

INVESTMENT OBJECTIVE : The investment objective of the Investment Strategy is to generate long-term capital appreciation over the investment cycle by deploying capital in equity and equity related instruments including limited short exposure through derivatives across the market capitalisation. There is no assurance that the investment objective of the Investment Strategy will be achieved.

ASSET ALLOCATION PATTERN OF THE INVESTMENT STRATEGY : This includes asset allocation table giving the broad classification of assets and indicative exposure level in percentage terms. Under normal circumstances, the asset allocation pattern will be as follows:

Instruments	Indicative Allocation (% of total assets)	
	Minimum	Maximum
Equity and equity-related instruments (including unhedged short exposure)	80%	100%
Debt and Money Market Instruments including units of debt oriented mutual fund schemes	0%	20%
Units issued by InvTs	0%	20%

In accordance with the clause 21.6.1(e) of the SEBI Master Circular for Mutual Funds ("Master Circular") dated March 20, 2026, the cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions in corporate debt securities, Infrastructure Investment Trusts (InvTs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the investment strategy.

However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure. SEBI, vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

- Government Securities,
- T-Bills and
- Repo on Government Securities.

As the equity exposure can be created through Stock or Index futures, the fund intends to deploy not more than 64% of its assets in Cash and Cash Equivalent instruments to augment the return to the investor.

Further, a part of the total assets may be invested in the Tri-Party Repos (TREPS) on Government Securities or Treasury Bills to meet the liquidity requirements subject to regulatory approval, if any.

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

Sl no.	Type of Instrument	Percentage of exposure	Circular references
1	Securitized Debt including Pass Through Certificates (PTC)	0% - 10% (Upto 10% of the debt portion of the investment strategy)	Clause 13.1. 2 of SEBI Master Circular on Mutual Funds dated March 20, 2026
2	Equity Derivatives for non-hedging purposes ^	Long: Upto 100% Unhedged Short Exposure: Upto 25%	Clause 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026 Clause 21.6.1.(a) of SEBI Master Circular for Mutual Fund dated March 20, 2026
3	Hedged positions in equity and equity related instruments	Upto 100 % of the net assets of the investment strategy	-
4	Foreign/Overseas Securities	0% - 20%	Clause 13.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026
5	Securities lending	Maximum 20% (where not more than 5% of the net assets of the Investment Strategy will be deployed in securities lending to any single counterparty).	Clause 13.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026
6	Short selling	Upto 25%	Clause 6 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026.
7	Units issued by InvTs	0% - 20% (not more than 10 per cent of NAV in the units issued by a single issuer of InvT)	21.5.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026
8	Debt and Liquid mutual fund schemes managed by the AMC or in the schemes of any other mutual funds	0% - 10% (Exposure in this shall be considered under 20% for Debt and Money Market Instruments mentioned in the asset allocation table)	Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026.
9	Debt instruments with special features (AT1 and AT2 Bonds)	Maximum 10% of the NAV of the debt portfolio of the Investment Strategy in such instruments (where not more than 5% of the NAV of the debt portfolio of the investment strategy in such instruments issued by a single issuer).	Clause 13.1.9 of the SEBI Master Circular for Mutual Funds dated March 20, 2026.

Sl no.	Type of Instrument	Percentage of exposure	Circular references
10	Debt securities having structured obligations (SO rating) and/or Credit Enhancements (CE Ratings)	Maximum 10% of the debt portfolio of the Investment Strategy (where group exposure in such instruments shall not be more than 5% of the debt portfolio of the Investment Strategy)	Clause 13.1.10 of the SEBI Master Circular for Mutual Funds dated March 20, 2026.
11	Credit Default Swaps (CDS)	0%	-
12	Tri-Party Repos ^ ^	0% - 20%	Proviso under clause 13.1.2(B) of SEBI Master Circular for Mutual Funds dated March 20, 2026
13	Repo/ reverse repo transactions in corporate debt securities	0% - 10%	Clause 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026

Pending deployment of funds of the Investment Strategy, in terms of the investment objective of the Investment Strategy, and for margin purposes, the AMC may invest them in short term deposits in terms of clause 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time. The AMC shall not charge any investment management and advisory fees for parking of funds in such short-term deposits of scheduled commercial banks for the Investment Strategy.

^ ^ The exposure to TREPS may exceed the limit specified above at the time of building up the portfolio of the Investment Strategy post New Fund Offer and also pending deployment of new inflows received in the Investment Strategy on an ongoing basis. Further, a part of the total assets may be invested in the Tri-Party Repos on Government Securities or Treasury Bills (TREPS) to meet the liquidity requirements subject to regulatory approval, if any.

^ The fund will use any of the following strategies for portfolio construction / rebalancing i.e. an unhedged long-only portfolio, partially-hedged long-only portfolio using index / stock futures or index / stock options, fully-hedged portfolio using index / stock futures or index / stock options, unhedged-long-short portfolio with 25% unhedged -short positions using stock futures or stock options, partially-hedged long-short portfolio with 25% unhedged-short using index / stock futures or index / stock options, fully-hedged long portfolio along with 25% unhedged-short using index / stock futures or index / stock options.

The total exposure related to options premium paid will not exceed 20% of the net assets of the Investment strategy. The Investment strategy can participate in covered call Option strategy. It is a call option that gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset.

In accordance with paragraph 13.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the following conditions shall apply to the participation of Investment Strategy in the overseas investments. Please note that the investment restrictions applicable to the Investment Strategy's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time. The regulations pertaining to investment in ADRs/ GDRs/Foreign Securities and Overseas ETFs have now been decided as under:

The aggregate ceiling for overseas investments is US \$7 billion as per the above mentioned SEBI Circulars. Within the overall limit of US \$ 7 billion, Investment Strategy can make overseas investments subject to a maximum of US \$1 billion per mutual fund. Further, SIFs can make investments in Overseas Exchange Traded Fund (ETFs) subject to a maximum of US \$300 million per mutual fund, within the overall industry limit of US \$ 1 billion.

Pursuant to paragraph 13.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Investment Strategy may invest in overseas securities / overseas ETFs as mentioned below.

Investments in Overseas Securities (in USD mn.)	Investments in Overseas ETFs (in USD mn.)
5	5

The Investment Strategy may invest during the six months period post closure of NFO. Post completion of the six months period, the relevant provisions of para 13.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, shall be applicable.

At all times the portfolio will adhere to the overall investment objectives of the Investment Strategy.

Deployment of Funds collected in New Fund Offer (NFO) Period:

In accordance with Regulation 32(4) of SEBI MF Regulations read with clause 7.24 of SEBI Master Circular dated March 20, 2026, the AMC shall deploy the funds collected during NFO period within 30 business days from the date of allotment of units.

In exceptional cases, if the AMC is not able to deploy within 30 business days, then the 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 upon examination of root cause for delay in deployment, may extend the timeline, either partially or fully by 30 business days and shall also recommend on how to ensure the deployment and shall monitor the same. However, an extension shall not be ordinarily granted if the Investment Strategy's assets are liquid and readily available.

Further, in case, funds are not deployed as per asset allocation mentioned above and as per mandated plus extended timeline, the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in SEBI Master Circular dated March 20, 2026.

Change in Investment pattern:

The Investment Strategy may review the above pattern of investments based on views on markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Investment Strategy. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be in accordance with Clause 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as amended from time to time, for short term and for defensive considerations only. In case of deviation from the asset allocation pattern, under normal circumstances, the portfolio would be rebalanced within 30 calendar days from the date of deviation.

Rebalancing period in case of passive breaches

As per clause 3.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time, in the event of deviation from mandated asset allocation mentioned in the Investment Strategy Information Document (SID) or various prudential limits prescribed by the Board, inter-alia, including issuer limits, group limits and sector limits etc due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the Fund Manager shall rebalance the portfolio of the Investment Strategy within 30 Business Days. In case the portfolio of the Investment 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. The AMC shall comply with the requirements prescribed under clause 3.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time.

INVESTMENT APPROACH : The Investment approach is an actively managed strategy seeking to generate long term capital appreciation by investing predominantly in equity & equity related instruments.

The strategy offers flexibility across market capitalisations, allowing the fund manager to invest without being constrained by any specific market-cap segment or investment style. The strategy aims to judiciously manage exposure by balancing equity long and short positions, guided by the fund manager's market outlook and the prevailing risk-reward dynamics at different points in time.

The investment approach of the Investment Strategy will be reviewed from time to time and might change considering the best interest of the unitholders and if the market conditions warrant it.

Derivatives Strategy:

Trading in Derivatives

The Investment Strategy may deploy various derivative strategies that are suitable for the fund from time to time. It will involve activities such as buying and selling of stock and index futures as well as stock and index options as deemed suitable.

On the Equity side, this would involve buying or selling of index futures or options. The extent to which this can be done is determined by existing guidelines. For Equity Stock Futures, the strategies may employ buying or selling futures. As for Equity Options, it would involve buying or selling a Call or Put option.

