments: 25%.	-
3.	Securitized Debt	up to 50% of the net assets	Paragraph 12.15 of the SEBI Master Circular dated June 27, 2024
4.	Overseas Securities	Up to US \$25 million in Overseas securities and invest upto US \$25 million in Overseas ETFs.	Para 12.19 of SEBI Master Circular dated June 27, 2024 read with SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024
5.	InvITS	Up to 20% of the net assets.	Clause 13 of Seventh Schedule of SEBI Mutual Funds Regulations, 1996
6.	Debt instruments with special features (AT1 and AT2 Bonds)	Not more than 10% of NAV of debt portfolio of the Investment Strategy in such instruments. No more than 5% of the investment Strategy's debt portfolio NAV shall be invested in instruments issued by a single issuer.	Para 12.2 of SEBI Master Circular dated June 27, 2024

<b>Asset Allocation Pattern of the Investment Strategy</b> (Contd.)	<b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars) (Contd.)		
	<b>Sr. No.</b>	<b>Type of Instrument</b>	<b>Percentage of exposure</b>
	7.	Debt Instruments with SO/CE	Upto 10% of the debt portfolio of the Investment strategy and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Investment strategy.
	8.	Tri-party repos	Yes, in accordance with SEBI Guidelines.
	9.	Repo/reverse repo transactions in corporate debt securities	up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time)
	10.	Credit Default Swaps	Upto 10% of AUM of the Investment Strategy and shall be within the overall limit of the derivatives.
			<b>Circular references</b>
			Clause 12.3 of the Master Circular for Mutual Funds dated June 27, 2024
			-
			Para 12.18.1.1 of SEBI Master Circular dated June 27, 2024
			Para 12.28 of SEBI master circular dated June 27, 2024 read with SEBI circular no SEBI / HO / IMD /PoD2/P/CIR/2024/125 dated September 20, 2024
			-
			-
	<p>In terms of SEBI Circular dated February 27, 2025, AMC shall deploy the funds garnered in an NFO within 30 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 of the AMC. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any strategy are liquid and readily available.</p> <p><b>Rebalancing due to Short Term Defensive Consideration</b></p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Clause 1.14.1.2 of SEBI Master circular dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> <p><b>Rebalancing due to Passive Breaches</b></p> <p>Pursuant to clause 2.9 of SEBI Master circular dated June 27, 2024, and circular dated June 26, 2025, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches, the fund manager shall rebalance the portfolio of the Strategy within 30 Business Days. In case the portfolio of the Strategy is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Clause 2.9 of SEBI Master circular dated June 27, 2024.</p>		
<b>Investment Approach</b>	<p>The Fund aims to generate returns through a judicious mix of equity/equity related instruments and fixed income securities. The portfolio construction aims to balance risk and return by utilizing a combination of market-neutral and directional strategies, depending on prevailing market conditions and the Fund Manager's outlook.</p> <p><b>Indicative List of Derivative Strategies:</b></p> <p>The Investment strategy may deploy the following the derivative strategies (not limited to), in compliance with SEBI regulations and internal risk management policies. All positions will be maintained within the overall gross exposure cap of 100% and the naked short exposure limit of 25%</p> <ol style="list-style-type: none"> <li>1. Covered Call - Hold a long position in the underlying asset and sell a call option on the same asset. Generates income but limits upside if the asset surges.</li> <li>2. Protective Put - Buy stock and simultaneously buy a put option as insurance.</li> <li>3. Protective Collar - Hold a long stock, buy a protective put, and sell a call.</li> <li>4. Cash-Secured Put - Sell a put option while holding enough cash to buy the stock if assigned.</li> <li>5. Long Call - Buy a call option to gain leveraged exposure to upside moves.</li> <li>6. Long Put - Buy a put option for leveraged exposure to downside, or for hedging.</li> <li>7. Bull Call Spread - Buy a lower-strike call and sell a higher-strike call (same expiry); bets on moderate upside.</li> <li>8. Bear Put Spread - Buy a higher-strike put and sell a lower-strike put; profits from moderate declines.</li> <li>9. Bull Put Spread - Sell a higher-strike put and buy a lower-strike put; collects premium, profits if underlying doesn't fall.</li> <li>10. Bear Call Spread - Sell a lower-strike call, buy a higher-strike call; profits if underlying doesn't rise past lower strike price.</li> <li>11. Calendar Spread - Sell a near-term option and buy a longer-term option at same strike; profits from time decay differential and volatility.</li> <li>12. Straddle - Buy a call and a put at same strike and expiry; bets on big move in either direction.</li> <li>13. Strangle - Buy OTM call and OTM put; needs big directional move, but at lower premium than straddle.</li> <li>14. Butterfly Spread - Buy lower-strike, sell two middle-strikes, buy higher-strike options (all same expiry); limited risk/reward, bets on low volatility.</li> <li>15. Iron Condor - Sell OTM call/put, buy further OTM call/put (four legs, same expiry); profits in narrow ranges.</li> <li>16. Iron Butterfly - Sell ATM straddle, buy OTM call and put; higher premium than condor, profits if underlying stays flat.</li> <li>17. Synthetic Long/Short - Create exposure equivalent to underlying with options (e.g., long call/short put = synthetic long stock).</li> <li>18. Pair Trades - Take opposite positions in two stocks of the same sector based on bullish/bearish view.</li> <li>19. Hedging - Taking short position in underlying stock holding to prevent downside risk.</li> <li>20. <b>Interest Rate Swaps (IRS):</b> An Interest Rate Swap is an agreement whereby two parties agree to exchange periodic interest payments. The amount of interest payments exchanged is based on some predetermined principal, called notional principal amount. The amount each counterparty pays to the other upon periodic interest rate multiplied by the notional principal amount. The only amount that is exchanged between the parties is the interest payment, not the notional principal amount.</li> <li>21. <b>Forward Rate Agreements (FRA):</b> This is an agreement between two counterparties to pay or to receive the difference between an agreed fixed rate (the FRA rate) and the interest rate prevailing on a stipulated future date based on the notional amount, for an agreed period. In short, in an FRA, interest rate is fixed now for a future period.</li> <li>22. <b>Interest Rate Futures (IRF):</b> An interest rate future is a futures contract with an interest-bearing instrument as the underlying asset. Interest rate futures are used when there is an expectation of interest rate movement adversely in a particular direction.</li> <li>23. <b>Credit Default Swaps (CDS):</b> A credit default swap is a financial derivative that allows an investor to swap or offset their credit risk with that of another investor. A protection buyer buys a CDS from a protection seller, who agrees to reimburse them if the borrower defaults.</li> </ol> <p>These are some of the derivatives where the scheme can invest. For detailed derivative strategies, please refer to SAI.</p>		

