

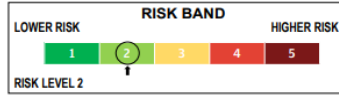
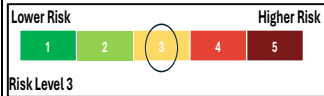
KEY INFORMATION MEMORANDUM (KIM)

Arudha Hybrid Long- Short Fund

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

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

Product Label and Risk Band

This product is suitable for investors who are seeking	Risk-band*	Benchmark Risk-band (as applicable)
<ul style="list-style-type: none"> 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. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	Risk Band Level 2 Arudha Hybrid Long-Short Fund 	Risk Band Level 3 CRISIL Hybrid 85+15 Conservative Index 

*The Risk Band shall be as specified by AMFI.

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

New Fund Offer Opens on: January 9, 2026

New Fund Offer Closes on: January 22, 2026

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

Name of SIF:	:	Arudha SIF
Name of the Mutual Fund	:	Bandhan Mutual Fund
Name of the Asset Management Company	:	Bandhan AMC Limited
Name of the Trustee Company	:	Bandhan Mutual Fund Trustee Limited
Address of the Entities	:	6 th Floor, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013
Website	:	www.arudhasif.com

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.

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.

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."

Investment Objective	<p>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.</p> <p>Disclaimer: However, there can be no assurance that the investment objective of the investment strategy will be realized.</p>																
Asset Allocation Pattern of the Investment Strategy	<table border="1" data-bbox="448 427 1374 741"> <thead> <tr> <th data-bbox="448 427 1027 506" rowspan="2">Instruments</th> <th colspan="2" data-bbox="1027 427 1374 506">Indicative Allocation (% of total assets)</th> </tr> <tr> <th data-bbox="1027 506 1198 546">Min.</th> <th data-bbox="1198 506 1374 546">Max.</th> </tr> </thead> <tbody> <tr> <td data-bbox="448 546 1027 624">Debt & Money Market instruments</td> <td data-bbox="1027 546 1198 624">35%</td> <td data-bbox="1198 546 1374 624">65%</td> </tr> <tr> <td data-bbox="448 624 1027 685">Equities & Equity related instruments</td> <td data-bbox="1027 624 1198 685">35%</td> <td data-bbox="1198 624 1374 685">65%</td> </tr> <tr> <td data-bbox="448 685 1027 741">Units issued by InvITs</td> <td data-bbox="1027 685 1198 741">0%</td> <td data-bbox="1198 685 1374 741">20%</td> </tr> </tbody> </table> <p data-bbox="448 790 1374 857">Maximum short exposure through unhedged derivative positions in equity and debt instruments: 25%</p> <p data-bbox="448 909 1374 1055">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 data-bbox="448 1106 1374 1487">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 data-bbox="448 1538 1374 1957">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</p>			Instruments	Indicative Allocation (% of total assets)		Min.	Max.	Debt & Money Market instruments	35%	65%	Equities & Equity related instruments	35%	65%	Units issued by InvITs	0%	20%
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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.

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.

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.

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:

- a) Government Securities
- b) T-Bills and
- c) Repo on Government securities.

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.

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.

The Investment strategy will not invest in unrated debt instruments and Commodity Derivatives.

Further, as clarified vide AMFI email dated April 9, 2025, unless otherwise specified –

- a. Para 12.27.2.4 of SEBI master Circular dated June 27, 2024 is not

- applicable to the SIF Interval investment strategies.
- b. There is no requirement of maintaining a minimum short exposure at all times.
 - c. Presently, only exchange traded debt derivatives are permitted for investment by investment strategies of SIF for taking short exposure.
 - d. 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.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
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	Para 12.2 of SEBI Master Circular dated June 27,2024

		portfolio NAV shall be invested in instruments issued by a single issuer.	
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.	Clause 12.3 of the Master Circular for Mutual Funds dated June 27, 2024
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)	Para 12.18.1.1 of SEBI Master Circular dated June 27, 2024
10	Credit Default Swaps	Upto 10% of AUM of the Investment Strategy and shall be within the overall limit of the derivatives.	Para 12.28 of SEBI master circular dated June 27, 2024 read with SEBI circular no SEBI/HO/IMD/PoD 2/P/CI R/2024/125 dated September 20, 2024
11	Any other instruments	Derivatives for hedging purposes- up to 100% of net assets	

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.