Tentative list of derivative strategies to be deployed for short exposure:

Short Strategies	Description	Max Profit	Max Loss	Risk Level	When will the strategy be used
Short Futures	Shorting Index or Stock Futures to benefit from price decline	High (if market falls)	Theoretically unlimited. Risk management to ensure adherence to internally defined risk limits	Very High	Strong bearish outlook
Synthetic Short	Buy a put and sell a call at the same strike and expiration to mimic a short stock position. Profits from a significant price decline	High (if market falls)	Theoretically unlimited. Risk management to ensure adherence to internally defined risk limits	Very High	Strong bearish outlook
Long Put	Buy a put option to profit from a decline in the asset price below the strike	High (if market falls)	Premium paid	Low	Strong bearish outlook

Short Strategies	Description	Max Profit	Max Loss	Risk Level	When will the strategy be used
Bear Put Spread	Buy a put at a higher strike and sell a put at a lower strike, same expiration. Profits from a moderate price decline	Moderate	Premium paid	Low	Moderate bearish view
Short Call	Sell a call option, profiting if the asset price stays below the strike	Premium received	Theoretically unlimited. Risk management to ensure adherence to internally defined risk limits	Very high	Bearish to neutral, risky
Bear Call Spread	Sell a call at a lower strike and buy a call at a higher strike, same expiration. Profits if price stays below the lower strike	Premium received	Limited	Moderate	Mild bearish or neutral
Long Put Butterfly	Buy one put at a lower strike, sell two puts at a middle strike, buy one put at a higher strike, same expiration. Profits from a limited move to the middle strike	Limited	Premium paid	Low	Limited bearish move
Long Put Calendar	Sell a near-term put and buy a longer-term put at the same strike. Profits from a gradual price decline and time decay	Moderate to high	Premium paid	Low	Expect gradual bearish move
Long Put Diagonal	Sell a near-term put at a lower strike and buy a longer-term put at a higher strike. Profits from a moderate decline and premium collection	Moderate to high	Premium paid	Low	Moderate bearish with income
Ratio Put Spread	Buy one put at a higher strike and sell multiple puts at a lower strike, same expiration. Profits from a moderate decline with premium collection	Moderate	Theoretically unlimited. Risk management to ensure adherence to internally defined risk limits	High	Bearish with premium collection

For detailed derivative strategies, please refer to SAI.

Portfolio Turnover:

The investment strategy being an open ended investment strategy, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further the trading opportunities could be explored by the fund manager to optimise returns for the investment strategy, which could result in increase in portfolio turnover. The Fund manager would also be required to rebalance the portfolio in line with the asset allocation and the investment objectives. The portfolio will be managed taking into account the associated risks perceived/expected so as to minimise risks by using appropriate risk management techniques. All of these could result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the investment strategy. Frequent trading may increase the profits which could offset the increase in costs. The Fund Manager will endeavour to optimise portfolio turnover to maximise gains and minimise risks keeping in mind the costs associated with it. However, it is difficult to estimate with reasonable measure of accuracy, the likely turnover in the portfolio of the investment strategy. The investment strategy has no specific target relating to portfolio turnover.

RISK PROFILE OF THE INVESTMENT STRATEGY : Investments in SIF involve various 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:

Investment Strategy Specific Risk Factors:

The Investment Strategy is subject to various risks, including but not limited to: market risk, business risk, derivatives risk, concentration risk, interest rate risk, reinvestment risk, basis and spread risk, liquidity risk, credit/default risk, counterparty risk, duration and settlement risk, performance and prepayment risk, as well as risks tied to investments in InVIs, debt instruments with special features, securities lending, and risks related to Tri-party Repo and segregated portfolios.

Each type of security included in the Investment Strategy's portfolio carries its own set of risks, which may cause the overall risk profile of the Investment Strategy to vary over time.

The Investment Strategy's performance may also be influenced by shifts in government policies, interest rates, and factors affecting trading volumes, liquidity, and settlement systems.

1. Risk factors associated for investments in this SIF Investment strategy:

In a long short fund, the fund has active positions in both directions and this could lead to higher risk if both the direction trades go wrong. The performance may vary more versus the market performance. In case of unhedged option writing strategy, the reward is limited, while risk could be unlimited for the particular trade. Any specific squeezing of positions like short/gamma squeeze may impact the positions adversely.

- Movements in the Net Asset Value (NAV) of the Investment Strategy may impact the performance. Any change in the investment policies or fundamental attributes of the Investment Strategy will affect the performance of the Investment Strategy to the extent of investment in such investment strategy.
- Redemptions in the Investment Strategy would be subject to applicable exit loads.

2. Risks Associated with investments in Equities

The Investment 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.

The following are the main risks related to investing in equities:

Market risk: Market Risk is any type of risk due to the market conditions and evolution, such as volatility in the capital markets, changes in macro-economic conditions and factors, interest rates, changes in policies of the Government, taxation laws or any other political and economic development, which all may negatively affect the prices of the securities invested in by the Investment Strategy.

Business risk: Risk related to uncertainty of income caused by the nature of a company's business and having an impact on price fluctuations.

Liquidity risk related to equity instruments: This risk pertains to how saleable a security is in the market or the ease at which a security can be sold at or close to its' quoted or published price/value.

Securities that are listed on the stock exchange generally carry lower liquidity risk; the ability to sell these investments is limited by the overall trading volume on the stock exchanges.

Performance Risk: Performance of the Investment Strategy may be impacted with changes in factors which affect the capital market.

Counterparty Risk: This is the risk of failure of counterparty to the transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the investment strategy in case of counterparty default.

Settlement Risk: 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 Investment Strategy to make purchases in intended securities due to settlement problems could cause the Investment Strategy to miss certain investment opportunities. Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

Selection Risk: The risk that a security chosen will underperform the market for reasons that cannot be anticipated.

Timing risk: It is the risk of transacting at a price based on erroneous future price predictions resulting to losses. Timing risk explains the potential for missing out on beneficial movements in price due to an error in timing. This could lead to purchasing too high or selling too low.

Legislative and fiscal risk: The risk that a change in the tax code or law could affect the value of taxable or tax-exempt interest income.

Concentration risk: This is the risk arising from over exposure to few securities/issuers/sectors.

3. Risks associated with investing in Fixed Income Securities/Bonds:

The following are the risks associated with investment in Fixed Income Securities/Bonds:

Interest Rate Risk: This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. Fixed income securities such as government bonds, corporate bonds, and money market instruments etc. run price-risk or interest-rate risk. Generally, when interest rates rise, prices of fixed income securities

fall and when interest rates drop, the prices generally increase. The extent of fall or rise in the prices depends upon factors such as coupon, maturity of the security, the yield level at which the security is being traded. The longer the time to a bond's maturity, the greater is its interest rate risk. The NAV of the Investment Strategy is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

Re-investment Risk: Investments in fixed income securities may carry re-investment 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.

Basis Risk: This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for example, when a bond is hedged using a derivative, the change in price of the bond and the change in price of the derivative may not be fully correlated leading to basis risk in the portfolio. The underlying benchmark of a floating rate security might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio. Example: Where swaps are used to hedge an underlying fixed income security, basis risk could arise when the fixed income yield curve moves differently from that of the swap benchmark curve or if there is a mismatch in the tenor of the swap and the fixed income security.

Spread Risk: Yield Spreads between fixed income securities might change. Eg. Corporate Bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which might adversely affect the NAV of the Investment Strategy. Similarly, in case of floating rate securities, where the coupon is expressed in terms of a spread or mark up over the benchmark rate, widening of the spread results in a fall in the value of such securities.

Liquidity Risk: This risk pertains to how saleable a security is in the market or the ease at which a security can be sold at or close to its true value. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. The liquidity of debt securities may change, depending on market conditions. At the time of selling the security, the security can become less liquid (wider spread) or illiquid, leading to loss in value of the portfolio. Securities that are unlisted also carry a higher liquidity risk compared to listed securities.

Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Investment Strategy and may lead to the Investment Strategy incurring mark to market losses and losses when the security is finally sold.

Liquidity risk is greater for thinly traded securities such as lower-rated bonds, bonds that were part of a smaller issue, bonds that have recently had their credit rating downgraded or bonds sold by an infrequent issuer. Bonds are generally the most liquid during the period right after issuance when the typical bond has the highest trading volume.

Credit Risk/ Default Risk: Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest &/or principal payment obligations and/or on violation of covenant(s) and/or delay in scheduled payment(s). Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. Government Security is a sovereign security and the default risk is zero. Corporate bonds carry a higher credit risk than Government Securities. Within corporate bonds also there are different levels of safety. Credit risks of most issuers of debt securities are rated by independent and professionally run rating agencies. Ratings of Credit issued by these agencies typically range from "AAA" (read as "Triple A" denoting "Highest Safety") to "D" (denoting "Default"). A bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

Counterparty Risk: This is the risk of failure of counterparty to the transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the Investment Strategy in case of counterparty default.

Settlement Risk: 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 Investment Strategy to make purchases in intended securities due to settlement problems could cause the Investment Strategy to miss certain investment opportunities. Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

Duration Risk: The modified duration of a bond is a measure of its price sensitivity to interest rates movements, based on the average time to maturity of its interest and principal cash flows.

Bond portfolio managers increase average duration when they expect rates to decline, to get the most benefit, and decrease average duration when they expect rates to rise, to minimize the negative impact. If rates move in a direction contrary to their expectations, they lose.

Inflation Risk: Inflation causes tomorrow's currency to be worth less than today's; in other words, it reduces the purchasing power of a bond investor's future interest payments and principal, collectively known as "cash flows." Inflation also leads to higher interest rates, which in turn leads to lower bond prices. Inflation-indexed securities such as Treasury Inflation Protection Securities (TIPS) are structured to remove inflation risk.