<p><b>Risk Profile of the Investment Strategy</b></p>	<p>SIF Units involve investment risks including the possible loss of principal. Please read the ISID carefully for details on risk factors before investment. Investment Strategy specific Risk Factors are summarized below:</p> <p><b>Investment Strategy specific risk factors</b></p> <p><b>Risk factors related to Investments in Equities:</b></p> <ol style="list-style-type: none"> <li>1. The Strategy proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Strategy to make intended securities' purchases due to settlement problems could cause the Strategy to miss certain investment opportunities.</li> <li>2. The value of the Strategy's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Strategy may fluctuate and can go up or down.</li> <li>3. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Strategy(s) and may lead to the Strategy(s) incurring losses till the security is finally sold.</li> <li>4. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Strategy. 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 Strategy(s) can go up and down because of various factors that affect the capital markets in general.</li> <li>5. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the Regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.</li> </ol> <p><b>Risk Associated with Investing in Debt / Money Market Instruments:</b></p> <ol style="list-style-type: none"> <li>1. The value of the Strategy's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Strategy may fluctuate and can go up or down.</li> <li>2. The NAV of the Strategy is likely to be affected by changes in the prevailing rates of interest.</li> <li>3. The AMC may, considering the overall level of risk of the portfolio, invest in lower rated securities offering higher yields. This may increase the risk of the portfolio.</li> <li>4. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Strategy to make intended securities purchases due to settlement problems could cause the Strategy to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Strategy's portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Strategy, in case of a subsequent decline in the value of securities held in the Strategy's portfolio.</li> <li>5. Different types of securities in which the strategy would invest (bonds / money market instruments etc.) as given in the Strategy Information Document carry different levels and types of risks. Accordingly the strategy's risk may increase or decrease depending upon its investment pattern. Corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.</li> <li>6. 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. 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.</li> <li>7. Apart from normal credit risk, zero coupon bonds carry an additional risk, unlike bonds that pay interest throughout the period to maturity, zero coupon instruments/deferred interest bonds typically would not realise any cash until maturity. If the issuer defaults, the Strategy may not obtain any return on its investment.</li> <li>8. <b>Price-Risk or Interest-Rate Risk:</b> Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such 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.</li> <li>9. <b>Reinvestment Risk:</b> Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.</li> <li>10. <b>Credit Risk:</b> In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down.</li> <li>11. <b>Basis Risk (Interest - rate movement):</b> During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.</li> <li>12. <b>Spread Risk:</b> In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favourably leading to fluctuation in the NAV.</li> <li>13. <b>Liquidity Risk:</b> Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.</li> <li>14. <b>Other Risk:</b> In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.</li> <li>15. <b>Risk associated with Investments in Credit Default Swaps (CDS):</b> The Scheme may utilize Credit Default Swaps (CDS) for hedging or non-hedging purposes (up to the limit specified). The use of these instruments carries certain inherent risks, including but not limited to: <ol style="list-style-type: none"> <li>a. <b>Counterparty Risk:</b> This is the risk that the counterparty to the CDS contract (the protection seller or buyer) may default on its obligation to perform the terms of the contract. This may expose the Scheme to a loss equal to the value of the expected payment under the swap.</li> <li>b. <b>Credit Risk:</b> When the Scheme sells protection via a CDS, it assumes the credit risk of the reference entity. If a pre-defined credit event (e.g., bankruptcy or failure to pay) occurs, the Scheme, as the protection seller, will be obligated to pay the notional amount of the swap to the counterparty, resulting in a loss for the Scheme.</li> <li>c. <b>Liquidity Risk:</b> The market for CDS, particularly for less liquid or customized contracts, may be limited. An inability to readily enter into or exit a position could force the Scheme to incur significant transaction costs or to liquidate the position at an unfavorable price.</li> </ol> </li> </ol>
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d. Valuation Risk: CDS contracts are often Over-the-Counter (OTC) instruments, which may be more difficult to value accurately compared to exchange-traded instruments, leading to potential discrepancies in NAV calculations.

16. **Risk associated with Investments 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.

**17. Risks associated with investing in INVIT:**

**Market Risk**

The strategy is vulnerable to movements in the prices of INVITs invested by the strategy, which could have a material bearing on the overall returns from the strategy. Further, the distributions by these securities may fluctuate and will be based on the net cash flows available for distribution depending on the Income Distribution cum capital withdrawal or the interest and principal payments received from portfolio assets.

The value of the Strategy's investments, may be affected generally by factors affecting the markets, interest rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets.

**Liquidity Risk**

This refers to the ease with which a security can be sold. As the liquidity of the investments made by the Strategy could be restricted by lack of active secondary market, trading volumes and settlement periods, or the time taken by the SIF for liquidating the investments in the strategy may be high in the event of immediate redemption requirement.

**Reinvestment Risk**

This risk refers to the interest rate levels at which cash flows received from the securities in the Strategy 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.

**18. Risks Factors associated with investments in REITs:**

- Market Risk: REITs Investments are volatile and subject to price fluctuations on a daily basis owing to the market conditions and factors impacting the underlying assets.
- Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc., the time taken by the Mutual Fund for liquidating the investments in the scheme may be long in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. As these products are new to the market, they are likely to be exposed to liquidity risk.
- Reinvestment Risk: Investments in REITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, interest payments etc. Depending upon the market conditions and prevailing interest rates, the proceeds may get invested at a lower rate.
- Credit Risk: REITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre-scheduled. The amount of cash available for distribution principally depends upon the amount of cash that the REIT receives as dividends or the interest and principal payments from portfolio assets.
- Regulatory / Legal Risk: REITs being new asset classes, regulatory guidelines may be evolving in nature which may impact the investments in this asset class.

For details on risk factors and risk mitigation measures, please refer ISID.

**Plans and Options**

The Investment strategy has two Plans - Regular Plan & Direct Plan, with a common portfolio and separate NAVs. Both the Plans under the Investment strategy offer Income Distribution cum capital withdrawal Option (IDCW)^ & Growth Option. ^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. IDCW Option under the Investment strategy offers, Daily (reinvestment of IDCW), Weekly (reinvestment of IDCW), fortnightly, Monthly, Quarterly, Half yearly, Annual & Periodic frequency (each with Payout of IDCW, reinvestment of IDCW & Transfer of IDCW option facility). Please note that where the Unitholder has opted for Payout of IDCW option and in case the amount of Income Distribution cum capital withdrawal payable to the Unitholder is Rs. 100/- or less under a Folio, the same will be compulsorily reinvested in the Investment strategy.

**Default option:** The investors must clearly indicate the Option/facility (Growth or IDCW / Reinvestment or Payout of IDCW or Transfer of IDCW) in the relevant space provided for in the Application Form. In case the investor does not select any Option, the default shall be considered as Growth Option for all the Plans of the investment strategy. Within IDCW Option if the investor does not select any facility, then default facility shall be Monthly Reinvestment of IDCW option.

Investors subscribing under Direct Plan of the Investment strategy will have to indicate "Direct Plan" in the application form e.g. "**Arudha Hybrid Long-Short Fund - Direct Plan**". Investors should also indicate "Direct" in the ARN column of the application form.

**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
8	Mentioned	Not Mentioned	Regular Plan

AMC shall ensure that before accepting any business from any MFD, such a MFD is duly empaneled with the AMC. Transactions received, if any, from / under the ARN of a non-empaneled MFD may be processed under Direct Plan, with prompt intimation to the non-empaneled MFD, and the investor.