Rebalancing due to Short Term Defensive Consideration

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

	<p>dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> <p><u>Rebalancing due to Passive Breaches</u></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>
<p>Investment Approach</p>	<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>Indicative List of Derivative Strategies:</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"> 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. 2. Protective Put – Buy stock and simultaneously buy a put option as insurance. 3. Protective Collar – Hold a long stock, buy a protective put, and sell a call. 4. Cash-Secured Put – Sell a put option while holding enough cash to buy the stock if assigned. 5. Long Call – Buy a call option to gain leveraged exposure to upside moves. 6. Long Put – Buy a put option for leveraged exposure to downside, or for hedging. 7. Bull Call Spread – Buy a lower-strike call and sell a higher-strike call (same expiry); bets on moderate upside. 8. Bear Put Spread – Buy a higher-strike put and sell a lower-strike put; profits from moderate declines. 9. Bull Put Spread – Sell a higher-strike put and buy a lower-strike put; collects premium, profits if underlying doesn't fall. 10. Bear Call Spread – Sell a lower-strike call, buy a higher-strike call; profits if underlying doesn't rise past lower strike price. 11. Calendar Spread – Sell a near-term option and buy a longer-term option at

	<p>same strike; profits from time decay differential and volatility.</p> <ol style="list-style-type: none"> 12. Straddle – Buy a call and a put at same strike and expiry; bets on big move in either direction. 13. Strangle – Buy OTM call and OTM put; needs big directional move, but at lower premium than straddle. 14. Butterfly Spread – Buy lower-strike, sell two middle-strikes, buy higher-strike options (all same expiry); limited risk/reward, bets on low volatility. 15. Iron Condor – Sell OTM call/put, buy further OTM call/put (four legs, same expiry); profits in narrow ranges. 16. Iron Butterfly – Sell ATM straddle, buy OTM call and put; higher premium than condor, profits if underlying stays flat. 17. Synthetic Long/Short – Create exposure equivalent to underlying with options (e.g., long call/short put = synthetic long stock). 18. Pair Trades – Take opposite positions in two stocks of the same sector based on bullish/bearish view. 19. Hedging – Taking short position in underlying stock holding to prevent downside risk. 20. Interest Rate Swaps (IRS): 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. 21. Forward Rate Agreements (FRA): 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. 22. Interest Rate Futures (IRF): 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. 23. Credit Default Swaps (CDS): 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. <p>These are some of the derivatives where the scheme can invest. For detailed derivative strategies, please refer to SAI.</p>
Risk Profile of the Investment Strategy	<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><i>Investment Strategy specific risk factors</i></p> <p>Risk factors related to Investments in Equities:</p> <ol style="list-style-type: none"> 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

	<p>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.</p> <ol style="list-style-type: none"> 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. 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. 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. 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. <p>Risk Associated with Investing in Debt / Money Market Instruments:</p> <ol style="list-style-type: none"> 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. 2. The NAV of the Strategy is likely to be affected by changes in the prevailing rates of interest. 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. 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
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	<p>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.</p> <ol style="list-style-type: none"> 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. 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. 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. 8. Price-Risk or Interest-Rate Risk: 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. 9. Reinvestment Risk: 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. 10. Credit Risk: 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. 11. Basis Risk (Interest - rate movement): 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
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	<p>benchmark may cease to exist. These types of events may result in loss of value in the portfolio.</p> <p>12. Spread Risk: 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.</p> <p>13. Liquidity Risk: 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.</p> <p>14. Other Risk: In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.</p> <p>15. Risk associated with Investments in Credit Default Swaps (CDS): 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:</p> <p>a. Counterparty Risk: 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.</p> <p>b. Credit Risk: 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.</p> <p>c. Liquidity Risk: 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.</p> <p>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.</p> <p>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</p>
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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

	<p>scheme portfolio risk. As these products are new to the market, they are likely to be exposed to liquidity risk.</p> <ul style="list-style-type: none"> • 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. <p>For details on risk factors and risk mitigation measures, please refer ISID.</p>
<p>Plans and Options</p>	<p>The Investment strategy has two Plans - Regular Plan & Direct Plan, with a common portfolio and separate NAVs.</p> <p>Both the Plans under the Investment strategy offer Income Distribution cum capital withdrawal Option (IDCW)^ & Growth Option.</p> <p>^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>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).</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Treatment of applications under "Direct" / "Regular" Plans:</p>

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 the investor/ distributor. In 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.

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.

Applicable NAV (after the Investment Strategy opens for Redemption/repurchase and sale)

Subscription facility is available on a continuous basis.

A. Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):

- 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
- 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
- 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

	<p>Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>4. 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.</p> <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. For Repurchase/Redemption/Switch-outs: 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>
Subscription frequency	The strategy will be listed in an interval structure, with daily (only on business days) subscription facility.
Redemption frequency	<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>
Minimum Investment Threshold	<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"> 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: <ul style="list-style-type: none"> 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

	<p>unfrozen, and no further action shall be taken with regard to compliance with Minimum Investment Threshold.</p> <ul style="list-style-type: none"> 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. <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>
<p>Minimum Application Amount/ Number of Units</p>	<p>During NFO: Minimum Investment Amount/ Minimum Investment Threshold: 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>On continuous basis: Initial Investment Amount: 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>On continuous basis: 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>Note: Allotment of units will be done after deduction of applicable stamp duty.</p>

On Continuous Basis: -

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]
Note – The AMC may offer SIP, SWP and STP for SIF, while ensuring compliance with the Minimum Investment Threshold.	

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.

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.

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.

***Note :**

“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:

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) in case of an individual, Hindu Undivided Family, family trust or sole proprietorship has:

(A) annual income of at least two crore rupees; or

(B) 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

(C) 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.