Performance Risk: Performance of the Investment Strategy may be impacted with changes in factors which affect the capital market and in particular the debt market.

Selection Risk: This is the risk that a security chosen will underperform the market for reasons that cannot be anticipated.

Timing Risk: It is the risk of transacting at a price based on erroneous future price predictions resulting to losses. Timing risk explains the potential for missing out on beneficial movements in price due to an error in timing. This could lead to purchasing too high or selling too low.

Prepayment Risk: The borrower may repay the receivables earlier than scheduled, which may result in change in the yield and tenor for the Investment Strategy.

Call Risk: Some corporate, municipal and agency bonds have a "call provision" entitling their issuers to redeem them at a specified price on a date prior to maturity. Declining interest rates may accelerate the redemption of a callable bond, causing an investor's principal to be returned sooner than expected. In that scenario, investors have to reinvest the principal at the lower interest rates. (See also Reinvestment risk.)

Concentration Risk: This is the risk arising from over exposure to few securities/issuers/sectors.

Legislative Risk: This is the risk that a change in the tax code could affect the value of taxable or tax-exempt interest income.

4. Risks associated with investing in Derivatives:

Derivatives are financial contracts designed to create pure price exposure to an underlying commodity, asset, security, rate, index or event. In general, they do not involve the exchange or transfer of principal or title, so investors do not actually buy anything. Rather their purpose is to capture, in the form of value changes, some underlying price change or event.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

The Investment Strategy may use permitted derivative instruments like futures, options, interest rate swaps, forward rate agreements or other debt derivative instruments as may be permitted from time to time.

Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to manage the risks.

The risks associated with investments in derivatives are as follows:

Market Risk: Derivatives are traded in the market and are exposed to losses due to change in the prices of the underlying and/or other assets and, change in market conditions and factors. The volatility in prices of the underlying may impact derivative instruments differently than its underlying.

Basis Risk (Debt): This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for example, when a bond is hedged using a derivative, the change in price of the bond and the change in price of the derivative may not be fully correlated leading to basis risk in the portfolio. The underlying benchmark of a floating rate security might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio. Example: Where swaps are used to hedge an underlying fixed income security, basis risk could arise when the fixed income yield curve moves differently from that of the swap benchmark curve or if there is a mismatch in the tenor of the swap and the fixed income security.

Credit Risk: The Credit Risk is the risk that the counter party will default in its obligations and is generally small as in a derivative transaction there is generally no exchange of the principal amount.

Liquidity Risk: This risk arises from the inability to sell derivatives at prices that reflect the underlying assets/ rates/ indices, lack of availability of derivative products across different maturities and with various risk appetite.

Valuation Risk: This is the risk of mis-pricing or improper valuation of derivatives due to inadequate trading data with good volumes.

Operational / Systemic Risk: This is the risk arising due to failure of operational processes followed by the exchanges and Over the Counter (OTC) participants for the derivatives trading.

Counterparty Risk: Counterparty risk is the risk that losses will be incurred due to the default by the counterparty for OTC derivatives.

Exposure Risk: An exposure to derivatives in excess of the hedging requirements can lead to losses. An exposure to derivatives can also limit the profits from a plain investment transaction.

Interest Rate Risk: This risk arises from the movement of interest rates in adverse direction. As with all the debt securities, changes in the interest rates will affect the valuation of the portfolios.

5. Risk Factors associated with investing in Derivatives for short exposure:

Derivative strategies are designed to capitalize on price movements in underlying assets. However, significant market volatility may lead to substantial losses, particularly in directional strategies or uncovered positions, where unexpected price swings could impact performance.

Strategies employing options, are subject to time decay, where the value of options decreases as expiration nears. If anticipated price movements do not materialize within the option's lifespan, these positions may become unprofitable, affecting returns.

Derivative trading involves costs such as premiums, commissions, and bid-ask spreads, which can erode returns. This is particularly relevant for strategies with narrow profit margins, or complex strategies like spreads and combinations requiring multiple transactions.

Certain derivatives may exhibit lower liquidity, resulting in wider bid-ask spreads or challenges in entering or exiting positions at optimal prices. This may increase costs or complicate trade execution, especially in advanced strategies like diagonal spreads or synthetic positions.

Sudden market events or shifts in implied volatility can disrupt strategies, which rely on the underlying asset remaining within a specific price range. Misalignment with market conditions may lead to losses.

6. Risk factors associated with Short Selling:

Short-selling is the sale of shares which are not owned by the seller at the time of trade. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock he shorted and returns the stock to close out the loan. If the price of the stock corrects, Short seller can buy the stock back for less than he received for selling it and earn profit (the difference between higher short sale price and the lower purchase price). If the price of stock appreciates, short selling results in loss. Thus, Short positions carry the risk of losing money and these losses may grow theoretically unlimited if the price increases without limit and shall result into major losses in the portfolio.

7. Risk factors associated with investing in Foreign Securities:

Currency Risk: Moving from Indian Rupee (INR) to any other currency entails currency risk. To the extent that the assets of the Investment strategy will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee.

Interest Rate Risk: The pace and movement of interest rate cycles of various countries, though loosely co-related, can differ significantly. Hence by investing in securities of countries other than India, the Investment strategy stand exposed to their interest rate cycles.

Credit Risk: Investment in Foreign Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the

creditworthiness of the issuer. This is substantially reduced since the SEBI (Mutual Funds) Regulations stipulate investments only in debt instruments with rating not below investment grade by accredited/registered credit rating agency.

Taxation Risk: Investment in Foreign Securities poses additional challenges based on the tax laws of each respective country or jurisdiction. The investment strategy may be subject to a higher level of taxes than originally anticipated and or dual taxation. The investment strategy may be subject to withholding or other taxes on income and/or gains arising from its investment portfolio. Further, such investments are exposed to risks associated with the changing /evolving tax / regulatory regimes of all the countries where the Investment strategy invests. All these may entail a higher outgo to the Investment strategy by way of taxes, transaction costs, fees etc. thus adversely impacting its NAV; resulting in lower returns to an Investor.

Legal and Regulatory Risk: Legal and regulatory changes could occur during the term of the Investment strategy which may adversely affect it. If any of the laws and regulations currently in effect should change or any new laws or regulations should be enacted, the legal requirements to which the Investment strategy and the investors may be subject could differ materially from current requirements and may materially and adversely affect the Investment strategy and the investors. Legislation/ Regulatory guidelines could also be imposed retrospectively.

Country Risk: The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

To manage risks associated with foreign currency and interest rate exposure, the fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/ RBI from time to time.

The Investment Strategy will be investing in overseas markets as per the asset allocation of the investment strategy and headroom available to the SIF. However, the said limits/headroom shall be guided by the SEBI/RBI circulars/guidelines issued in this regard from time to time.

8. Risks associated with investing in Securities Segment and Tri-party Repo trade settlement:

The Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the SIF 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). 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 fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the fund is called upon to absorb settlement/default losses of another member by CCIL, the investment strategy may lose an amount equivalent to its contribution to the default fund.

9. Risk factors associated with investments in REITs/InvTs:

- i) **Liquidity Risk:** This refers to the ease with which securities/instruments of REITs/InvTs can be sold. There is no assurance that an active secondary market will develop or be maintained. Hence, there could be times when trading in the units is infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities/instruments for which a liquid market exists. As these products are new to the market they are likely to be exposed to liquidity risk.
- ii) **Reinvestment Risk:** Investments in securities/instruments of REITs/InvTs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- iii) **Price Risk:** Securities/Instruments of REITs/InvTs are volatile and prone to price fluctuations on a daily basis owing to market movements. The extent of fall or rise in the prices depends upon factors such as general market conditions, factors and forces affecting capital market, real estate and infrastructure sectors, level of interest rates, trading volumes, settlement periods and transfer procedures.
- iv) **Interest Rate Risk:** Securities/Instruments of REITs/InvTs run interest rate risk. Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.
- v) **Credit Risk:** Credit risk means that the issuer of a REITs/InvT security / instrument may default on interest payment or even on paying back the principal amount on maturity. Securities / Instruments of REITs/InvTs are likely to have volatile cash flows as the repayment dates would not necessarily be pre-scheduled.
- vi) **Regulatory/Legal Risk:** REITs/InvTs being new asset classes, rights of unit holders such as right to information etc. may differ from existing capital market asset classes under Indian Law.

10. Risk factors associated with instruments having special features:

If the Investment Strategy invests in debt instruments having special features, the following risks associated with debt instruments having special features will be applicable. The risk factors stated below for investment in debt instruments having special features are in addition to the risk factors associated with Fixed Income Securities/Bonds stated above:

- i. The Investment Strategy may invest in certain debt instruments with special features which may be subordinated to equity and thereby such instruments may absorb losses before equity capital. The instrument may also be convertible to equity upon trigger of a pre-specified event for loss absorption. Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework are some instruments which may have above referred special features.
The debt instruments having such special features as referred above, would be treated as debt instruments until converted to equity.
- ii. The instruments may be subject to features that grant the issuer a discretion in terms of writing down the principal/coupon, to skip coupon payments, to make an early recall etc. Thus, debt

instruments with special features are subject to "Coupon Discretion", "Loss Absorbency", "Write down on Point of Non-Viability (PONV) trigger event" and other events as more particularly described as per the term sheet of the underlying instruments.