In cases of wrong/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In

	<p>case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>Further, in case of transactions received from Invalid ARN, the AMC shall follow the guidelines provided in AMFI Best Practise circular dated February 2, 2024.</p>												
<b>Applicable NAV (after the Investment Strategy opens for Redemption/repurchase and sale)</b>	<p>Subscription facility is available on a continuous basis.</p> <p><b>A. Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):</b></p> <ol style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds received upto 3.00 p.m. for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the Strategy before the cut-off time on same day i.e. available for utilization before the cut-off time - the closing NAV of the day shall be applicable</li> <li>In respect of valid applications received after 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the Strategy either on same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</li> <li>Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) as per the application are credited to the bank account of the Strategy before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> <li>In case of switch transactions from one strategy to another strategy, units allotment in switch-in strategy shall be in line with the redemption payouts.</li> </ol> <p>The aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal record date.</p> <p><b>B. For Repurchase/Redemption/Switch-outs:</b></p> <p>In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>												
<b>Subscription frequency</b>	The strategy will be listed in an interval structure, with daily (only on business days) subscription facility.												
<b>Redemption frequency</b>	<p>The strategy shall be offered under an interval structure and currently provides redemption facilities twice a week on Mondays and Thursdays. The redemption frequency may, however, be reduced in the future as may be decided by the AMC.</p> <p>Redemption requests received after Thursday 3.00 PM till Monday 3.00 PM would be considered for processing with Monday NAV, and requests received after Monday 3.00 PM till Thursday 3.00 PM would be processed with Thursday NAV.</p> <p>Note: If Monday / Thursday falls on non-business day, then the next business day's NAV would be considered for transaction processing.</p>												
<b>Minimum Investment Threshold</b>	<p>In term of circular dated February 27, 2025 and April 9, 2025, "The AMC shall ensure that an aggregate investment by an investor across all investment strategies offered by the SIF, at the PAN level, is not less than INR 10 lakh (hereinafter referred to as the 'Minimum Investment Threshold').</p> <p>Provided that, the above provisions shall not be applicable for mandatory investments made by AMCs for designated employees under paragraph 6.10 of the Master Circular for Mutual Funds dated June 27, 2024."</p> <p>Further, in line with circular dated July 29, 2025, in case of any active breach of the Minimum Investment Threshold by an investor, including through transactions on stock exchanges or off-market transfers:</p> <ol style="list-style-type: none"> <li>all units of such investor held across investment strategies of the concerned SIF shall be frozen for debit, and</li> <li>a notice of 30 calendar days shall be given to such investor to rebalance the investments in order to comply with the Minimum Investment Threshold. Further, as per AMFI clarification dated July 30, 2025, the 30-day notice/rebalancing period shall commence from the date the AMC/RTA communicates the breach to the investor.</li> <li>Pursuant to the notice under para b to the investor: <ul style="list-style-type: none"> <li>in case investor rebalances his/her investments in SIF within the notice period of 30 calendar days, the units of SIF of such investor shall be unfrozen, and no further action shall be taken with regard to compliance with Minimum Investment Threshold.</li> <li>in case the investor fails to rebalance the investments within the aforesaid 30 calendar day period, the frozen units shall be automatically redeemed by the AMC, at the applicable Net Asset Value of the next immediate business day after the 30th calendar day of the notice period.</li> </ul> </li> </ol> <p>For the purpose of SIF, the 'Active Breach' shall mean fall in the aggregate value of an investor's total investment across all investment strategies of SIF, below the Minimum Investment Threshold of INR 10 lakh, on account of any transactions (i.e. redemption, transfer, sale etc.) initiated by the investor.</p> <p>Passive breaches (occurrence of instances not arising out of omission and commission by AMC), such as those caused by a decline in Net Asset Value (NAV), shall not be treated as a violation of the Minimum Investment Threshold. However, if the total investment value falls below the threshold due to a passive breach, the investor shall only be permitted to redeem the entire remaining investment amount from the SIF.</p>												
<b>Minimum Application Amount/ Number of Units</b>	<p><b>During NFO:</b></p> <p><b>Minimum Investment Amount/ Minimum Investment Threshold:</b></p> <p>Rs. 10,00,000 and in multiples of Re. 1/- thereafter, across all the investment strategies launched under Arudha SIF, at the Permanent Account Number ('PAN') level, should not be less than Rs. 10 lakhs.</p> <p><b>On continuous basis:</b></p> <p><b>Initial Investment Amount:</b> Rs.10,00,000/- and in multiples of Re. 1/- thereafter.</p> <p>Switches During NFO or on continuous basis, between Investment Strategies of Arudha SIF are allowed and will be subject to compliance of Minimum Investment Threshold. The minimum switch amount shall be Rs. 10,000/- and in multiples of Re. 1 thereafter.</p> <p>Initial Investment amount for accredited investor* during NFO and on continuous basis: Rs.1,00,000/- and in multiples of Re. 1/- thereafter.</p> <p><b>On continuous basis:</b></p> <p>Systematic Investment Plan (SIP) / Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) shall only commence upon re-opening of the Investment Strategy.</p> <p>The clauses on SWP and STP will be subject to compliance with provisions mentioned under "Minimum investment threshold" as stated under Clause "Minimum threshold requirement and consequences of non-maintenance" of this ISID. Also, the clause mentioned under "Redemption Frequency" will be applicable.</p> <p><b>Note:</b></p> <p>Allotment of units will be done after deduction of applicable stamp duty.</p> <p><b>On Continuous Basis :-</b></p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td>Initial Investment</td> <td>Rs.10,00,000/- and any amount thereafter</td> </tr> <tr> <td>Additional Purchases</td> <td>Rs.10,000/- and any amount thereafter</td> </tr> <tr> <td>SIP</td> <td>Rs. 10,000/- and in multiples of Re. 1 thereafter [Minimum 6 instalments]</td> </tr> <tr> <td>SWP</td> <td>Rs. 10,000/- and in multiples of Re. 1 thereafter [Minimum 6 instalments]</td> </tr> <tr> <td>STP (in)</td> <td>Rs. 10,000/- and in multiples of Re. 1 thereafter [Minimum 6 instalments]</td> </tr> </tbody> </table> <p><b>Note</b> - The AMC may offer SIP, SWP and STP for SIF, while ensuring compliance with the Minimum Investment Threshold.</p>	Particulars	Details	Initial Investment	Rs.10,00,000/- and any amount thereafter	Additional Purchases	Rs.10,000/- and any amount thereafter	SIP	Rs. 10,000/- and in multiples of Re. 1 thereafter [Minimum 6 instalments]	SWP	Rs. 10,000/- and in multiples of Re. 1 thereafter [Minimum 6 instalments]	STP (in)	Rs. 10,000/- and in multiples of Re. 1 thereafter [Minimum 6 instalments]
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	<p>The clauses on SWP and STP will be subject to compliance with provisions mentioned under "Minimum investment threshold" as stated under Clause "Minimum threshold requirement and consequences of non- maintenance" of this ISID. Also, the clause mentioned under "Redemption Frequency" will be applicable.</p> <p><b>The Minimum Investment Threshold of INR 10 lakh shall apply exclusively to investments under SIF and shall not include investments made by the investor in Bandhan Mutual Fund Schemes. Further, as per AMFI clarification dated July 30, 2025, the switch transactions between MF schemes and SIF investment strategies are not permitted, unless permitted by SEBI.</b></p> <p><b>For investments made by designated employees of Bandhan AMC Limited in line with paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the requirement for minimum investment / redemption amount will not be applicable.</b></p> <p><b>*Note:</b></p> <p><b>"Accredited Investor" shall have the same meaning as assigned to it in clause (ab) of sub-regulation (1) of regulation 2 of the SEBI (Alternative Investment Funds) Regulations, 2012:</b></p> <p><i>As per SEBI (Alternative Investment Funds) Regulations, 2012; "Accredited investor" means any person who is granted a certificate of accreditation by an accreditation agency who,</i></p> <p>(i) <i>in case of an individual, Hindu Undivided Family, family trust or sole proprietorship has:</i></p> <p>(A) <i>annual income of at least two crore rupees; or</i></p> <p>(B) <i>net worth of at least seven crore fifty lakh rupees, out of which not less than three crores seventy-five lakh rupees is in the form of financial assets; or</i></p> <p>(C) <i>annual income of at least one crore rupees and minimum net worth of five crore rupees, out of which not less than two crore fifty lakh rupees is in the form of financial assets.</i></p> <p>(ii) <i>in case of a body corporate, has net worth of at least fifty crore rupees;</i></p> <p>(iii) <i>in case of a trust other than family trust, has net worth of at least fifty crore rupees;</i></p> <p>(iv) <i>in case of a partnership firm set up under the Indian Partnership Act, 1932, each partner independently meets the eligibility criteria for accreditation:</i></p> <p><i>Provided that the Central Government and the State Governments, developmental agencies set up under the aegis of the Central Government or the State Governments, funds set up by the Central Government or the State Governments, qualified institutional buyers as defined under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, Category I foreign portfolio investors, sovereign wealth funds and multilateral agencies and any other entity as may be specified by the Board from time to time, shall deemed to be an accredited investor and may not be required to obtain a certificate of accreditation.</i></p>
<b>Notice period</b> (Maximum duration of notice period shall not exceed 15 working days.)	<p>Investors can redeem their units under the Investment Strategy once a week (on Monday) or any lesser redemption frequency as may be decided by the AMC.</p> <p>Based on the structure of the investment strategy and the liquidity risk associated with it, the notice period for redemption from the investment strategy of SIF, shall not exceed 15 working days.</p> <p>In case of notice period, the redeeming investor shall receive the value of units sold based on the fund's NAV at the end of the notice period.</p>
<b>Dispatch of Repurchase (Redemption) Request</b>	<p><b>Timeline for Dispatch of redemption proceeds:</b></p> <p>The Fund shall dispatch the redemption proceeds within 3 (three) working days from the date of acceptance of duly filled in redemption request at any of the official point of acceptance of transactions.</p> <p>Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, read with clause 14.2 of SEBI Master Circular dated June 27, 2024 ("SEBI Master Circular"), the AMC might follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 working Days of the date of redemption or repurchase, interest will be paid @ 15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time. Refer SAI for details on exceptional scenarios.</p> <p><b>Timeline for Dispatch of IDCW:</b></p> <p>The Fund shall dispatch the IDCW warrant to the unitholders shall be made within seven working days from the record date. The record date shall be two working days from the issue of public notice, wherever applicable, for the purpose of payment of dividend.</p> <p>In the event of delay the AMC shall pay to the concerning investor's interest @ 15% p.a. for delayed period beyond the specified period of seven (7) working days from the record date.</p>
<b>Benchmark Index</b>	CRISIL Hybrid 85+15 Conservative Index
<b>Dividend/IDCW Policy</b>	The investment strategy will endeavor to declare IDCW from time to time. The IDCW shall be dependent on the availability of distributable surplus as on the Record Date. The SIF is not assuring any declaration of dividend under IDCW option nor is it assuring that it will make any IDCW distributions. All IDCW distributions would depend on the performance of the investment strategy.
<b>Name of the Fund Manager</b>	Mr. Kapil Kankonkar, Mr. Brijesh Shah, Mr. Debraj Lahiri and Mr. Nilesh Saha
<b>Name of the Trustee Company</b>	Bandhan Mutual Fund Trustee Limited
<b>How has the investment strategy performed (if applicable)</b>	This strategy is a new strategy and does not have any performance track record
<b>Expenses of the Scheme &amp; Recurring expenses</b>	<p><b>A. NEW FUND OFFER (NFO) EXPENSES</b></p> <p>These expenses are incurred for the purpose of various activities related to the NFO like marketing and advertising, registrar expenses, printing and stationary, bank charges etc.</p> <p>The NFO expenses for launch of investment strategy will be borne by the AMC.</p> <p><b>B. ANNUAL RECURRING EXPENSES</b></p> <p>These are the fees and expenses for operating the strategy. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:</p> <p>The AMC has estimated that upto 2.00% (plus additional expenses as permitted under SEBI Regulations) of the daily net assets of the strategy will be charged to the strategy as expenses.</p> <p>As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the following limits:</p> <ol style="list-style-type: none"> <li>on the first Rs. 500 crore of the Strategy's daily net assets, will not exceed 2.00%</li> <li>on the next Rs. 250 crore of the Strategy's daily net assets, will not exceed 1.75%</li> <li>on the next Rs. 1,250 crore of the Strategy's daily net assets, will not exceed 1.50%</li> <li>on the next Rs. 3,000 crore of the Strategy's daily net assets, will not exceed 1.35%</li> <li>on the next Rs. 5,000 crore of the Strategy's daily net assets, will not exceed 1.25%</li> <li>on the next Rs. 40,000 crore of the Strategy's daily net assets, total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.</li> <li>on the balance of the Strategy's daily net assets, will not exceed 0.80%.</li> </ol>