(ii) in case of a body corporate, has net worth of at least fifty crore rupees;

	<p>(iii) in case of a trust other than family trust, has net worth of at least fifty crore rupees;</p> <p>(iv) in case of a partnership firm set up under the Indian Partnership Act, 1932, each partner independently meets the eligibility criteria for accreditation:</p> <p>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 be deemed to be an accredited investor and may not be required to obtain a certificate of accreditation.</p>
<p>Notice period (Maximum duration of notice period shall not exceed 15 working days.)</p>	<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>
<p>Dispatch of Repurchase (Redemption) Request</p>	<p>Timeline for Dispatch of redemption proceeds: 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>Timeline for Dispatch of IDCW: 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>
<p>Benchmark Index</p>	<p>CRISIL Hybrid 85+15 Conservative Index</p>
<p>Dividend /IDCW Policy</p>	<p>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</p>

	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.
Name of the Fund Manager	Mr. Kapil Kankonkar, Mr. Brijesh Shah, Mr. Debraj Lahiri and Mr. Nilesh Saha
Name of the Trustee Company	Bandhan Mutual Fund Trustee Limited

How has the investment strategy performed (if applicable)	This strategy is a new strategy and does not have any performance track record
Expenses of the Scheme and Recurring expenses	<p>A. NEW FUND OFFER (NFO) EXPENSES</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. ANNUAL RECURRING EXPENSES</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"> 1.on the first Rs. 500 crore of the Strategy's daily net assets, will not exceed 2.00% 2.on the next Rs. 250 crore of the Strategy's daily net assets, will not exceed 1.75% 3.on the next Rs. 1,250 crore of the Strategy's daily net assets, will not exceed 1.50% 4.on the next Rs. 3,000 crore of the Strategy's daily net assets, will not exceed 1.35% 5.on the next Rs. 5,000 crore of the Strategy's daily net assets, will not exceed 1.25% 6.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. 7.on the balance of the Strategy's daily net assets, will not exceed 0.80%.

For the actual current expenses being charged, the investor should refer to the website of the SIF.

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
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	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)^	
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%

^ 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.

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:

A. New investments / inflows eligible for the additional commission –

- New individual investors (new PAN) from B-30 cities, at the mutual fund industry level;
- New women individual investors (new PAN) from both Top 30 and B-30 cities.

B. Incentive Structure: AMCs shall pay additional commission to distributors for onboarding aforesaid eligible new investors as per point A above, as per following structure:

Investment Mode	Commission Structure

	Lump Investment	Sum	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 (SIP)	Plan	1% of the total investment made during the first year, subject to a maximum of Rs. 2,000.

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.

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.

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.

@ 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.

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 nvestment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

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:

a) All strategy related expenses including commission paid to distributors,

	<p>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>Illustration on impact of total expenses ratio on returns of both Regular and Direct Plan</p> <table border="1" data-bbox="483 1126 1378 1529"> <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>Returns after Expenses at the end of the year (Rs.)</td> <td>1,300</td> <td>1,350</td> </tr> <tr> <td>Returns</td> <td>13.00%</td> <td>13.50%</td> </tr> </tbody> </table>	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	-	Returns after Expenses at the end of the year (Rs.)	1,300	1,350	Returns	13.00%	13.50%
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<p>Load Structure</p>	<p>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 (www.arudhasif.com) or may call at (toll free no.1-800-26666 88/ 1-800-2666688.) or your distributor.</p> <table border="1" data-bbox="453 1749 1369 1865"> <thead> <tr> <th>Type of Load</th> <th>Load chargeable (as %age of NAV)</th> </tr> </thead> <tbody> <tr> <td>Exit</td> <td>Nil</td> </tr> </tbody> </table> <p>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.</p> <p>No Exit load will be charged in case of switches made between different Plans and Options within the same investment strategy.</p>	Type of Load	Load chargeable (as %age of NAV)	Exit	Nil																	
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Exit	Nil																					

Additional Scheme related disclosures	<p>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.)</p> <p>ii. Functional website link for Portfolio Disclosure -. www.arudhasif.com</p> <p>iii. Portfolio Turnover Rate particularly for equity oriented Investment Strategies shall also be disclosed. – Not Applicable</p> <p>iv. Aggregate investment in the Investment Strategy by:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sr. No.</th> <th style="width: 50%;">Category of Persons</th> <th colspan="2" style="width: 40%;">Net Value</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td style="text-align: center;">Concerned Investment Strategy's Fund Manager(s)</td> <td style="text-align: center;">Units</td> <td style="text-align: center;">NAV per unit</td> </tr> </tbody> </table> <p>This strategy is a new strategy and hence this disclosure is currently not available</p> <p>For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.</p> <p>v. Investments of AMC in the Investment Strategy – This strategy is a new strategy and hence this disclosure is currently not available. Refer https://arudhasif.com/downloads/ for the details of the investments of AMC in the Strategy.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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</p>	Sr. No.	Category of Persons	Net Value		1.	Concerned Investment Strategy's Fund Manager(s)	Units	NAV per unit
Sr. No.	Category of Persons	Net Value							
1.	Concerned Investment Strategy's Fund Manager(s)	Units	NAV per unit						