- iii. The instruments are also subject to Liquidity Risk pertaining to how saleable a security is in the market. The particular security may not have a market at the time of sale due to uncertain/insufficient liquidity in the secondary market, then the investment strategy may have to bear an impact depending on its exposure to that particular security.

11. Risk Factors Associated with Securities Lending:

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Investment Strategy and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

12. Risks associated with debt instruments having Structured Obligations (SO) / Credit Enhancements (CE):

1. Relative liquidity of SO/CE instruments may be lower than a plain vanilla instrument in the same rating bucket irrespective of the inherently strong credit features. This is because of the asymmetry in the potential investor universe which invests in structured instruments vis-a vis plain vanilla debt instruments, due to regulatory constraints.
2. SO/CE instruments, if off balance sheet in nature, may have strong underlying collateral but limited access to main issuer/ originator balance sheet. This can work both in favour if the issuer credit profile weakens but the structure strength remains intact or vice-versa.
3. Since the strength (credit quality/ rating) of the instruments is derived from the strength of the underlying structure, any weaknesses in structuring could undermine the credit quality in a meaningful manner.

13. Risks associated with investing in Securitized Debt:

The risks associated with investments in Securitized Debt are as follows:

Limited Recourse, Delinquency and Credit Risk: The investment strategy may invest in domestic securitized debt such as Asset Backed Securities ("ABS") or Mortgage-Backed Securities ("MBS"). ABS are securitized debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. MBS are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature.

ABS / MBS instruments reflect the undivided interest in the underlying assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables or the parent or any affiliate of the seller, issuer and originator. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. ABS / MBS holders will suffer credit losses in the event of the delinquencies and credit losses in the underlying pool may exceed the credit enhancement provided. As compared to the normal corporate or sovereign debt, ABS / MBS are exposed to a higher level of reinvestment Risk.

Underlying Risk: In terms of specific risks attached to securitization, each asset class would have different underlying risks. Residential Mortgages generally have lower default rates than other asset classes, but repossession becomes difficult. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Asset classes like personal loans, credit card receivables are unsecured and in an economic downturn may witness higher default. A corporate loan/receivable, depend upon the nature of the underlying security for the loan or the nature of the receivable and the risks correspondingly fluctuate. In case the underlying pool receives the cash flows from multiple assets/loans; the credit risk of the securitized instrument might increase with increase in the correlation of the underlying asset pool and thereby might result in the decrease of the value of the instrument. In addition, the correlation estimations are exposed to the model risks at the level of originator, which might further accentuate the risk profiles of the instruments. However, these risks are mitigated by adequate diversification of the underlying.

Liquidity & Price Risk: Currently, secondary market for securitised papers is not very liquid. There is no assurance that an active secondary market will develop for such securities. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Prepayment Risk: This risk arises when the borrower pays off the loan sooner than expected. When interest rates decline, borrowers tend to pay off high interest loans with money borrowed at a lower interest rate, which shortens the average maturity of ABS. However, there is some prepayment risk even if interest rates rise, such as when an owner pays off a mortgage when the house is sold or an auto loan is paid off when the car is sold.

Extension Risk: This is the risk that rising interest rates will slow the assumed prepayment speeds of mortgage loans, delaying the return of principal to their investors and causing them to miss the opportunity to reinvest at higher yields.

Reinvestment Risk: Since prepayment Risk increases when interest rates decline, this also introduces reinvestment Risk, which is the risk that the principal can only be reinvested at a lower rate.

Bankruptcy of the Originator or Seller: If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.

Co-mingling Risk: The Servicers normally deposit all payments received from the Obligors into the Collection Account. However, there could be a time gap between collection by a Servicer and depositing the same into the Collection Account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the Loan Agreements may probably not be segregated from other funds of the Servicer. If the Servicer fails to remit such funds due to Investors, the Investors may be exposed to a potential loss. Due care is normally taken to

ensure that the Servicer enjoys highest credit rating on standalone basis to minimize Co-mingling Risk.

14. Risk factors associated with repo transactions in Corporate Debt Securities:

Counterparty Risk: This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. Fund Manager will endeavor to manage counterparty risk by dealing only with counterparties having strong credit profiles assessed through in-house credit analysis and / or with regulated entities. In the event of default by the repo counterparty, the Investment Strategy will have recourse to the corporate debt securities given as collateral to recover the investment by selling the collateral in the market. However, selling of collateral will also be subject to liquidity risk in the market and the Investment Strategy may incur impact cost at the time of selling the collateral.

Collateral Risk: Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations or there is downward migration in rating of collateral. Further if the rating of collateral goes below the minimum required rating during the term of repo or collateral becomes ineligible for any reason, counterparty will be expected to substitute the collateral. In case of failure to do so, the AMC / Investment Strategy will explore the option for early termination of the trade.

15. Risks associated with transaction in Units through stock exchange(s):

In respect of transaction in Units of the Investment Strategy through BSE and / or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control.

16. Risks associated with segregated portfolio:

If segregated portfolio is created pursuant to clause 5.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the following risks associated with segregated portfolio will be applicable: The unit holders may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in the segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange. The risks associated in regard to the segregated portfolio are as follows:

- i. The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.
- ii. The security comprising the segregated portfolio may not realize any value.
- iii. Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange.
- iv. The trading price of units on the stock exchange may be significantly lower than the prevailing Net Asset Value (NAV) of the segregated portfolio.

17. Risk factors associated with potential change in tax structure:

As per the asset allocation, the Investment strategy can achieve minimum 80% of its total assets in Equity and Equity Related instruments including derivatives. However, as per the Income Tax Act for a fund to qualify for an equity fund taxation, minimum 65% should be invested in equity shares of domestic companies, which does not include derivatives.

Hence, there could be two separate taxation scenarios where in the strategy either has minimum 65 per cent in equity shares of domestic companies and the portfolio will qualify for Equity Mutual Fund Taxation or may have an exposure of minimum 36% up to 64% in equity shares of domestic companies which will qualify it for other than equity oriented schemes (other than specified mutual fund scheme).

The percentage of equity shareholding of the strategy shall be computed with reference to the annual average of the monthly averages of the opening and closing figures to determine the applicable taxation. In view of the dynamic nature of tax consequences, each Unit holder is advised to consult his / her own professional tax advisor.

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

PLANS/OPTIONS :

Plans -

- Direct Plan and
- Regular Plan

Options under each Plan(s)

- Growth
- Income Distribution cum Capital Withdrawal (IDCW)

The Income Distribution cum Capital Withdrawal option has the following facilities:

- Reinvestment of Income Distribution cum Capital Withdrawal Option
- Payout of Income Distribution cum Capital Withdrawal Option

Default option/ facility (as applicable)

Option/Facility	Default - Option/Facility
Default Option	Growth
Default Facility	Reinvestment of Income Distribution cum Capital Withdrawal Option

Default Plan:

The treatment of applications under "Direct"/ "Regular" Plans shall be as follows:

Scenario	Broker Code mentioned by the investor (Provided broker is empaneled with AMC)	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

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

In case distributor is un-empanelled and transaction is initiated through Exchange Platforms then the amount will be refunded to investor.

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

The following cut-off timings shall be observed by the SIF in respect of a valid application received on any business day at an Official Point of Acceptance of transactions:

Subscriptions / Purchases including Switch - ins

Cut off Time	Applicable NAV
In respect to valid applications received upto 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Investment strategy before the cut off time and the funds are available for utilization before the cut-off time on the same day	The Closing NAV of the day shall be applicable
In respect to valid applications received after 3.00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Investment strategy either on the 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, where the funds for the entire amount are credited to the bank account of the Investment strategy before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time of any subsequent Business Day	The closing NAV of such subsequent Business Day shall be applicable.

For allotment of units in respect of purchase / switch-in to the Investment strategy, it shall be ensured that:

- Application for purchase/switch-in is received before the applicable cut-off time;
- Funds for the entire amount of subscription / purchase as per the application for purchase/switch-in are credited to the bank account of the Investment strategy before the cut-off time;
- The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Investment strategy; and
- In case of switch-in into the Investment strategy, the NAV applicability shall be based on the date of payout from the switch-out investment strategy.

For systematic investment transactions such as Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs), the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the target Investment strategy irrespective of the SIP/ STP registration date, instalment date and amount of the SIP/ STP.

It is clarified that for purchases, if funds are received in advance and the purchase application is received after receipt of funds in the Investment strategies bank account, then the applicable NAV would be based on the date and time of receipt of the application.

Redemptions including Switch - outs

Cut off Time	Applicable NAV
Where the application is received upto 3.00 PM	The Closing NAV of the day of receipt of application
Where application is received after 3.00 PM	The Closing NAV of the next business day

Applicable NAV in case of Redemptions under dematerialised mode:

It may be noted that in case of Redemption of units held in demat mode, the date and time available in the electronic feed from the DP sent to the AMC/Registrar will only be considered for the purpose of determination of Applicable NAV.

SUBSCRIPTION FREQUENCY: Daily (only Business Days)

REDEMPTION FREQUENCY: Daily (only Business Days)

MINIMUM INVESTMENT THRESHOLD:

Pursuant to clause 21.4 of SEBI Master circular dated March 20, 2026 as amended from time to time, the minimum aggregate investment by an investor across all investment strategies offered by Arthaya SIF, at the Permanent Account Number ('PAN') level, shall not be less than INR 10 lakh. (Minimum Investment threshold)

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 Investment Strategy of Arthaya SIF.