For the actual current expenses being charged, the investor should refer to the website of the SIF.																													
<b>Expense Head</b>	<b>% p.a. of daily Net Assets* (Estimated p.a.)</b>																												
Investment Management & Advisory Fee	Upto 2.00%																												
Audit fees/fees and expenses of trustees																													
Custodial Fees																													
Registrar & Transfer Agent Fees including cost of providing account statements /IDCW / redemption cheques/warrants																													
Marketing & Selling Expenses including Agents Commission and statutory advertisement																													
Costs related to investor communications																													
Costs of fund transfer from location to location																													
Cost towards investor education & awareness																													
Brokerage & transaction cost pertaining to distribution of units																													
Goods & Services Tax on expenses other than investment and advisory fees																													
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Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)																													
<b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)^</b>			<b>Upto 2.00%</b>																										
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%																												
<p>^ In terms of Clause 10.1.16.a of SEBI Master Circular, the AMC / SIF shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the strategy within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.</p> <p>In line with SEBI circular no. HO/(83)2025-IMD-POD-1/I/152/2025 dated November 27, 2025, with effect from February 1, 2026, distributors shall be eligible for additional commission in the following manner:</p> <p><b>A. New investments / inflows eligible for the additional commission –</b></p> <ul style="list-style-type: none"> <li>- New individual investors (new PAN) from B-30 cities, at the mutual fund industry level;</li> <li>- New women individual investors (new PAN) from both Top 30 and B-30 cities.</li> </ul> <p><b>B. Incentive Structure:</b> AMCs shall pay additional commission to distributors for onboarding aforesaid eligible new investors as per point A above, as per following structure:</p> <table border="1"> <thead> <tr> <th>Investment Mode</th> <th>Commission Structure</th> </tr> </thead> <tbody> <tr> <td>Lump Sum Investment</td> <td>1% of the amount of the first application subject to a maximum of Rs.2,000, provided the investor remains invested for a minimum period of one year</td> </tr> <tr> <td>Systematic Investment Plan (SIP)</td> <td>1% of the total investment made during the first year, subject to a maximum of Rs. 2,000.</td> </tr> </tbody> </table> <p>The additional distribution commission shall be paid from the 2 basis points on daily net assets, mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives, subject to adequate claw back provisions. The additional commission shall be in addition to the existing trail commission paid to the distributor from the scheme.</p> <p>Distributors shall be eligible to receive the additional commission for mobilizing investments from new women investors from Top-30 cities and in cases where the commission for new investment from B-30. cities has not been claimed for the same woman investor/ investment. Dual incentives for the same investor/investment shall not be permitted.</p> <p>Further, as directed by SEBI, AMFI has vide email dated December 27, 2025 issued the implementation standards in consultation with SEBI, to ensure uniform implementation of the SEBI circular dated November 27, 2025.</p> <p>@Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trades, shall be charged to the strategy as per Regulation 52(6A)(a) of SEBI (Mutual Funds) Regulations, 1996 not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions. With effect from April 1, 2023, to align with Indian Accounting Standards requirement, transactions cost incurred for the purpose of execution of trades are expensed out (viz. charged to Revenue Account instead of Capitalization (i.e. forming part of cost of investment)). Any payment towards brokerage and transaction cost, over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the strategy within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.</p> <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under 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.</p> <p>The AMC shall adhere provisions of Chapter 10 of SEBI Master Circular dated June 27, 2024 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:</p> <p>a) All strategy related expenses including commission paid to distributors, shall be paid from the Strategy only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route.</p> <p>Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Strategy AUM, whichever is lower.</p> <p>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 Investment Strategy AUM, whichever is lower)</p> <p>b) The Fund / the AMC shall adopt full trail model of commission in the Strategy, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.</p> <p>c) 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 Regular Plan.</p> <p>d) No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.</p> <p><b>Illustration on impact of total expenses ratio on returns of both Regular and Direct Plan</b></p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Regular Plan</th> <th>Direct Plan</th> </tr> </thead> <tbody> <tr> <td>Amount invested at the beginning of the year (Rs.)</td> <td>10,000</td> <td>10,000</td> </tr> <tr> <td>Returns before Expenses (Rs.)</td> <td>1,500</td> <td>1,500</td> </tr> <tr> <td>Expenses other than Distribution Expenses (Rs.)</td> <td>150</td> <td>150</td> </tr> <tr> <td>Distribution Expenses (Rs.)</td> <td>50</td> <td>-</td> </tr> <tr> <td><b>Returns after Expenses at the end of the year (Rs.)</b></td> <td><b>1,300</b></td> <td><b>1,350</b></td> </tr> <tr> <td><b>Returns</b></td> <td><b>13.00%</b></td> <td><b>13.50%</b></td> </tr> </tbody> </table>			Investment Mode	Commission Structure	Lump Sum Investment	1% of the amount of the first application subject to a maximum of Rs.2,000, provided the investor remains invested for a minimum period of one year	Systematic Investment Plan (SIP)	1% of the total investment made during the first year, subject to a maximum of Rs. 2,000.	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	-	<b>Returns after Expenses at the end of the year (Rs.)</b>	<b>1,300</b>	<b>1,350</b>	<b>Returns</b>	<b>13.00%</b>	<b>13.50%</b>
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<b>Load Structure</b>	Exit Load is an amount which is paid by the investor to redeem the units from the Investment strategy. 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 Arudha SIF ( <a href="http://www.arudhasif.com">www.arudhasif.com</a> ) or may call at (toll free no. 1-800-26666 88/ 1-800-2666688,) or your distributor.		
	<b>Type of Load</b>	<b>Load chargeable (as %age of NAV)</b>	
	Exit	Nil	
	All switches will be treated as redemption in the source strategy and subscription in the destination strategy, with the exit load as may be applicable. No Exit load will be charged in case of switches made between different Plans and Options within the same investment strategy.		
<b>Additional Scheme related disclosures</b>	i. Investment Strategy'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.)		
	ii. Functional website link for Portfolio Disclosure - <a href="http://www.arudhasif.com">www.arudhasif.com</a>		
	iii. Portfolio Turnover Rate particularly for equity oriented Investment Strategies shall also be disclosed. – Not Applicable		
	iv. Aggregate investment in the Investment Strategy by:		
	<b>Sr. No.</b>	<b>Category of Persons</b>	<b>Net Value</b>
	1.	Concerned Investment Strategy's Fund Manager(s)	Units                      NAV per unit
	This strategy is a new strategy and hence this disclosure is currently not available For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.		
	v. <b>Investments of AMC in the Investment Strategy –</b> This strategy is a new strategy and hence this disclosure is currently not available. Refer <a href="https://arudhasif.com/downloads/">https://arudhasif.com/downloads/</a> for the details of the investments of AMC in the Strategy. Subject to the Regulations, the AMC may invest in the Strategy during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management and advisory fee on such investment in the Strategy, in accordance with sub-regulation 17 of Regulation 25 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit. As per the amended regulations i.e. sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 ('MF Regulations'), the asset management companies ('AMCs') are required to invest such amount in such Investment Strategy (s) of the Specialized Investment Fund, based on the risk associated with the investment strategy, as may be specified by the Board from time to time. Accordingly, it is decided that based on the risk band assigned to the Investment Strategy(s), in terms of Clause 17.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall invest minimum amount as a percentage of assets under management ('AUM') in their Investment Strategy (s) in line with the Clause 6.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. The Investment Strategy may invest in another Mutual fund (including Investment strategy) managed by the same AMC or by any other the AMC without charging any fees on such investments, provided that aggregate inter-strategy/scheme investment made by all mutual fund scheme and investment strategies managed by the same AMC or by any other AMC shall not exceed 5% of the net asset value of the fund house. For detailed provisions refer SAI.		
<b>Daily Net Asset Value (NAV) Publication</b>	The AMC will prominently calculate and disclose the first NAV under the Investment Strategy not later than 5 Business Days from the date of allotment under the NFO. NAV will be determined for every Business Day except in special circumstances. NAV calculated upto three decimal places. NAV of the Investment strategy shall be made available on the website of AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) and the SIF website ( <a href="http://www.arudhasif.com">www.arudhasif.com</a> ) by 11.00 p.m. on all business days. The NAV shall also be available on the call free number 1-800-300-66688 and on the website of the Registrar CAMS ( <a href="http://www.camsonline.com">www.camsonline.com</a> ). In case the NAV is not uploaded by 11.00 p.m. it shall be explained in writing to AMFI for non adherence of time limit for uploading NAV on AMFI's website. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the SIF shall issue a press release giving reasons and explaining when the SIF would be able to publish the NAV. However, whenever the Investment Strategy also invests in foreign securities, the NAVs of Investment Strategy shall be updated on daily basis on the website of the SIF ( <a href="http://www.arudhasif.com/nav">www.arudhasif.com/nav</a> ) and on the website of AMFI by 10:00 a.m. of the following business day in line with Paragraph 8.2 of Master Circular for mutual funds. In case of non-availability of price/valuation for the underlying overseas investments before aforementioned timeline, consequent to which there would be inability in capturing same day price/valuation for such underlying investments, then NAV of the Investment Strategy will be declared as and when the price/valuation for such underlying securities/ Funds is available. Further details refer ISID.		
<b>Tax treatment for the Investors (Unitholders)</b>	For details on taxation please refer to the clause on Taxation in the SAI apart from the following: The information is provided for general information purposes only. However, in view of the individual nature of tax implications, each investor is advised to consult his or her own tax adviser with respect to the specific tax implications arising out of his or her participation in the investment strategy.		
	<b>Particulars</b>	<b>Investors</b>	<b>Investment Strategy/SIF</b>
	Tax on Income Distribution cum capital withdrawal	As per applicable slab/tax rates For FPI - 20% (under section 115AD)	NIL
	Tax on Capital Gain (Other than Equity Oriented Funds not being a Specified Mutual Fund*) (Hybrid Funds)		
	Long Term Capital Gains (Holding Period > 12 months)	12.50%	NIL
	Short Term Capital Gains (Holding Period =<12 months)	As per applicable slab rates	NIL
	*Specified Mutual Fund is a mutual fund with not more than 35% of its total proceeds (capital) invested in the equity shares of domestic companies. <b>w.e.f. 1-4-2025 (applicable from financial year 2025-26): Specified Mutual Fund" means,-</b> (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments or (b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause (a) Tax rates for resident and non-residents shall be increased by applicable surcharge and health and education cess.		
<b>For Investor Grievances please contact</b>	<b>Contact details for general service request and for compliant resolution:</b> <b>E-Mail:</b> <a href="mailto:Investormf@bandhanamc.com">Investormf@bandhanamc.com</a> <b>Toll-Free:</b> 1-800-266 66 88/ 1-800-300 666 88 <b>Details of Investor Relation Officer</b> Name : Ms. Neeta Singh <b>Address and Contact Number:</b> Bandhan AMC Limited, 6th Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013. Contact number: 022 66289999 E-Mail: <a href="mailto:neeta.singh@bandhanamc.com">neeta.singh@bandhanamc.com</a>		