<p>Daily Net Asset Value (NAV) Publication</p>	<p>5% of the net asset value of the fund house. For detailed provisions refer SAI.</p> <p>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.</p> <p>NAV will be determined for every Business Day except in special circumstances. NAV calculated upto three decimal places.</p> <p>NAV of the Investment strategy shall be made available on the website of AMFI (www.amfiindia.com) and the SIF website (www.arudhasif.com) 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 (www.camsonline.com).</p> <p>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.</p> <p>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 (www.arudhasif.com/nav) 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.</p> <p>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.</p> <p>Further details refer ISID.</p>									
<p>Tax treatment for the Investors (Unitholders)</p>	<p>For details on taxation please refer to the clause on Taxation in the SAI apart from the following:</p> <p>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.</p> <table border="1" data-bbox="456 1682 1386 1946"> <thead> <tr> <th>Particulars</th> <th>Investors</th> <th>Investment Strategy/SIF</th> </tr> </thead> <tbody> <tr> <td>Tax on Income Distribution cum capital withdrawal</td> <td>As per applicable slab/tax rates For FPI - 20% (under section 115AD)</td> <td>NIL</td> </tr> <tr> <td colspan="3">Tax on Capital Gain (Other than Equity Oriented Funds not being a Specified Mutual Fund*) (Hybrid Funds)</td> </tr> </tbody> </table>	Particulars	Investors	Investment Strategy/SIF	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)		
Particulars	Investors	Investment Strategy/SIF								
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
	<p>*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. w.e.f. 1-4-2025 (applicable from financial year 2025-26): Specified Mutual Fund" means,-</p> <p>(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</p> <p>(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)</p> <p>Tax rates for resident and non-residents shall be increased by applicable surcharge and health and education cess.</p>		
For Investor Grievances please contact	<p>Contact details for general service request and for compliant resolution: E-Mail : Investormf@bandhanamc.com Toll-Free : 1-800-266 66 88/ 1-800-300 666 88 Details of Investor Relation Officer Name : Ms. Neeta Singh Address and Contact Number: Bandhan AMC Limited, 6th Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013 Contact number: 022 66289999 E-Mail : neeta.singh@bandhanamc.com</p>		
Unitholders' Information	<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>Monthly / Half yearly Portfolio Disclosures: 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 (www.arudhasif.com) and AMFI (www.amfiindia.com) 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</p>		

request to the SIF for sending the half yearly portfolio through email.

Physical copy of statement of strategy's portfolio shall be provided without charging any cost, on specific request received from the unitholder.

Fortnightly Portfolio Disclosures:

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 (www.arudhasif.com) and AMFI (www.amfiindia.com) in a user-friendly and downloadable spreadsheet format.

Physical copy of statement of strategy's portfolio shall be provided without charging any cost, on specific request received from the unitholder.

Half Yearly Financial Results

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 (www.arudhasif.com) and that of AMFI (www.amfiindia.com).

Annual Report

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:

- (i) by e-mail to the Unit holders whose e-mail address is available with the Fund,
- (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.

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.

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 (www.arudhasif.com) and that of AMFI (www.amfiindia.com).

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><u>Risk Band</u></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 “Risk-band”.</p> <p>The Risk-band shall have following five levels of risks for investment strategies (as well as their respective benchmarks) of SIF:</p> <p>Risk Band Level (Lowest Risk) Risk band level 2 Risk band level 3 Risk band level 4 Risk band level 5 (Highest Risk)</p> <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><u>Strategy Summary Document</u></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 (www.arudhasif.com) 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 2, 2026

Name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc.

REGISTRAR:

Computer Age Management Services Limited (CAMS)
9th Floor | Tower II | Rayala Towers
158 | Anna Salai | Chennai – 600 002
contact number is +91- 44 2843 3303 / +91-44 6102 3303
E-Mail ID: enq_g@camsonline.com
Website: www.camsonline.com