Provided that the requirement of minimum investment amount shall not apply to an accredited investor.

Provided that, the above provisions shall not be applicable for mandatory investments made by AMC for designated employees under paragraph 7.14 of the Master Circular for Mutual Funds dated March 20, 2026.

Mechanism for monitoring compliance with Minimum Investment Threshold:

The AMC will monitor compliance with the Minimum Investment Threshold on a daily basis and ensure that there are no active breaches. The AMC will ensure that the investor's total investment value does not fall below the Minimum Investment Threshold due to redemption transactions initiated by the investor.

Passive breaches: 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.

Active breach: In case of any active breach of the Minimum Investment Threshold by an investor, including through transactions on stock exchanges or off-market transfers:

- all units of such investor held across investment strategies of the concerned SIF shall be frozen for debit, and
- a notice of 30 calendar days shall be given to such investor to rebalance the investments in order to comply with the Minimum Investment Threshold.

Pursuant to the notice under above provision:-

- In case investor rebalances his/her investments in SIF within the notice period of 30 calendar days, the units of SIF of such investor shall be unfrozen, and no further action shall be taken with regard to compliance with Minimum Investment Threshold.
- In case the investor fails to rebalance the investments within the aforesaid 30 calendar day period, the frozen units shall be automatically redeemed by the AMC, at the applicable Net Asset Value of the next immediate business day after the 30th calendar day of the notice period.

For the purpose of SIF, the 'Active Breach' shall mean fall in the aggregate value of an investor's total investment across all investment strategies of SIF, below the Minimum Investment Threshold of INR 10 lakh, on account of any transactions (i.e. redemption, transfer, sale etc.) initiated by the investor. The 30-day notice/rebalancing period shall commence from the date the AMC/RTA communicates the breach to the investor.

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS :

PURCHASE/SWITCH -IN:

During NFO:

- **Purchase:** ₹ 10,00,000/- and in multiples of ₹ 1/- thereafter
- **Systematic Investment Plan (SIP):** SIP will be available, subject to the first cheque being ₹ 10 lakhs or above or the SIP application of minimum SIP amount is supported by a lumpsum of ₹ 10 lakhs.

Minimum amount for accredited investor during NFO and Continuous basis: ₹ 1,00,000/- and in multiples of ₹ 1/- thereafter.

On continuous basis:

Fresh Purchase: ₹ 10,00,000/- and in multiples of ₹ 1/- thereafter

For Systematic Plans :

SIP: ₹ 10,000/- and in multiples of ₹ 1 thereafter [Minimum 6 installments]

SWP: ₹ 10,000/- and in multiples of ₹ 1 thereafter [Minimum 6 installments]

STP: ₹ 10,000/- and in multiples of ₹ 1 thereafter [Minimum 6 installments]

The clauses on SIP, 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.

ADDITIONAL PURCHASE:

₹ 10,000 and in multiples of ₹ 1 thereafter.

The minimum application amount mentioned above shall not be applicable to the mandatory investments made in the Investment Strategy pursuant to the clause 7.14 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

REDEMPTION/RE-PURCHASE:

₹ 1,000/- and in multiples of ₹ 1/- thereafter.

The redemption will be subject to compliance with provisions mentioned under "Minimum investment threshold"

NOTICE PERIOD (Maximum duration of notice period shall not exceed 15 working days.):

Not Applicable.

DESPATCH OF REPURCHASE (REDEMPTION) : Request Under normal circumstances, the redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.

For list of exceptional circumstances refer para 15.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

However, under exceptional circumstances where the investment strategy would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI).

BENCHMARK INDEX :

NIFTY 200 TRI[®]

(The performance of the Investment Strategy will be benchmarked against the above benchmark index.)

Justification for use of benchmark:

The investment strategy would predominantly operate in stocks in the F&O space (largecap and midcap stocks), while taking measured exposure to smallcap stocks to generate alpha. As large part of the universe of operation is within top 200 stocks, NSE 200 is chosen as appropriate benchmark.

The composition of the benchmark is such that it is most suited for comparing performance of the Investment Strategy.

The Trustee reserve the right to change the benchmark if due to a change in market conditions, a different index /indices appears to provide a more appropriate basis for comparison of performance of Investment Strategy as per the guidelines and directives issued by SEBI/AMFI from time to time.

*** **Nifty Benchmark Disclaimer:** The Product(s) are not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Nifty 200 Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the Nifty 200 Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty 200 Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the NIFTY 200 Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) POLICY: The Trustee will endeavour to declare IDCW under the Income Distribution cum Capital Withdrawal Option as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations.

IDCW, if declared, will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the register of Unit holders on the notified record date. The IDCW warrants/proceeds shall be dispatched to the unit holders within seven working days from the record date. The AMC shall be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

The actual declaration of IDCW and the rate of IDCW will inter alia, depend on availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 2026 and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unit holders as to the rate of IDCW distribution nor that IDCW will be declared regularly.

On payment of IDCW, the NAV of the Units under the Income Distribution cum Capital Withdrawal Option will fall to the extent of the IDCW payout and applicable statutory levies, if any.

For further details please refer the ISID of the Investment Strategy.

NAME OF THE FUND MANAGER (CO- FUND MANAGERS):

Mr. Rajesh Aynor (Fund Manager)

Mr. Hiten Bhadra (Co-Fund Manager) (for Arbitrage portion)

Tenure for which the Fund Manager has been managing the Investment Strategy: Not applicable as it is a New Investment Strategy

NAME OF THE TRUSTEE COMPANY : Union Trustee Company Private Limited.

PERFORMANCE OF THE INVESTMENT STRATEGY : This Investment Strategy is a new Investment Strategy and does not have any performance track record.

EXPENSES OF THE INVESTMENT STRATEGY:

(i) **Load Structure**

New Fund Offer Period & Continuous Offer

Exit Load:**

- 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units.
- Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

** Goods and Services tax on exit load, if any, will be paid out of the exit load proceeds and Exit load net of Goods and services tax, if any, will be credited to the Investment Strategy.

The above mentioned load structure shall be equally applicable to the special products such as STP, SWP, switches, etc. offered by the AMC/SIF. Load, if any, shall be applicable for switches between eligible investment strategy of Arthaya SIF as per the respective prevailing load structure; however, no load will be applicable for switches between the Plan with a common portfolio under the Investment Strategy and switches between the Options under each Plan under the Investment Strategy. Further, the AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors.

For further details on Load Structure, refer to the ISID of the Investment Strategy.

The Investor is requested to check the prevailing Load structure, if any, of the Investment Strategy before investing.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations, if it so deems fit in the interest of investors and for the smooth and efficient functioning of the Mutual Fund.

The Repurchase Price however, will not be lower than 97% of the NAV subject to SEBI Regulations as amended from time to time.

(ii) **Recurring Expenses**

As per the SEBI (MF) Regulations, the slab-wise ceiling for recurring expenses (including the Investment Management and Advisory Fees) that can be charged to the Investment Strategy shall be subject to a percentage limit of daily net assets of the Investment Strategy as follows:

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	Upto 2.10%**
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 and charges towards distribution of Investment Strategy	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness (at least 2 basis points)*	
Brokerage cost incurred towards execution of trades; over and above 6 bps and 2 bps of trade value for cash and derivative market trades respectively	
Cost of statutory advertisement	
Other Expenses ^ (to be specified as per Reg 66 of SEBI MF Regulations)	As per prevailing rates
Maximum base expense ratio (BER) permissible under Regulation 66 of SEBI MF Regulations	
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	
Statutory levies (including GST) on brokerage and transaction cost*	

^ Subject to the Regulations.

^ Any other expenses which are directly attributable to the Investment Strategy, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

The base expense ratio of the Investment Strategy shall be sum of expenses mentioned at regulation 66(4), 66(5) and 66 (6) but excluding statutory levy applicable, if any, on the said expenses and transaction cost* specified under regulation 66(10).

*Transaction cost incurred for the purpose of execution of a trade shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

* Additional incentives to distributors for onboarding new individual investors from B-30 cities and women investors

1. New investments / inflows eligible for the additional commission:
 - (a) New individual investors (new PAN) from B-30 cities, at the mutual fund industry level;
 - (b) New women individual investors (new PAN) from both Top 30 and B-30 cities.
 - (c) The top 30 cities shall mean top 30 cities based on AMFI data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

Incentive Structure:

- (a) AMCs shall pay additional commission to distributors for onboarding eligible new investors, subject to the conditions specified in Point 1 above.
- (b) The structure of such additional commission shall be as under:

Investment Mode	Commission Structure
Lumpsum Investment	1% of the amount of the first application subject to a maximum of ₹ 2,000, provided the investor remains invested for a minimum period of one year.
Systematic Investment Plan (SIP)	1% of the total investment made during the first year, subject to a maximum of ₹ 2,000.