<p><b>Unitholders' Information</b></p>	<p>Portfolio disclosure: The SIF shall disclose portfolio (along with ISIN), including derivative instruments, as on the last day of every alternate month (i.e. as on the end of May, July, September, November, January and March) for all its investment strategies (including debt based investment strategies) on the respective AMC website and on the website of AMFI within 10 days from the close of such month in a user friendly and downloadable spreadsheet format. All other provisions regarding portfolio disclosure applicable to SIF investment strategies, shall also be applicable to the investment strategies under the SIF.</p> <p><b>Monthly / Half yearly Portfolio Disclosures:</b></p> <p>The SIF shall disclose portfolio (along with ISIN) as on the last day of the month / half year for this strategy on website of the SIF (<a href="http://www.arudhasif.com">www.arudhasif.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month / half year in a user-friendly and downloadable spreadsheet format. In case of unitholder 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 address are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. An advertisement shall be published in at least one English daily newspaper and Hindi daily newspaper disclosing the hosting of strategy's half yearly portfolio on the website of AMC and AMFI. Investors may also place a specific request to the SIF for sending the half yearly portfolio through email.</p> <p>Physical copy of statement of strategy's portfolio shall be provided without charging any cost, on specific request received from the unitholder.</p> <p><b>Fortnightly Portfolio Disclosures:</b></p> <p>Pursuant to Clause 5.1.1 of SEBI Master Circular dated June 27, 2024, the AMC shall also disclose portfolios of debt mutual fund scheme on fortnightly basis within 5 days of every fortnight. These shall also be displayed on the website of the SIF (<a href="http://www.arudhasif.com">www.arudhasif.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) in a user-friendly and downloadable spreadsheet format.</p> <p>Physical copy of statement of strategy's portfolio shall be provided without charging any cost, on specific request received from the unitholder.</p> <p><b>Half Yearly Financial Results</b></p> <p>The SIF shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website and shall publish an advertisement disclosing the hosting of such financial results on their website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the SIF is situated. The unaudited financial results will be displayed on the website of the SIF (<a href="http://www.arudhasif.com">www.arudhasif.com</a>) and that of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p><b>Annual Report</b></p> <p>Strategy 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 accounts year i.e. 31st March each year as under:</p> <p>(i) by e-mail to the Unit holders whose e-mail address is available with the Fund,</p> <p>(ii) in physical form to the Unit holders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same.</p> <p>An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the strategy wise annual report on the website of the AMC.</p> <p>The physical copy of the strategy wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC. A link of the strategy annual report shall be displayed prominently on the website of the SIF (<a href="http://www.arudhasif.com">www.arudhasif.com</a>) and that of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p>The AMC shall also provide a physical copy of abridged summary of the annual report, without charging any cost, on specific request received from the unitholder. A copy of strategy wise annual report shall also be made available to unitholder(s) on payment of nominal fees.</p> <p><b>Risk Band</b></p> <p>In accordance with Clause 12.1 of SEBI Circular on Specialized Investment Fund dated February 27, 2025, the potential risk associated with the investment strategies of the SIF shall be depicted through a pictorial risk meter, termed as "<b>Risk-band</b>".</p> <p>The Risk-band shall have following five levels of risks for investment strategies (as well as their respective benchmarks) of SIF:</p> <ul style="list-style-type: none"> <li>• Risk Band Level (Lowest Risk)</li> <li>• Risk band level 2</li> <li>• Risk band level 3</li> <li>• Risk band level 4</li> <li>• Risk band level 5 (Highest Risk)</li> </ul> <p>The Risk Band level shall be assigned based on the portfolio characteristics of the investment strategy, using a standardized evaluation methodology.</p> <p>Risk-band will be evaluated monthly, and SIF/AMCs must disclose it on their websites and AMFI's website within 10 days after month-end.</p> <p>Further, pursuant to clause 12.5 of SEBI Circular on Specialized Investment Fund dated February 27, 2025, any change in risk band shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular investment strategy.</p> <p>SIFs shall disclose the risk level of investment strategies as on March 31st of every year, along with the number of times the risk level has changed over the year, on their websites and AMFI website.</p> <p>Investors may please note that the risk-band disclosed is basis internal assessment of the investment strategy portfolio as on the date of disclosure</p> <p><b>Strategy Summary Document</b></p> <p>Pursuant to SEBI advisory dated December 28, 2021, a standalone strategy document called 'Strategy Summary Document' for all the investment Strategies of Arudha SIF has been hosted on its website (<a href="http://www.arudhasif.com">www.arudhasif.com</a>) which contains all the details of the Strategy including but not limited to Strategy features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. The Strategy Summary Document is uploaded on the website of the SIF, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML).</p>
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Date: January 02, 2026