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, Westbengal 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 COMPLEX 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 CENTRE, 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 Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER,C/o Kodwani Associates,Shope No.211-213, 2nd floor,Indra 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,MadhyaPradesh462011 • Bhubaneswar: CAMS SERVICE CENTER,Plot No -111,Varaha Complex Building,3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001 • Bhuj: CAMS SERVICE CENTRE, Tirthkala First Floor, Opp BICB Bank, New Station Road Bhuj-Kutch, Pin - 370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel,Amardeep Talkies Road,Bhusawal,Maharashtra,425201 • Biharsharif: R-C Palace, Amber Station Road, Opp Mamta Cpmplex,Biharsharif-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,CalicutKerala-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 RoadOpp. 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 • Deoghar: S S M Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town,Deoghar,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,Jamnallal 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, Gaushala, 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 • Ghatkopar: CAMS SERVICE CENTER,Platinum Mall,Office No.307,3rd Floor,Jawahar Road,Ghatkopar 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 CENTRE,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,Rehabari,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,Westbengal 721602 • Haldwani: Durga City CENTER, Nainital Road, Haldwani, Uttarakhand-263139 • Hazaribag: Municipal MarketAnnanda 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 CENTRE,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,HCF 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: CAM SERVICE CENTER,No.101, Shalimar Corporate CENTER,8-B, South Tukogunj,Opp.Greenpark, Indore,MadhyaPradesh,452001 • Jabalpur: CAMS SERVICE CENTER,No.8, Ground Floor, Datt Towers,Behind Commercial Automobiles,Napier Town,Jabalpur,MadhyaPradesh,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 TownOpp.Gurudwara, Diwan Asthan,Jalandhar,Punjab-144001 • Jalgaon: CAMS SERVICE CENTER,Rustomji Infotech Services70, NavipethOpp. 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 Meenaar 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" RoadRoom 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 FloorSardarbag Road, Nr. AlkapuriOpp. 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 CENTRE,A-1/50,Block A,Kalyani,Dist Nadia,Westbengal-741235 • Kannur: Room No.PP.14/435Casa Marina Shopping CENTERTalap,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 mangammathota,Karimnagar,Telangana,505001 • Karnal (Parent :Panipat TP): No.29,Avtar Colony,Behind vishal mega mart,Karnal-132001 • Karur: No. A5 75/1 Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu- 639002 • Katni: 1st Floor,Gurunanak dharmakanta, Jabalpur Road,Bargawan,Katni,MadhyaPradesh 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, Westbengal, 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, Uttarpradesh-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, First Floor, Suriya Towers, Good Shed Street, Madurai, Tamilnadu, 625001 • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Westbengal 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: camsman@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 Uttarpradesh-281001 • Meerut: CAMS SERVICE CENTER, No.108 Ist Floor, Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh, 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. Phone :- 01636 – 513234 Email :- camsmog@camsonline.com • Moradabad: CAMS SERVICE CENTER, No.H 21-22, Ist Floor, Ram Ganga Vihar, Shopping Complex, Opposite Sale Tax Office, Moradabad-244001 • Mumbai: CAMS SERVICE CENTER, Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400023 • Muzaffarpur: CAMS SERVICE CENTER, Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar, 842001 • Mysore: CAMS SERVICE CENTER, No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, 570009 • Nadiad: F 134, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat, 387001 • Nagpur: CAMS SERVICE CENTER, 145 , Lendra, New Ramdaspath, Nagpur, Maharashtra, 440010 • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001 • Nasik: CAMS SERVICE CENTER, 1st Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik-422002 • Navsari: 214-215, 2nd Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396445, Gujarat • Nellore: CAMS SERVICE CENTER, No.9/756, I Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh, 524001 • 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001 camsdel@camsonline.com 011-61245468 • Noida: CAMS SERVICE CENTER, E-3, Ground Floor, Sector 3, Near Fresh Food factory, Noida-201301 • Palakkad: 10 / 688, Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad – 678 001 • Palanpur: CAMS SERVICE CENTER, Gopal Trade center, Shop No.13-14, 3Rd Floor, Nr.BK Mercantile bank, Opp.Old Gunj, Palanpur-385001 • Panipat: CAMS SERVICE CENTER, SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103 • Patiala: CAMS SERVICE CENTRE, No.35 New Lal Bagh, Opp.Polo Ground, Patiala-147001 • Patna: CAMS SERVICE CENTER, 301B, Third Floor, Patna One Plaza, Near Dak bungalow Chowk, Patna – 800001, Phone - **0612-2999153** • Pitampura: CAMS SERVICE CENTER, Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034, Phone- 011-40367369, Camspdel@camsonline.com • Pondicherry:

CAMS SERVICE CENTER, No.S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry, 605001 • Pune: CAMS SERVICE CENTER, Vartak Pride, 1st Floor, Survey No.46, City Survey No.1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune-411052 • Rae Bareli: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar Pradesh -229001 • Raipur: CAMS SERVICE CENTER, HIG, C-23 Sector - 1 Devendra Nagar, Raipur, Chattisgarh, 492004 • Rajahmundry: CAMS SERVICE CENTER, Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh, 533101 • Rajapalayam: No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam Tamilnadu 626117 • Rajkot: CAMS SERVICE CENTER, Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat, 360001 • Ranchi: CAMS SERVICE CENTER, No.4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal, Ranchi, Jharkhand, 834001 • Ratlam: Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh 457001 • Ratnagiri: Orchid Tower, Ground Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, Ratnagiri, Maharashtra - 415 612 • Rohtak: CAMS SERVICE CENTRE, SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124001 • Roorkee: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttarakhand 247667 • Rourkela: CAMS SERVICE CENTRE, 2nd Floor, J B S Market Complex, Udit Nagar, Rourkela-769012 • Sagar: Opp. Somani Automobiles Bhagwanganj Sagar, Madhya Pradesh 470002 • Saharanpur: I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur, Uttar Pradesh, 247001 • Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamilnadu, 636016 • Sambalpur: C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur, Orissa, 768001 • Sangli: Jiveshwar Krupa Bldg Shop. 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 Rammohan Roy Sarani, PO. Mallickpara, 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 Cinema 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 Pangal High School Solapur, Maharashtra, 413001 • Sri Ganganagar: 18 L Block Sri Ganganagar, Rajasthan, 335001 • Srikakulam: Computer Age Management Services Ltd. Door No. 10-5-65, 1st Floor Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001 • Sultanpur: 967, Civil Lines Near Pant Stadium Sultanpur Uttar Pradesh-228001 • Surat: CAMS SERVICE CENTRE, Shop No.G-5, International Commerce Center, Nr.Kadiwala School, Majura Gate, Ring Road, Surat-395002 • Surendranagar: Shop No. 12, M.D.Residency, Swastik Cross Road, Surendranagar Gujarat 363001 • Tambaram: CAMS SERVICE CENTER, 3rd Floor, B R Complex, No.66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West Tambaram, Chennai-600045 • Thane: Computer Age Management Services Ltd. Dev Corpora, A Wing, 3rd Floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 • Tirunelveli: CAMS SERVICE CENTRE, No.F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli-627002 • Tirupati: Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati-517501, Andhra Pradesh • Tirupur: 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamilnadu, 641601 • Tiruvalla: 1st Floor, Room No - 61(63), International Shopping Mall, Opp St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Tiruvalla, Kerala – 689105 • Trichur: Room No. 26 & 27 Dee Pee Plaza, Kokkalai, Trichur, Kerala, 680001 • Trichy: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu, 620018 • Trivandrum: R S Complex, Opp of LIC Building, Pattom PO, Trivandrum, Kerala, 695004 • Tuticorin: 4B/A16, Mangal Mall

Complex,Ground Floor,Mani Nagar,TuticorinTamilnadu628003 • Udaipur: CAMS SERVICE CENTRE,No.32,Ahinsapuri,Fatehpura Circle,Udaipur-313001 • Ujjain: 109,1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain, Madhya Pradesh - 456 010. • Vadodara: CAMS SERVICE CENTER,No.103, Aries Complex,Bpc Road, Off R.C.Dutt Road,Alkapuri,Vadodara,Gujarat,390007 • Valsad: 3rd floor,Gita Nivas, opp Head Post Office,Halar Cross LaneValsad,Gujarat,396001 • Vapi: 208, 2nd Floor HEENA ARCADE,Opp. Tirupati TowerNear G.I.D.C. Char Rasta,Vapi,Gujarat,396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 • Vasco(Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha 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 StationmVashi,Nav 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: - camsvel@camsonline.com • Vijayawada: CAMS SERVICE CENTER,40-1-68, Rao & Ratnam Complex,Near Chennupati Petrol Pump,M.G Road, Labbipet,Vijayawada,AndhraPradesh,520010 • Visakhapatnam: CAMS SERVICE CENTER, Flat No. GF2, D. No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016 • Warangal: F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana- 506001 • Yamuna Nagar: 124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001 • Yavatmal: Pushpam, Tilakwadi,Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001 • Kalyan: CAMS Service Center, Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Email: camskyn@camsonline.com; CAMS Services located at No. 507, 5th Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382 421, Email id : camsngr@camsonline.com, Contact no : 079-23600400 • West Bengal: N / 39, K. N. C. Road, First Floor, Shrikrishna Apartment (Behind HDFC Bank Barasat Branch), P. O. and P. S. Barasat, Dist. 24 P. G. S. (North) - 700 124. Email - camsbrst@camsonline.com. Contact Number- 9163567916 • Cooch Behar: CAMS SERVICE CENTER,S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Cooch Behar, West Bengal - 736101. Email- camschb@camsonline.com. Contact Number- 03582226739 • West Bengal: R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia - 741 101. Email - camsknj@camsonline.com. Contact Number- 6295288416 • West Bengal: Rabindra Pally, Beside of Gitanjali Cinema Hall, P O & P S Raiganj, Dist North Dinajpur, Raiganj, West Bengal - 733 134. Email - camsrgj@camsonline.com. Contact Number – 7550962155 • West Bengal: No. 107 / 1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742 103. Email - camsbho@camsonline.com. Contact Number- 8535855998 • West Bengal: Bhubandanga, Opposite Shiv Shambhu Rice Mill, First Floor, Bolpur, West Bengal - 731 204. Email- camsbol@camsonline.com. Contact number: 03463266013. • Dibrugarh - Amba Complex, Ground Floor, H. S. Road, Dibrugarh - 786 001, Assam • Singh Building, Ground Floor, C/o-Prabhdeep Singh, Punjabi Gali, Opp. V-Mart, Gar Ali, Po & Ps-Jorhat, Jorhat - 785 001, Assam • Amreli - B 1 1st Floor, Mira Arcade, Library Road., Opp SBS Bank, Amreli - 365601, Ph. No. 02792-220792 Email:- camsamre@camsonline.com • Mukherjee Building First Floor, Beside MP Jewellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh Hooghly, West Bengal 712601, Phone: -07548048948, Email: - camsabh@camsonline.com • Silchar CAMS Branch, House No. 18 B, First Floor, C/O LT, Satyabrata Purkayastha, Opp To Shiv Mandir, Landmark - Sanjay Karate Building, Near Iskon Mandir, Ambicabathy, Silchar – 788004 • Suri CAMS Branch, Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal 731101 • 3rd Floor, DD-30, Andromeda Building, Salt Lake, Sector-1, Kolkata- 700064. • Nagaon: CAMS Service Centre, Amulapatty, V. B. Road, House No. 315, Nagaon, Assam -782003. Phone: - 03672 – 796194 Email I'd: camsnag@camsonline.com • Tezpur: CAMS Service Centre, Kanak Tower - First Floor, Opp. IDBI Bank / ICICI Bank, C.K. Das Road, Tezpur Sonitpur, Assam – 784001. Phone: - 03712 – 317712 Email I'd: camsnag@camsonline.com • Arambagh CAMS Service Centre, Mukherjee Building First Floor, Beside MP Jewellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh, Hooghly, West Bengal – 712601. Phone: - 75480 48948 Email I'd: camsnag@camsonline.com • Alipurduar CAMS Service Centre, Santi Nagar Ward No-14, Near Upal Mukhar Puja Ground, P.O. Alipurduar, Dist., Alipurduar, West Bengal – 736121. Phone: - 03564-296201 Email I'd: camsnag@camsonline.com