** Subject to the slab-wise ceiling prescribed by SEBI on the basis of daily net assets indicated as follows:

Percentage limit of daily net assets of the Investment Strategy:

Assets under management Slab (In ₹ crore)	Base Expense Ratio limit
on the first ₹ 500 crores of the daily net assets	2.10%
on the next ₹ 250 crores of the daily net assets	1.90%
on the next ₹ 1,250 crores of the daily net assets	1.60%
on the next ₹ 3,000 crores of the daily net assets	1.50%
on the next ₹ 5,000 crores of the daily net assets	1.40%
on the next ₹ 40,000 crores of the daily net assets	Expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof.
On balance of the assets	0.95%

Note:

- a. These estimates have been made in good faith as per the information available and estimates made by the Investment Manager/ AMC and are subject to change inter-se or in total subject to prevailing Regulations. The AMC may incur actual expenses which may be more or less than

those estimated above under any head and/or in total. Type of expenses charged shall be as per the Regulations.

- b. The AMC may charge the SIF with investment and advisory fee as prescribed in the SEBI (MF) Regulations from time to time and as permitted by the Investment Management Agreement.
- c. The expenses towards Investment Management and Advisory Fees under Regulation 66(4) and the various sub-heads of recurring expenses mentioned under Regulation 66 (5) of SEBI (MF) Regulations can be apportioned under various expense heads/ sub heads without any sub limit, as permitted under the applicable regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 66(4) and 66(5) respectively.

d. **Total Expense Ratio:**

"Total expense ratio" means the ratio of total of all expenses charged to the investors of the Investment Strategy to the total asset under management of the Investment Strategy, as may be specified by SEBI;

e. **Brokerage and transactions costs:**

As per Regulation 67(1), the total of all expenses charged to the investors of the Investment Strategy, shall be total of expense charged within the base limit specified regulation 66 (7), brokerage cost permitted for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions under regulation 66 (9), transaction cost incurred for the purpose of execution of trade, as referred under regulation 66 (10), and statutory levies charged to the investors.

Total Expense Ratio shall be total of expense charged within the base limit specified under sub-regulation 7 of regulation 66, brokerage cost permitted under sub-regulation 9 of regulation 66, transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66, and statutory levies charged to the investors. No charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by SEBI, shall be charged to the investors.

Any expenditure in excess of the base limits specified in these regulations shall be borne by the asset management company or the trustees or sponsors. If any expense of the Investment Strategy is borne by asset management company or by the trustee or sponsors, the same shall be done only after the investment and advisory fees charged to the Investment Strategy, if any, is fully reversed.

f. **The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units will be paid / charged under the Direct Plan.**

- g. 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 other than Direct Plan.

h. **Please refer the illustration given below in this regard:**

Particulars	Other than Direct Plan~	Direct Plan
Amount Invested at the beginning of the year (in ₹)	10,000	10,000
Returns before Expenses (in ₹)	1,500	1,500
Returns before Expenses (%)	15%	15%
Expenses other than Distribution Expenses (in ₹)	150	150
Distribution Expenses (in ₹)	50	-
Returns after Expenses at the end of the Year (in ₹)	1,300	1350
Returns after Expenses at the end of the Year (%)	13%	13.5%

~Investors who purchase/ subscribe Units in the Investment Strategy through a Distributor will be allotted units under the Investment Strategy but not under the Direct Plan.

- i. Any expenses other than those specified in sub-regulation (4), sub-regulations (5), sub regulation (6), sub-regulation (9) and sub-regulation (10), as mentioned above, shall not be charged to the Investment Strategy and shall be borne by the AMC or trustee or sponsors

- j. The current expense ratios will be updated on the SIF's website viz. <https://www.unionmf.com/arthayasif> at least three working days prior to the effective date of the change. The exact weblink of the heads under which the Total Expense Ratio is disclosed is <https://www.unionmf.com/arthayasif>

Further, the disclosure of the Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.

The above disclosure shall be in accordance with requirements of SEBI (Mutual Funds) Regulations, 2026 and the circulars issued thereunder, as amended from time to time.

k. **Illustration of impact of expense ratio on the Investment Strategy returns:**

Illustration of expenses and impact on the return	
Opening NAV Per Unit for the Day (a)	10.0000
Closing NAV Per Unit for the Day (b)	11.0000
NAV Movement Per Unit (c = a - b)	1.0000
Flat Return for the Day after expenses (d = (c/a) %)	10.0000%
TER % (e)	2.000%
Expenses for the Day (f = (b * e)/365)	0.00060
Expenses for the Day % (g = (f/b) %)	0.0055%
Flat Return prior to expenses for the Day (h = d + g)	10.0055%

The above illustration is purely given to explain the impact of the expense ratio on a investment strategies return and should not be construed as an indicative return of the investment strategy.

For complete details in this regard please refer to the ISID of the Investment Strategy.

ADDITIONAL INVESTMENT STRATEGY RELATED DISCLOSURES:

- Investment Strategy's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors.) – N.A. as it is a new Investment strategy.
- Portfolio Turnover Rate: - N.A. as it is a new Investment strategy.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) : Investor is advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.

DAILY NET ASSET VALUE (NAV) PUBLICATION : The AMC/SIF will calculate and disclose the first NAV(s) of the Investment Strategy not later than 5 Business days from the date of allotment.

Thereafter, the AMC shall declare the Net Asset Value (NAV) of the investment strategy on every Business Day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on SIF website (www.unionmf.com/arthayasif)

Investors may also contact any of the Investor Service Centres (ISCs) of Union Mutual Fund.

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

Name and Address of Registrar	Contact person name, address, telephone number, e-mail i.d. at Union Mutual Fund
Computer Age Management Services Ltd. R &T) Rayala Tower 2, 5th Floor, 158 Anna Salai, Chennai, - 600002. e-mail: enq_uk@camsonline.com	Ms. Leena Johnson Investor Relations Officer, Union Asset Management Company Pvt. Ltd. Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400059 • Phone: 022-6748 3333 • Toll free no.: 18002002268 / 18005722268 e-mail: investorcare@unionmf.com

Investors may also contact any of the Investor Service Centres (ISCs) of the AMC/Registrar for any queries / clarifications/complaints.

For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information.

The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.

It may be noted that all grievances/complaints with regard to demat mode of holding units shall be routed only through the DP/NSDL/CDSL.

UNIT HOLDERS' INFORMATION:

Account Statements: Applicants under the Investment Strategy will have an option to hold the Units either in physical form (by way of an account statement) or in dematerialised form.

• **For New Fund Offer Period:**

o **Non-demat account holders:**

An account statement stating the number of units purchased and allotted will be sent through ordinary post or courier and/or electronic mail, within 5 business days from the closure of NFO period.

o **Demat account holders:**

An allotment advice will be sent upon allotment of Units stating the number of Units allotted to each of the Unit holders within 5 Business Days from the date of closure of the NFO Period.

• **For Ongoing Offer Period:**

o **Non-demat account holders:**

The AMC shall issue to the investor whose application (other than SIP/STP/SWP) has been accepted, an account statement specifying the number of units allotted. Under normal circumstances, the AMC shall endeavour to dispatch the account statement as soon as possible but not later than 5 working days from the date of receipt of the application from the unitholder.

Account Statement for SIP, STP and SWP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer.

o **Demat account holders:**

Investors shall receive the demat account statement /demat holding statement directly from the DP with whom the investor holds the DP account. The statement issued by the DP will be deemed adequate compliance with the requirements in respect of dispatch of Statement of Account.

AMC/ Registrar shall send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list/the date of receipt of the application from the unitholder.

For further details, please refer the ISID of the Investment Strategy.

Consolidated Account Statement (CAS):

i) **Investors who do not hold Demat Account:**

- A CAS for each calendar month shall be sent by AMC / Registrar and Transfer Agent (RTA) to investors not holding demat account, on or before fifteenth day of the succeeding month, detailing all the transactions and holding at the end of the month, across all Investment Strategies of all SIFs to all the investors in whose folios transaction has taken place during that month.

- In case of investors in whose folios no transaction has taken place during any half yearly period ended September/ March, a CAS for such a half yearly period shall be sent by AMC/ RTA, on or before twenty first day of succeeding month, detailing the holding at the end of the respective six month period across all Investment Strategies of all SIFs.

- A CAS for the half-year (ended September / March) containing additional disclosures such as the amount of actual commission paid by the AMC/Mutual Fund to distributors (in absolute terms) during the half-year period and the investment strategies average

Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each investment strategies applicable plan where the concerned investor has actually invested in shall be issued to investors on or before twenty first day of the succeeding month. This CAS shall be issued to all investors, excluding those investors who do not have any holdings in the investment strategy and where no commission against their investment has been paid to distributors, during the concerned half-year period.

ii) Investors who hold Demat Account:

- A CAS for each calendar month shall be sent by Depositories to investors holding a demat account. The depositories shall then consolidate and dispatch the CAS to investors that have opted for delivery via electronic mode, within twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end detailing all the transactions and holding at the end of the month, across all investment strategies of all SIFs and across demat accounts to all the investors in whose folios / demat accounts transaction has taken place during that month.
- In case of investors in whose folios and demat accounts no transaction has taken place during any half yearly period ended September/ March, a CAS for such a half yearly period shall be sent by Depositories to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMC/MF-RTAs.
- A CAS for the half-year (ended September / March) containing additional disclosures such as the amount of actual commission paid by the AMC/Mutual Fund to distributors (in absolute terms) during the half-year period and the Investment Strategy's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each Investment Strategy's applicable plan where the concerned investor has actually invested in shall be issued to investors on or before twenty first day of the succeeding month. This CAS shall be issued to all investors, excluding those investors who do not have any holdings in the investment strategy and where no commission against their investment has been paid to distributors, during the concerned half-year period.
- The dispatch of CAS by the Depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under clause 15.7.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
- In case an investor has demat accounts with multiple Depositories, the Depository with whom the account has been opened earlier will be the default Depository. However, the investor shall be given an option by the default depository to choose the depository through which the investor wishes to receive the CAS.
- Investors who do not wish to receive CAS sent by Depositories have an option to indicate their negative consent. Such investors may contact the Depositories to opt out. Where such option is exercised, the AMC/ RTA shall be informed by the Depository, and accordingly the data with respect to the said investor shall not be shared by the AMC/ RTA with the Depository.