# Official Points of Acceptance of Transactions, CAMS

Agartala: Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin.: 799 001. Contact No. 9436761695, 0381-2323009, Email: camsaga@camsonline.com • Agra: CAMS SERVICE CENTER, No. 8, II Floor Maruti Tower, Sanjay Place, Agra, Uttarpradesh-282002 • Ahmedabad: CAMS SERVICE CENTER, 303 – 304, 3rd Floor Marcado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380 009 • Ahmednagar: CAMS SERVICE CENTER, Office No.3, 1st Floor, Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar-414003 • Ajmer: CAMS SERVICE CENTER, AMC No. 423/30, Near Church, Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 305001 • Akola: Opp. RLT Science College, Civil Lines, Akola, Maharashtra, 444001 • Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh-202001 • Allahabad: CAMS SERVICE CENTER, 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Uttarpradesh – 211001 • Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala, 688001 • Alwar: CAMS SERVICE CENTER, 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan, 301001 • Amaravati: CAMS SERVICE CENTER, No.81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601 • Ambala: Computer Age Management Services Ltd. Shop No.4250, Near B. D. Senior Secondary School, Ambala Cantt, Ambala, Haryana - 133 001. • Amritsar: CAMS SERVICE CENTER, 3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar, Punjab 143001 • Anand: CAMS SERVICE CENTER, No.101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand Gujarat 388001 • Anantapur: 15-570-33, I Floor, Pallavi Towers, Subash Road, Opp: Canara Bank, Anantapur, Andhra Pradesh, 515001 • Andheri: CAMS Pvt Ltd, No.351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai-400069 • Ankleshwar: Shop No - F-56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat, 393002 • Arrah: CAMS Service Centre, Old N C C Office, Ground Floor, Club Road, Arrah – 80230, Bihar Phone. No. 85445 18725 Email I'd: camsaar@camsonline.com • Asansol: CAMS SERVICE CENTER, Block – G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab Po, Ushagram, Asansol, West Bengal Pin No 713303 • Aurangabad: CAMS SERVICE CENTER, 2nd Floor, Block No. D-21-D-22, Motiwala Trade CENTER, Nirala Bazar, New Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001 • Balasore: B C Sen Road, Balasore, Orissa, 756001 • Ballari: CAMS SERVICE CENTER, No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-583102 • Bangalore: CAMS SERVICE CENTER, Trade CENTER, 1st Floor 45, Dikensen Road ( Next to Manipal CENTER ), Bangalore, Karnataka, 560042 • Bangalore (Wilson Garden): CAMS SERVICE CENTER, First Floor, No.17/1, -(272) 12Th Cross Road, Wilson Garden, Bangalore-560027 • Bankura: 1st Floor, Central Bank Building, Machantala, P.O. Bankura, Dist. Bankura, West Bengal - 722101 • Bareilly: CAMS SERVICE CENTER, F-62-63, Second Floor, ,Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 • Basti: CAMS C/O RAJESH MAHADEV & CO SHOP No 3, 1st Floor JAMIA COMLEX STATION ROAD BASTI PIN 272002 • Belgaum: CAMS SERVICE CENTER, Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006 • Berhampur: CAMS SERVICE CENTER, Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002. Tel. No. : 0680-2250401 • Bhagalpur: Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur, Bihar - 812002 • Bharuch: CAMS SERVICE CENTER, A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch-392001 • Bhatinda: 2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab, 151001 • Bhavnagar: CAMS Service Center, 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001, Ph. No. 0278-2225572 camsbha@camsonline.com, Ph. No. 0278-2225572 camsbha@camsonline.com • Bhilai: CAMS SERVICE CENTER, 1st Floor, Plot No.3, Block No.1, Priyadarshini Parisar west, Behind IDBI Bank, Nehru Nagar, Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER, C/o Kodwani Associates, Shope No.211-213, 2nd floor, Indira Prasth Tower, syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara-311001 (Rajasthan) • Bhopal: CAMS SERVICE CENTER, Plot no.10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh 462011 • Bhubaneswar: CAMS SERVICE CENTER, Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3-Bhubaneswar-Orissa-751001 • Bhuj: CAMS SERVICE CENTER, Tirthkala First Floor, Opp BMBC Bank, New Station Road Bhuj-Kutch, Pin - 370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201 • Bihar Sharif: R-C Palace, Amber Station Road, Opp Mamta Cpmplex, Bihar Sharif-803101 • Bikaner: Behind rajasthan patrika In front of vijaya bank 1404, amar singh pura Bikaner.334001 • Bilaspur: CAMS SERVICE CENTER, Shop No. B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G.)-495001 • Bokaro: CAMS SERVICE CENTER, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 • Borivali: CAMS PVT LTD, 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar,, Borivali, Mumbai- 400092 • Burdwan: CAMS SERVICE CENTER, No.399, G T Road, Basement, Building Name- Talk of the Town, Burdwan -713101, West- Bengal - 0342-3551397, camsbdw@camsonline.com • Calicut: CAMS SERVICE CENTER, No.29/97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut Kerala-673016 • Chandigarh: CAMS SERVICE CENTER, Deepak Tower, SCO 154-155, 1st Floor- Sector 17- Chandigarh- Punjab-160017 • Chennai: CAMS SERVICE CENTER, Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove, Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satelite ISC: No.158, Rayala Tower-1, Anna salai, Chennai-600002 • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venketeswara Bakery, Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER, Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa, 753001 • Darbhanga: Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER, No.13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere, Karnataka, 577002 • Dehradun: CAMS SERVICE CENTER, No.204/121 Nari Shilp Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001 • Deogarh: S S M Jalan Road Ground floor Opp. Hotel Ashoke, Caster Town, Deogarh, Jharkhand, 814112 • Dhanbad: CAMS SERVICE CENTER, Urmila Towers, Room No: 111 (1st Floor) Bank More, Dhanbad, Jharkhand, 826001 • Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu 636701 • Dhule: House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra 424001 • Durgapur: CAMS SERVICE CENTER, Plot No.3601, Nazrul Sarani, City Center, Durgapur-713216 • Erode: CAMS SERVICE CENTER, 171-E, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu, 638001 • Faizabad: CAMS SERVICE CENTER, 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad, Uttarpradesh-224001 • Faridabad: CAMS SERVICE CENTER, No.B-49, 1st Floor, Nehru Ground, Behind Anupam, Sweet House NIT, Faridabad, Haryana, 121001 • Firozabad: Computer Age Management Services Ltd. First Floor, Adjacent to Saraswati Shishu Mandir School, Gausaha, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283203 • Gandhidham: CAMS SERVICE CENTER, Office No.4, Ground Floor, Ratnakala Arcade, Plot No.231, Ward-12B, Gandhidham-370201 • Gaya: CAMS SERVICE C/o. Sri Vishwanath Kunj Ground Floor, Tilha Mahavir Asthan Gaya - 823001 • Ghatkoper: CAMS SERVICE CENTER, Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkoper East, Mumbai-400077 • Ghaziabad: CAMS SERVICE CENTER, B-11, LGF RDC, Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002 • Goa: CAMS SERVICE CENTER, Office No.103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-403001 • Gondal (Parent Rajkot): A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311 • Gorakhpur: CAMS SERVICE CENTER, Shop No.5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, bank Road, Gorakhpur-273001 • Gulbarga: Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101 • Guntur: CAMS SERVICE CENTER, D. No.31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur-522002 • Gurgaon: CAMS SERVICE CENTER, SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001 • Guwahati: CAMS SERVICE CENTER, Piyali Phukan Road, K.C.Path, House No.1, Rehbari, Guwahati-781008 • Gwalior: CAMS SERVICE CENTER, G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City CENTER, Gwalior Madhya Pradesh-474002 • Haldia: 1st Floor, New Market Complex, Durgachak Post Office,, Durgachak, Haldia, Westbngal 721602 • Haldwani: Durga City CENTER, Nainital Road, Haldwani, Uttarakhand-263139 • Hazaribag: Municipal Market Annanda Chowk, Hazaribag, Jharkhand, 825301 • Himmatnagar: Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar, Gujarat - 383 001. Ph. No. 02772 244332, Email: camshim@camsonline.com • Hisar: CAMS SERVICE CENTER, No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001 • Hoshiarpur: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur ,Punjab 146001 • Hosur: CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HDFC Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur-635110 • Hubli: CAMS SERVICE CENTER, No.204 - 205, 1st Floor ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka, 580029 • Hyderabad: CAMS SERVICE CENTER, No.208, II Floor, Jade Arcade Paradise Circle, Hyderabad, Telangana, 500003 • Indore: CAMS SERVICE CENTER, No.101, Shalimar Corporate CENTER, 8-B, South Tukogunj, Opp.Greenpark, Indore, Madhya Pradesh, 452001 • Jabalpur: CAMS SERVICE CENTER, No.8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001 • Jaipur: CAMS SERVICE CENTER, R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001 • Jalandhar: CAMS SERVICE CENTER, No.367/8, Central Town Opp. Gurudwara, Diwan Asthan, Jalandhar, Punjab-144001 • Jalgaon: CAMS SERVICE CENTER, Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon, Maharashtra, 425001 • Jalna: Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203 • Jalpaiguri: Babu Para, Beside Meenar Apartment, Ward No VIII, Kotwali Police Station, Jalpaiguri-735101 West Bengal • Jammu: JRDS Heights, Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu, Jammu & Kashmir, 180004 • Jamnagar: CAMS SERVICE CENTER, No.207, Manek CENTER, P N Marg, Jamnagar, Gujarat, 361001 • Jamshedpur: CAMS SERVICE CENTER, Millennium Tower, "R" Road Room No:15, First Floor, Bistupur, Jamshedpur, Jharkhand, 831001 • Janakpuri: CAMS SERVICE CENTER, No.306, 3rd Floor, DDA-2 Building, District Center, Janakpuri, New Delhi-110058 • Jaunpur: 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001 • Jhansi: No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001 • Jodhpur: CAMS SERVICE CENTER, No.1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003 • Junagadh: "Aastha Plus", 202-A, 2nd Floor Sardarbag Road, Nr. Alkapuri Opp. Zansi Rani Statue Junagadh Gujarat-362001 • Kadapa: CAMS SERVICE CENTER D No 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001 Andhra Pradesh Phone-08562-248695 Email-camskdp@camsonline.com • Kakinada: CAMS SERVICE CENTER, D No.25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada-533001 • Kalyani: CAMS SERVICE CENTER, A-1/50, Block A, Kalyani, Dist Nadia, Westbengal-741235 • Kannur: Room No.PP.14/435 Casa Marina Shopping CENTER Talap, Kannur, Kerala, 670004 • Kanpur: CAMS SERVICE CENTER, I Floor, 106 to 108, City Center, Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001 • Karimnagar: HNo.7-1-257, Upstairs S B H mangammthota, Karimnagar, Telangana, 505001 • Karnal (Parent :Panipat TP): No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001 • Karur: No. AS 75/1 Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu- 639002 • Katni: 1st Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501 • Khammam: Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001 • Kharagpur: CAMS SERVICE CENTER, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305 • Kolhapur: CAMS SERVICE CENTER, No.2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001 • Kolkata: CAMS SERVICE CENTER, Kolkata: Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata - 700071 • Kolkata-CC (Kolkata Central): 3/1, R. N. Mukherjee Road, 3rd Floor, Office Space -3C, "Shreeram Chambers", Kolkata, West bengal 700001 • Kollam: Uthram Chambers (Ground Floor) Thamarakulam Kollam - 691006. • Korba: Shop No 6, Shriram