Bandhan AMC OFFICES:

- **Agra:** Bandhan AMC Limited, Office No. G2 & G3 Block no - 20/4, Maruti Tower, Sanjay Palace, Agra 282002. U.P.
- **Allahabad:** S. N. Tower, 2nd Floor, 4 C, Maharshi Dayanand Marg, Opp. Radio Station, Civil Lines, Allahabad - 211 001.
- **Ahmedabad:** 203 & 204, Majestic 2nd Floor. Elish bridge, Law Garden, Near Panchvati Circle, Ahmedabad, Gujarat – 380006. Tel.:+9179-26460923 -26460925, 64505881 , 64505857.
- **Bharuch, Gujarat –** Office No: 415, Nexus Business Hub complex, Maktampur Road, Bharuch, Gujarat - 392001.
- **Amritsar:** Unit No. SF-1, 2nd Floor, Eminent Mall, Mall Road, Amritsar - 143001. Mobile: 09356126222, Tel.: +91-183-5030393.
- **Kolhapur:** Unit No. UG5, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/34K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001.
- **Bangalore:** 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-43079000.
- **Belgaum -** A-101, Krrish Nest, Mangalwar Peth, Tilakwadi, Belgaum - 590006
- **Bhilai:** 26, Commercial Complex, Nehru Nagar (E), Bhilai, Chhattisgarh- 490020. Tel.: 0788 4060065
- **Bhopal:** Plot No. 49, 1st floor, Above Tata Capital Ltd., Zone - II, M.P Nagar, Bhopal (M.P.) - 462011 Tel.: +91- 0755 - 428 1896.
- **Bhubaneswar:** Office No.102, First Floor, Centre Point, Plot No. 501/1741/1846, Kharvela Nagar, Janpath, Bhubaneshwar, Odisha – 751001. Tel.: 0674 6444252 /0674 2531048 / 0674 2531148.
- **Chandigarh:** SCO No. 2469-70, 1st Floor, Sector - 22C, Chandigarh - 160 022. Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918.
- **Chennai:** 4 Floor, Capitale Tower, 555 Anna Salai, Thiru Vi Ka Kudiyiruppu, Teynampet , Chennai - 600018,Tamil Nadu. Tel.: +91-44-45644201/202.
- **Cochin:**39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 016. Tel: +91- 484-3012639/4029291, Fax: +91-484-2358639.
- **Coimbatore:** A2 Complex , No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678.
- **Dehradun:** G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun - 248 001. Tel.: +91-9897934555, 8171872220
- **Durgapur:** 6 th Floor, Space No. B, Pushpanjali, C71/A, Sahid Khudiram Sarani, City Centre, Durgapur - 713216. Tel.: +91 8537867746.
- **Goa:** F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp.Don Bosco High School, Panjim, Goa - 403 001. Tel.: 0832-2231603.
- **Gurgaon:** 117, 1st Floor, Vipul Agora, M. G. Road, Gurgaon - 122 001. Ph: 011-47311336
- **Guwahati:** 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88.
- **Hyderabad:** 3rd floor, SB towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 500034. Tel.: +91- 40 - 23350744.
- **Indore:** 208 & 209, 2nd floor, DM Tower, 21/1 Racecourse Road Janjeerwala Square, New Palasia, Indore, Madhya Pradesh - 452001. Fax: +91-731-4206923.
- **Jaipur:** 310, 311 and 312, 3rd Floor, Ambition Tower, Nagar Chaukari Haveli, C- Scheme, Malan ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948.
- **Jalandhar:** Office No. 1, 2nd Floor, Satnam Complex, BMC Chowk, G.T. Road, Jalandhar - 144 001. Punjab-India. Tel. : 01815018264 / 01815061378/88.
- **Jamshedpur:** Room No - 111,1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshepdur – 831 001. Tel.: 0657-2230112/111/222.
- **Jodhpur:** Office no. 101, 1st floor, PRM Plaza, plot no. – 947, above Kotak Mahindra Bank, 10th D road sardarpura, Jodhpur – 342003, Rajasthan
- **Kanpur:** Office No. 607-608, Chandak Imperial Square, 6th Floor, 16/105, Mall Road, Civil Line, Kanpur, Uttar Pradesh- 208001.

