

## DEFINITIONS AND ABBREVIATIONS FOR ARUDHA SIF.

In this document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

<b>AMC</b>	Bandhan AMC Limited, a company set up under the Companies Act, 1956, and approved by SEBI to act as the Asset Management Company for the Investment Strategies of Arudha SIF.
<b>Applicable NAV</b>	Unless stated otherwise in the investment strategy information document, Applicable NAV is the Net Asset Value as of the Day as of which the purchase or redemption is sought by the investor and determined by the Fund.
<b>Business Day</b>	A day other than (i) Saturday or Sunday or (ii) a day on which the Reserve Bank of India &/or Banks in Mumbai are closed for business or clearing or (iii) a day on which there is no RBI clearing / settlement of securities or (iv) a day on which the Bombay Stock Exchange and/or National Stock Exchange are closed or (v) a day on which the Redemption of Units is suspended by the Trustee / AMC or (vi) a day on which normal business could not be transacted due to storms, floods, other natural calamities, bandhs, strikes or such other events or as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all collection and/or Official points of acceptance of transactions, subject to applicable SEBI regulations.
<b>Continuous Offer</b>	Offer of units when the investment strategy becomes available for subscription, after the closure of the New Fund Offer.
<b>Custodian</b>	Axis Bank, Mumbai, acting as Custodian to the Investment Strategy, or any other custodian who is approved by the Trustee.
<b>Cut Off time</b>	A time prescribed in the Investment Strategy Information Document prior to which an investor can submit a subscription / redemption request along with a local cheque or a demand draft payable at par at the place where the application is received, to be entitled to the Applicable NAV for that Business Day.
<b>Distributor</b>	Such persons / firms / companies/ corporates who fulfill the criteria laid down by SEBI / AMFI from time to time and as may be appointed by the AMC to distribute / sell / market the Investment strategy of the SIF.
<b>Exit Load</b>	A charge that may be levied as a percentage of NAV at the time of exiting the Investment Strategy.
<b>Equity related instruments</b>	Include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.

<b>Foreign Portfolio Investor or (FPI)</b>	Foreign Portfolio Investors, registered with SEBI under the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019.
<b>Fixed Income Securities</b>	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, Public Sector Undertaking, Private Sector companies/enterprises, Financial Institutions, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognised/permitted, which yield at fixed or variable rate by way of interest, premium, discount or a combination of any of them.
<b>Floating Rate Debt Instruments</b>	Floating rate debt instruments are debt securities issue by the Central and/or a State Government, Corporates or PSUs with interest rates that are reset periodically. The periodicity of the interest reset could be daily, monthly, quarterly, half-yearly, annually or any other periodicity that may be mutually agreed between the issuer and the SIF. The interest on such instruments may also be in the nature of fixed basis points over the benchmark gilt yields.
<b>Fund or Mutual Fund</b>	Bandhan Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882. The Fund is registered with SEBI vide Registration No. MF/042/00/3 dated March 13, 2000 as Bandhan Mutual Fund
<b>The Investment Strategies</b>	"Investment Strategy" means a scheme of mutual fund launched under the Specialized Investment Fund.
<b>Gilt or Govt. Securities</b>	A security created and issued by the Central Government or a State Government for the purpose of raising a public loan or for any other purpose as may be notified by the concerned Government in the Official Gazette and having one of the forms mentioned in section 3 of Government Securities Act, 2006 and includes Treasury Bills, Cash Management Bills, State Development Loans and UDAY Bonds
<b>Investment Management Agreement</b>	The Agreement dated January 3, 2000 entered into between Bandhan Mutual Fund Trustee Limited and Bandhan AMC Limited as amended from time to time.
<b>Official Points of acceptance of Transaction</b>	All applications for purchase/redemption of units should be submitted by investors at the official point of acceptance of transactions at the office of the registrar and/or AMC as may be notified from time to time. For details please refer to the application form and/or website.
<b>Money Market Instruments</b>	Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, Government Securities having an unexpired maturity upto one year, call or notice money, certificates of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.
<b>NRIs</b>	Non-Resident Indians

<b>Investment Strategy Information Document (ISID)</b>	This document is issued by Arudha SIF, offering Units of Specialized Investment Fund (SIF).
<b>Person of Indian Origin</b>	A citizen of any country other than Bangladesh or Pakistan, if- a) he at any time held an Indian passport, or b) he or either of his parents or any of his grand-parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955) or c) the person is a spouse of an Indian citizen or a person referred to in sub clause (a) or (b).
<b>RBI</b>	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time
<b>Repo / Reverse Repo</b>	Sale / Purchase of Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase / resell them at a later date
<b>Repurchase / Redemption</b>	Repurchase / Redemption of units of the investment strategy, as permitted under the investment strategy
<b>Sale / Subscription</b>	Sale or allotment of units to the unitholders upon subscription by an investor / applicant under this investment strategy
<b>SEBI</b>	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time.
<b>Systematic Investment Plan (SIP)</b>	A plan enabling investors to invest in the investment strategy on weekly /monthly / quarterly / other periodic basis as provided in respective ISIDs by submitting post dated cheques / payment instructions. The AMC reserves the right to introduce SIPs at other frequencies such as daily / half yearly etc., as may be deemed appropriate by the AMC, from time to time, subject to applicable SEBI regulations.
<b>Systematic Transfer Plan (STP)</b>	A plan enabling investors to transfer lumpsum amounts / capital appreciation in the specific Investment strategy of Arudha SIF to other investment strategy of Arudha SIF by providing a standing instruction to transfer sums at periodical intervals. The AMC reserves the right to introduce STPs at such other frequencies such as weekly / quarterly / half/ yearly etc. as the AMC may feel appropriate from time to time, subject to applicable SEBI regulations.
<b>Systematic Withdrawal Plan (SWP)</b>	A plan enabling investors to withdraw amounts from the Investment strategy on periodical basis by giving a single instruction. The AMC reserves the right to introduce SWPs at such other frequencies such as weekly / quarterly / half yearly annual as the AMC may feel appropriate from time to time, subject to applicable SEBI regulations.

<b>The Regulations</b>	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
<b>Trustee</b>	Bandhan Mutual Fund Trustee Limited a company set up under the Companies Act, 1956, and approved by SEBI to act as the Trustee for the investment strategy/s of Arudha SIF
<b>Trust Deed</b>	The Trust Deed dated December 29, 1999 establishing Bandhan Mutual Fund as amended from time to time
<b>Trust Fund</b>	Amounts settled/contributed by the Sponsor towards the corpus of the Bandhan Mutual Fund/Arudha SIF and additions/accretions thereto.
<b>Unit</b>	The interest of an investor that consists of one undivided share in the Net Assets of the investment strategy
<b>Unitholder</b>	A holder of Units under "The investment strategy" as contained in this Investment Strategy information document Interpretation

For all purposes of this Investment strategy information document, except as otherwise expressly provided or unless the context otherwise requires:

- the terms defined in Investment strategy information document include the plural as well as the singular
- pronouns having a masculine or feminine gender shall be deemed to include the other genders.
- all references to "Sterling Pounds" refer to United Kingdom Sterling Pounds, "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand"