Commercial Complex Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba, West Bengal, 495677 • Kota: CAMS SERVICE CENTER, No. B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan, 324007 • Kottayam: CAMS SERVICE CENTER, THAMARAPALLIL Building, Door No-XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam-686001 • Kukatpally: CAMS SERVICE CENTER, No.15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB colony, Kutkapally, Hyderabad-500072 • Kumbakonam: No.28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612 001. • Kurnool: CAMS SERVICE CENTER, Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001 • Lucknow: CAMS SERVICE CENTER, No. 4, 1st Floor, Center, Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow, Uttar Pradesh-226001 • Ludhiana: CAMS SERVICE CENTER, U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002 • Madurai: CAMS SERVICE CENTER, No. 272, 1st Floor, Suriya Towers, Good Shed Street, Madurai, Tamilnadu, 625001 • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West Bengal 732101 • Mangalore: CAMS SERVICE CENTER, 14-6-674/15(1), Shop NO -UG11-2 Maximus Complex, Light House Hill Road, Mangalore - 575 001. Karnataka, Phone: 0824-4254040 / 0824-4273525, Email: camsmam@camsonline.com • Manipal: CAMS SERVICE CENTER, Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104 • Mapusa (Parent ISC : Goa): Office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507. • Margao: CAMS SERVICE CENTER, F4-Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa-403601 • Mathura: 159/160 Vikas Bazar Mathura Uttar Pradesh-281001 • Meerut: CAMS SERVICE CENTER, No.108 1st Floor, Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttar Pradesh, 250002 • Mehsana: 1st Floor, Subhadra Complex Urban Bank Road Mehsana, Gujarat, 384002 • Moga: Street No. 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga -142 001. 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NO.2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra-416416 • Satara: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra, 415002 • Serampore: 47/S/1, Raja Rammoan Roy Sarani, P.O. Mallickpura, District Hoogly, Serampore - 712203 • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttar Pradesh-242001 • Shillong: 3rd Floor RPG Complex, Keating Road, Shillong, Meghalaya, 793001 • Shimla: I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla, Himachal Pradesh, 171001 • Shimoga: No.65 1st Floor, Kishnappa Compound 1st Cross, Hosmane Extn, Shimoga, Karnataka, 577201 • Siliguri: CAMS SERVICE CENTER, No.78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri-734001 • Sirsa: Ground floor of CA Deepak Gupta, M G Complex, Bhawna marg , Beside Over Bridge, bansal Cinerma Market, Sirsa Haryana, 125055 • Sitapur: Arya Nagar Near Arya Kanya School Sitapur Uttar Pradesh-261001 • Solan: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh 173212 • Solapur: Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth, Near Pargal High School Solapur, Maharashtra, 413001 • Sri Ganganagar: 18 L Block Sri Ganganagar, Rajasthan, 335001 • Srikakulam: Computer Age Management Services Ltd. 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Char Rasta, Vapi, Gujarat, 396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra Beside Kuber Complex, Varanasi, Uttar Pradesh-221010 • Vasco (Parent Goa): No DU 8, Upper Ground Floor, Behind Technoclan Clinic, Suvudha Complex Near ICICI Bank, Vasco, Goa, 403802 • Vashi: CAMS SERVICE CENTER, BSEL Tech Park, B-505, Plot No.39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station Vashi, Navi Mumbai-400705 • Vellore: CAMS SERVICE CENTRE, DOOR NO 86, BA Complex 1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001 Phone: - 0416-2900062 Email: - camsvl@camsonline.com • Vijayawada: CAMS SERVICE CENTER, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh, 520010 • Visakhapatnam: CAMS SERVICE CENTER, Flat No. GF2, D. 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Tel.: +91-22-66289999. • **Muzaffarpur -** Ground Floor, Rajpatti Kunj, Pani Tanki Chowk, Jaiswal Campus, Behind Dainik Bhaskar Office, Mithanpura Road, Muzaffarpur - 842 002. • **Mysore -** (Karnataka) - 1st Floor, 12th Main, 6th Cross, Kamli, Saraswathipuram, Mysore, Karnataka - 570009. • **Nagpur:** Office No. 301, 3rd Floor, "Shalwak Manor" VIP Road, Ramdaspeth, Nagpur - 440 010, Maharashtra Tel.: +91-712-6451428/ 2525657. • **Nashik:** Unit No. 4, Ground Floor, Sammriddhi Residency, Tilakwadi, Opp. City Pride Hotel, Nashik - 422 002. • **New Delhi:** 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/02/03/04/05. • **Noida - (Uttar Pradesh) -** Shop No. 101, First Floor, Plot No. P-1, Vishal Chambers, Sector-18, Noida, Uttar Pradesh. • **Patna:** Hari Ram Heritage, Shop No. 5, 4th Floor, S. P. Verma Road, Patna - 800 001. • **Pitampura Delhi:** Shop No. 01 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel.: +7065551661. • **Prayagraj -** Vinayak Vrindavan Towers, F-12, 1st Floor, House No. 34/26, Tashkent Marg, Civil Lines, Prayagraj (Allahabad) - 211001. • **Pune:** 1st Floor, Signature Building, No 102, 102A, 102B, Bhandarkar Rd, Shreeman Society, Deccan Gymkhana, Pune, Maharashtra 411004. Tel.: +91-20-66020965/4. • **Raipur:** Office No: T-19, III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) 492001. • **Rajkot:** "Star Plaza", 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012. • **Ranchi:** Shop No. 104 and 105, 1st Floor, Satya Gangra Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92. • **Salt Lake - Kolkata -** 3rd Floor, DD-30, Andromeda Building, Salt Lake, Sector-1, Kolkata - 700 064. • **Serampore -** West Bengal - Shop No-1, Ground Floor, Radha Charan Master Lane, Serampore, Hooghly, West Bengal. Pin code: 712201. • **Siliguri -** 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001. • **Surat:** HG-12, Higher Ground Floor, International Trade Centre, Majura Gate Crossing, Ring Road, Surat- 395002. Tel.: +91-261-2475060, 2475070. • **Thane:** Shop No. 1, Konark Towers, Ghantali Devi Road, Thane (West) 400602. • **Thiruvananthapuram -** Workcast Private Limited of TC 22/3642, 3rd Floor, City Center, Sasthamangalam, Thiruvananthapuram, Kerala - 695010. • **Thrissur (Kerala) -** Kerala Innovative Technology and Entrepreneurship Zone (KITEZ) Thoppinmoola, Poothole, Thrissur - 680004. • **Trichy -** Tamil Naidu - Shri Balaji Arcade, 3rd Floor, No. C-5, 10th Cross West, Thillainagar, Trichy, Tamil Nadu - 620018. • **Udaipur -** 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001. • **Vadodara:** 1st Floor, Emerald One, C-175, Jetalpur Road, Alkapuri, Vadodara - 390007. • **Valsad -** Tarang Commercial, 101, 1st Floor, Opp. LIC Office, Halar Cross Road, Valsad, Gujarat - 396 001. • **Varanasi:** 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Siga Varanasi - 221010 (U.P) Phone No. 05422226527. • **Vizag:** Business Bay, D. No. 10-28-2/2/1, First Floor, Cabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatnam, Andhra Pradesh - 530 002.