Note:

- a) For the purpose of CAS, common investors across SIFs / depositories shall be identified. Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN) of investors. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- b) In case the account has more than one registered holder, the CAS shall be sent to the first holder.
- c) CAS is a statement containing details relating to all financial transactions made by an investor across all SIF including purchase, redemption, switch IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, and bonus transactions and holding at the end of the month. Further, in case of investors who hold demat account(s), CAS shall also include transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month. The CAS shall also disclose clear segregation between income distribution (appreciation of NAV) and capital distribution (Equalisation Reserve) in case the distributable surplus is distributed.
- d) It may be noted that for investors whose e-mail addresses are available and registered across any of the Mutual Funds/AMCs/ Depositories, the CAS shall be sent by way of an e-mail communication on any/all of the registered email addresses. However, an investor who does not wish to receive CAS through email can opt to receive the CAS in physical form.

For further details, please refer the SAI.

Portfolio Disclosures: 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 SIF website and on the website of AMFI within 10 days from the close of such month in a user friendly and downloadable spreadsheet format.

Further, the Statement of Investment Strategy portfolio shall be emailed to those unitholders whose email addresses are registered with the SIF within the above prescribed timeline. Further, the AMC shall provide physical copy of the statement of Investment Strategy portfolio, without charging any cost, on receipt of a specific request from the unitholder.

In case of unitholders whose e-mail addresses are registered, the AMC shall send such statements of investment strategy portfolio to such unitholders via email within 10 calendar days from the close of each alternate month/ half-year respectively (i.e. as on the end of May, July, September, November, January and March). The AMCs shall provide a feature wherein a link is provided to investors to their registered email to enable the investor to directly view/download only the portfolio of the investment strategy subscribed by the said investor, along with the Investment Strategy risk-o-meter, name of benchmark and risk-o-meter of benchmark. The AMCs shall declare on their website the hosting of the monthly/fortnightly statement of its investment strategies portfolio on the website and also on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of Investment Strategy portfolio.

Visit <https://www.unionmf.com/arthayasif> for detailed half yearly disclosures.

Half Yearly Results: The SIF / AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, host a soft copy of its unaudited financial results on its website (<https://www.unionmf.com/arthayasif>). Written communication (including digital modes such as email/SMS etc.) shall be sent to unitholders by the asset management company about the availability of financial results as referred above.

Click on <https://www.unionmf.com/arthayasif> or detailed half yearly result.

The unaudited financial results will also be displayed on the website of AMFI.

Annual Report: The AMC will host the Annual Report of the Investment Strategy on the website of the SIF and on the website of AMFI not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The AMC SIF shall e-mail the investment strategy annual reports or abridged summary thereof to those unitholders whose e-mail addresses are registered with the Fund.

The SIF shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. The full annual report shall be available for inspection at the Head Office of the Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.

Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof. Further, unitholders can submit a request for a physical or electronic copy of the investment strategy annual report or abridged summary thereof by writing to the AMC at the email address investorcare@unionmf.com or calling the AMC on the toll free number 18002002268 or submitting a request at any of the official points of acceptance of SIF.

AMCs shall send an email/SMS to all unitholders regarding the hosting of the investment strategy wise annual report on their website and on the AMC SIF website

<https://www.unionmf.com/arthayasif> and on the website of AMFI www.amfiindia.com.

The AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.

Further, unitholders can submit a request for a physical or electronic copy of the investment strategy annual report or abridged summary thereof by writing to the AMC at the email address investorcare@unionmf.com or calling the AMC on the toll free number 18002002268 or submitting a request at any of the official points of acceptance of SIF.

Periodic disclosure of Risk Band of the Investment Strategy and of the Benchmark: Risk band forms part of the Product labelling and depicts Risk band of the investment strategy. The risk band of the investment strategy shall be in accordance with clause 21.12 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

SIF shall assign risk level for investment strategy at the time of launch of New Fund Offer of the investment strategy. Risk-band shall be evaluated on a monthly basis and SIF/AMCs shall disclose the risk-band for all their investment strategies on their respective websites and on website of AMFI within 10 days from the close of each month.

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.

SIFs shall disclose the risk level of investment strategies as on March 31st of every year, along with number of times the risk level has changed over the year, on their websites and AMFI website.

Investment Strategy Summary Document: The SIF shall provide on its website the Investment Strategy Summary Document which is a standalone investment strategy document which contains all the applicable details of the Investment Strategy, as per the prescribed format. The document shall be updated by the AMC on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document shall be uploaded on the websites of the AMC SIF, AMFI and Stock Exchanges in 3 data formats, namely PDF, Spreadsheet and a machine readable format (either JSON or XML).

Benchmark Risk-band:



Pursuant to extant SEBI regulations, AMCs shall disclose the following in all disclosures in which the unit holders are invested as on the date, including promotional material or that stipulated by SEBI:

- a. Risk-band of the Investment Strategy wherever the performance of the Investment Strategy is disclosed
- b. Risk-band of the Investment Strategy and benchmark wherever the performance of the Investment Strategy vis-à-vis that of the benchmark is disclosed.

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ARTHAYA EQUITY LONG SHORT FUND

(An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments).

<p>This product is suitable for investors who are seeking#:</p> <ul style="list-style-type: none"> To generate long-term capital appreciation by investing in a diversified portfolio of equity and equity-related instruments while employing limited short exposure through derivatives to enhance returns and manage risk efficiently. 	<p>Risk-band*</p> <p style="text-align: center;">RISK BAND</p> <p>LOWER RISK HIGHER RISK</p>  <p>Risk Level 5</p> <p style="text-align: center;">Risk band Level 5</p>	<p>Benchmark Risk-band (as applicable)</p> <p style="text-align: center;">RISK BAND</p> <p>LOWER RISK HIGHER RISK</p>  <p>Risk Level 5</p> <p style="text-align: center;">Risk band Level 5 NIFTY 200 Total Return Index (TRI)^{***}</p>
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*The Risk Band has been as specified by AMFI.

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

Note: The Investment Strategy and Benchmark riskband are evaluated on monthly basis and the current risk band are based on the evaluation of portfolios as on March 31, 2026.

*****Nifty Benchmark Disclaimer:** The "Product" offered by "the issuer" is not sponsored, endorsed, sold or promoted by NSE Indices Limited (formerly known as India Index Services & Products Limited). NSE Indices Limited does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Product" or any member of the public regarding the advisability of investing in securities generally or in the "the Product" linked to NIFTY 200 Index or particularly in the ability of the NIFTY 200 Index, to track general stock market performance in India.



COMMON APPLICATION FORM
ARTHAYA EQUITY LONG SHORT FUND

(An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.)

Application No.

(Please read the Key Information Memorandum, the Product Labels and instructions carefully and complete the relevant section legibly in black / dark coloured ink and in BLOCK LETTERS.)

Table with columns: Broker Code/ ARN, Sub-Broker ARN/Branch Code, Internal Sub-Broker Code, EUIN* (Refer Section 'M' of instructions), RIA Code / PMRN**, Ref No.

*I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

**By mentioning the RIA Code/ PMRN, I/we hereby give my/our consent to share/provide the transactions data feed / unit holdings in respect of my/our investments under Direct Plan in the Investment Strategies of Arthaya SIF with the SEBI Registered Investment Adviser/ SEBI registered Portfolio Managers.

Signature lines for Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory, Second Applicant/ POA/ Authorised Signatory, Third Applicant/ POA/ Authorised Signatory

1. ACCREDITED INVESTOR Yes No (Minimum investment: Accredited Investor - ₹ 1 Lakh and Others - ₹ 10 Lakh) Refer Section 'A' and 'K' of instructions. Certificate Number, Validity From, To, Application for Lumpsum or Lumpsum with SIP.

2. UNIT HOLDER'S INFORMATION (Existing Investor, please complete 1,2,9,10 & 14 only) (The details in our records under the Folio No. mentioned below will only be considered for this application) *Mandatory. Unitholder's Name, Folio No.

3. MODE OF HOLDING Single Joint (Default option) Anyone or Survivors

4. 1st APPLICANT'S INFORMATION* [Please tick (✓)] (Refer Section 'B' and 'C' of instructions) (Please ensure that the details mentioned matches with the KYC details). PAN, KYC, CKYC No. (KIN), LEI Code, Valid up to.

4a. Contact Details* (Refer Section 'J' of Instructions) (Please ensure to mention Country and Area Code). Mobile No., E-mail, Tel. (Off.), Country/ Area code, Tel. (Res.), Country/ Area code, Fax, Country/ Area code. Mobile number specified above belongs to, Email address specified above belongs to.

On providing email-id, investors shall receive the Investment Strategies wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. However, if the investors wish to receive the Investment Strategies wise annual report or an abridged summary thereof in physical form [Please (✓)] Opt-in

Mailing address* (P. O. Box address is not sufficient). City, State, Pin Code.