- Kolkata: Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/1/2/3/4/5.
- Lucknow: First floor, Regency Plaza Building, 5, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow – 226 001. Tel.:+915224928100/106.
- Ludhiana: Ground Floor, Ludhiana Stock exchange building, Feroz Gandhi Market, Jila Kacheri Area, Ludhiana, Punjab - 141001. Tel.: +91-161-5022155/56/57.
- Madurai: No.278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No. : 0452 -6455530.
- Mangalore: 1st Floor, Crystal Arcade, Balmatta Road, Hampankatta, Mangalore - 575001. Tel.: +91 8242980769.
- Mumbai: Unit No. 27, Ground Floor, Khetan Bhavan,198, Jamshedji Tata Road, Churchgate: 400 020. Tel: +91-22-66289999
- Mumbai: Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Ghatkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077
- Mumbai: Ground Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555.
- Nagpur: Office No. 301, 3rd Floor, “Shalwak Manor” VIP Road, Ramdaspath, 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.
- Pitampura Delhi: Shop No. 01 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel.: +7065551661
- Patna: Hari Ram Heritage, Shop No. 5, 4th Floor, S. P. Verma Road, Patna - 800 001.
- 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: F4 & F5, 1st Floor, Raheja Tower, Fafadhi, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001.Tel: +91-0771-4218890.
- Rajkot: “Star Plaza”, 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012.
- Jamnagar: Platinum, Office No. 204, 2nd Floor, Near Joggers Park Colony, Jamnagar, Gujarat - 361 008.
- Ranchi: Shop No. 104 and 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92.
- Serampore: Shop No-1, Ground Floor, Radha Charan Master Lane, Serampore, Hooghly, West Bengal. Pin code: 712201.
- 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.
- Vadodara: 1st Floor, Emerald One, C-175, Jetalpur Road, Alkapuri, Vadodara – 390007.
- Varanasi: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sagra 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.
- Jodhpur: Office no. 101, 1st floor, PRM Plaza, plot no. – 947, above Kotak Mahindra Bank, 10th D road sardarpura, Jodhpur – 342003, Rajasthan.
- Aurangabad: Investment, CTS No. 20553, Office, 122, Samarth Nagar, Varad Ganesh Road, Aurangabad - 431 001.
- Udaipur - 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001
- Gorakhpur - Shop No. 23A, Cross Road the Mall, Bank Road, Gorakhpur - 273 001
- Anand - Narayan Empire, No. 4, Ground Floor, Opp. Mazda Bakery, Besides Panchal Hall, Anand Vidyanagar Road, Anand - 388 001

- Siliguri - 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001
- Meerut - Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004
- 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
- Dhanbad - Jharkhand Office No. 204, 2nd Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand - 826 001
- Valsad - Tarang Commercial, 101, 1st Floor, Opp. LIC Office, Halar Cross Road, Valsad, Gujarat- 396 001
- Muzaffarpur - Ground Floor, Rajpati Kunj, Pani Tanki Chowk, Jaiswal Campus, Behind Dainik Bhaskar Office, Mithanpura Road, Muzaffarpur - 842 002
- Amravati - Mangilal Dada Heights, 3rd Floor, Near Kedia Traders, Shrikrishna Peth, Dufferin Road, Near Irwin Square, Amravati, Maharashtra - 444 601
- Bhavnagar - 304, 3rd Floor, Corporate Center, Waghawadi Road, Bhavnagar, Gujarat - 364 002
- Mysore - (Karnataka) – 1st Floor, 12th Main, 6th Cross, Kamli, Saraswathipuram, Mysore, Karnataka- 570009
- Noida- (Uttar Pradesh) - Shop No. 101, First Floor, Plot No. P-1, Vishal Chambers, Sector-18, Noida, Uttar Pradesh
- Trichy - Tamil Naidu - Shri Balaji Arcade, 3rd Floor, No. C-5, 10th Cross West, Thillainagar, Trichy, Tamil Nadu – 620018
- Jabalpur - Madhya Pradesh - Ground Floor, Motor Mitra Building Napier Town, Jabalpur. (M.P) Pin: 482002.
- Aligarh - Uttar Pradesh - Shop No. 109, 110 at First floor, Nikjay Plaza, Samad Road, Aligarh, Uttar Pradesh – 202001.

Please note that the Bandhan Branch offices at • **Udaipur • Belgaum • Vizag • Thiruvananthapuram • Dhanbad • Muzaffarpur • Thrissur • Bhavnagar • Aligarh** 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). To know more about MFUI and the list of authorised MFUI POS, please visit the MFUI website (www.mfuindia.com).

Website / Electronic modes - Bandhan AMC shall accept transactions through its website (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 / phygital 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.