Please note that the Bandhan Branch Offices at • **Udaipur • Belgaum • Vizag • Thiruvananthapuram • Thrissur • Aligarh • Serampore** will not be an Official Point of Acceptance of transactions. Accordingly, no transaction applications / investor service requests shall be accepted at these branch offices and the same will continue to be accepted at Investor Service Centre (ISC) of Computer Age Management Services Ltd. (CAMS), the Registrar of Bandhan Mutual Fund.

**Point of Service locations ("POS") of MF Utilities India Private Limited ("MFUI")**

All the authorised MFUI POS designated by MFUI from time to time shall be the Official Points of Acceptance of Transactions. In addition to the same, investors can also submit the transactions electronically on the online transaction portal of MFUI ([www.mfuonline.com](http://www.mfuonline.com)). To know more about MFUI and the list of authorised MFUI POS, please visit the MFUI website ([www.mfuindia.com](http://www.mfuindia.com)).

Website / Electronic modes - Bandhan AMC shall accept transactions through its website ([www.Bandhanmutual.com](http://www.Bandhanmutual.com)). Transactions shall also be accepted through other electronic means including through secured internet sites operated by CAMS with specified channel partners (i.e. distributors) with whom AMC has entered into specific arrangements. The servers of Bandhan AMC and CAMS, where such transactions shall be sent shall be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

NSE MFSS / BSE STAR / ICEX - Eligible Brokers/Clearing Members/Depository Participants / Distributors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS, BSE STAR and ICEX platforms.

**MFCentral as Official Point of Acceptance:**

For enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of the Platform. MFCentral may be accessed using <https://mfcentral.com/>

Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service Centres or collection centres of Kfintech or CAMS.

**Open Network for Digital Commerce (ONDC) ("ONDC Network") as Official Point of Acceptance:**

To increase the network and enhance the service levels for investors, with effect from October 6, 2025, Cybrilla platform will be appointed as one of the official points of acceptance for transactions under all schemes of Bandhan Mutual Fund ("the Fund"), excluding Exchange Traded Fund (ETFs). The facility shall be extended to allow financial transactions i.e. Subscription/ Redemption/ Switch/ SIP/ STP through Cybrilla platform. The provision of this facility shall be subject to the terms and conditions specified and guidelines issued by SEBI. Bandhan AMC Limited reserves the right to later introduce, modify, restrict, withdraw all or any of the features available in this facility from time to time.

**Sponsor**

**Bandhan AMC Financial Holdings Limited**  
**Registered Office**  
DN-32, Sector V, Salt Lake, Kolkata - 700 091, West Bengal.

**Trustee**

**Arudha SIF Mutual Fund Trustee Limited (Arudha SIF ATC)**  
6th Floor, One World Center, Jupiter Mills Compound,  
841 Senapati Bapat Marg, Mumbai - 400 013.

**Investment Manager**

**Bandhan AMC Limited (Bandhan AMC)**  
**Registered & Corporate Office**  
6th Floor, One World Center, Jupiter Mills Compound,  
841 Senapati Bapat Marg, Mumbai - 400 013.

**Registrar**

**Computer Age Management Services Limited (CAMS)**  
9th Floor, Tower II, Rayala Towers,  
#158 Anna Salai, Chennai - 600 002.  
Registration No. INR 000002813

**Custodian**

**Deutsche Bank AG**  
Deutsche Bank House, Hazarimal Somani Marg,  
Fort, Mumbai 400001.

**Statutory Auditors**

**S. R. Batliboi & Co. LLP,**  
12th Floor, The Ruby, Senapati Bapat Marg,  
Dadar (West), Mumbai - 400028.