Overseas address (Mandatory for NRI/FII. P. O. Box address is not sufficient. Investors residing overseas and with P. O. Box address please provide your Indian address). City, Country, Area Code.

4b. Date of Birth/Incorporation*. Minor's Relationship with Guardian (referred in point no. 5) Father Mother Legal Guardian

4c. Proof for Date of Birth and relationship with Guardian (Mandatory for investment through Minors). Birth Certificate School Leaving Certificate Marksheet issued by HSC/ State Board Passport Others (Please Specify)

4d. Status* Resident Individual Minor NRI (Repatriable) NRI (Non-Repatriable) Sole Proprietorship HUF Partnership Firm Limited Partnership (LLP) Society Trust Listed Company Unlisted Company Gratuity Fund PIO Superannuation/Pension Fund Insurance Company Government Body AOP/BOI Provident Fund Body Corporate Bank/FI FII Others (Please Specify)

4e. Occupation* Pvt. Sector Public Sector Govt. Service Business Professional Agriculturist Retired Housewife Student Others (Please Specify)

4f. Gross Annual Income* Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore. Net-worth in ₹ as on (Not older than 1 year)

4g. Politically Exposed Person (PEP) I am PEP I am Related to PEP Not Applicable

4h. Non-Profit Organization [NPO] Please tick (✓)* Yes No If yes, please quote the NPO Registration Number provided by DARPAN portal: We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). (If not registered already, please register immediately and confirm with the above information)

4i. Other Details - For Non-Individual Investors* (Is the entity involved in / providing any of the following services) Foreign Exchange / Money Changer Services Yes No Gaming / Gambling / Lottery Services [eg. casinos, betting syndicates] Yes No Money Lending / Pawning Yes No Any other information [Please specify]:

^ Investors who have completed the Central KYC with the Central KYC Records Registry (CKYCR), and have a KYC Identification Number (KIN) from the CKYCR are requested to quote the 14 digit KIN. ^^ Note: Legal Entity Identifier Number is Mandatory for Transaction value of INR 50 crore and above for Non-Individual investors.

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Application No.

Received from: Mr./ Ms./M/s. an application for units of Arthaya Equity Long Short Fund (Plan/ Option) Amount Instrument No Dated / / Drawn on Bank & Branch

Collection centre's stamp with date and time of receipt

For Office use only

NFO OPENS ON : MAY 04, 2026 CLOSES ON : MAY 18, 2026

5. 2nd APPLICANT/ GUARDIAN IF MINOR/ CONTACT PERSON FOR NON-INDIVIDUALS/ POA HOLDER DETAILS* [Please tick (✓)] (Refer Section 'B' and 'C' of instructions)

Mr. Ms. (Name as per PAN Card Only) **N A M E O F S E C O N D A P P L I C A N T** **Date of Birth*** D D M M Y Y Y Y

PAN (Copy of PAN Advisable) **KYC** **CKYC No. (KIN) ^**

5a. Status* Resident Individual Minor NRI (Repatriable) NRI (Non-Repatriable) Others (Please Specify)

5b. Occupation* Pvt. Sector Public Sector Govt. Service Business Professional Agriculturist Retired Housewife Student Others (Please Specify)

5c. Gross Annual Income* Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore **Net-worth in ₹** _____

5d. Politically Exposed Person (PEP) I am PEP I am Related to PEP Not Applicable

5e. Contact Details* Mobile No^s. _____ E-mail^s _____

^sMobile number specified above belongs to [Please (✓)] ^sEmail address specified above belongs to [Please (✓)]

Self Spouse Guardian (for Minor investment) Self Spouse Guardian (for Minor investment)

Dependent Parents POA Dependent Siblings Dependent Parents POA Dependent Siblings

Dependent Children PMS Custodian (Only for Non-Individual) Dependent Children PMS Custodian (Only for Non-Individual)

6. 3rd APPLICANT'S INFORMATION* [Please tick (✓)] (Refer Section 'B' and 'C' of instructions)

Mr. Ms. (Name as per PAN Card Only) **N A M E O F T H I R D A P P L I C A N T** **Date of Birth*** D D M M Y Y Y Y

PAN (Copy of PAN Advisable) **KYC** **CKYC No. (KIN) ^**

6a. Status* Resident Individual Minor NRI (Repatriable) NRI (Non-Repatriable) Others (Please Specify)

6b. Occupation* Pvt. Sector Public Sector Govt. Service Business Professional Agriculturist Retired Housewife Student Others (Please Specify)

6c. Gross Annual Income* Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore **Net-worth in ₹** _____

6d. Politically Exposed Person (PEP) I am PEP I am Related to PEP Not Applicable

6e. Contact Details* Mobile No^s. _____ E-mail^s _____

^sMobile number specified above belongs to [Please (✓)] ^sEmail address specified above belongs to [Please (✓)]

Self Spouse Guardian (for Minor investment) Self Spouse Guardian (for Minor investment)

Dependent Parents POA Dependent Siblings Dependent Parents POA Dependent Siblings

Dependent Children PMS Custodian (Only for Non-Individual) Dependent Children PMS Custodian (Only for Non-Individual)

^ Investors who have completed the Central KYC with the Central KYC Records Registry (CKYCR), and have a KYC Identification Number (KIN) from the CKYCR are requested to quote the 14 digit KIN.

7. FATCA & CRS INFORMATION/ FOREIGN TAX LAWS* - For Individuals / Sole Proprietors (Non-Individuals are required to submit the separate FATCA, UBO and NPO Declaration Form available at www.unionmf.com/arthayasif or at our Customer Service Centres) [Please tick (✓)] (Refer Section 'N' of instructions)

The below information is required for all applicant(s)/ guardian

Category	1st Applicant (including Minor)	2nd Applicant/ Guardian	3rd Applicant
Is the Country of Birth / Citizenship / Nationality / Tax Residency other than India?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
* If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.			
Place/ City of Birth			
Country of Birth			
Address Type (of address in KYC records)	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential
Country of Tax Residency 1			
Tax Payer Ref. ID No. 1			
Documentation Type 1 (TIN or Other Please specify)			
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Documentation Type 2 (TIN or Other Please specify)			
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

- Reason A - The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- Reason B - No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C - others; please state the reason thereof.

8. UNITHOLDING OPTION [Please tick (✓)] **Physical Mode** **Demat Mode** (If demat account details are provided below, units will be allotted by default in electronic mode only)

DEMAT ACCOUNT DETAILS (Refer Section 'H' of instructions)

NSDL: Depository Participant (DP) Name _____ DP ID No: **I N** _____ Beneficiary Account Number _____

CDSL: Depository Participant (DP) Name _____ Beneficiary Account Number _____

Proof attached (Please tick (✓) any one box) : Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS)

It may be noted that the combination/ sequence of names and mode of holding in the application form must match exactly with the account held with the Depository participant. Investor willing to invest in demat option, may provide a copy of the DP statement to enable us to match the demat details as stated in the Application Form.

9. **INVESTMENT STRATEGY DETAILS*** [Please tick (✓)] (Refer Section 'F' of instructions)

Name of the Investment Strategy **ARTHAYA EQUITY LONG SHORT FUND**

Plan	Option	Sub Option
<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW	<input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW~

Default Plan/ Option/ Facility will be applied in case of no information, ambiguity or discrepancy. ~Note: IDCW - Income Distribution cum Capital Withdrawal Option

10. **PAYMENT DETAILS*** [Please tick (✓)] (Refer Section 'F' of instructions) [Third Party payment(s) will not be accepted]

Payment Mode: Cheque RTGS NEFT Fund Transfer One Time Mandate (OTM)

Cheque / RTGS / NEFT No. _____ Cheque / RTGS / NEFT Date D D M M Y Y Y Y

Amount in ₹ (Figures) _____ Amount in ₹ (words) _____

Source Bank Name _____ Source Branch _____

Source Bank A/C No. _____ Account Type Savings Current NRE NRO FCNR

Source Bank IFSC Code _____ Cheque Issuer Name _____ In case the cheque is issued by a person other than the investor

If electronic transfer, please fill UTR No. _____

If One Time Mandate, please fill, Unique Mandate Reference Number (UMRN) _____

For Lumpsum, cheque should be in favor of **Arthaya Equity Long Short Fund**

11. **PAYOUT BANK ACCOUNT DETAILS *** [Please tick (✓)] (Refer Section 'D' and 'F' of instructions) (Will be updated only if the proof of bank account is available)

Please update my/our pay-in-bank account mentioned under point no. '10' above as default payout bank account Yes No
(If no please provide the below details along with cancelled cheque leaf with IFSC code and name printed on the face of the cheque.)
Core Banking Solutions (CBS) accounts is mandatory. Please note that transactions received with non-CBS bank account details are liable to be rejected.

Bank Name _____ Bank A/C No. _____ Bank Branch _____

A/C Type Savings Current NRE NRO FCNR Others _____ (Please Specify)

Bank City _____ State _____ PIN _____

IFSC CODE _____

Document Attached Original Cancelled Cheque with name & A/c no. of 1st unitholder pre-printed
 Bank Pass Book having name, address & A/c no. of account holder with current entries not older than 3 months

(IFSC Code is the 11 digit no. appearing on your cheque leaf, mandatory for credit via NEFT/ RTGS) (MICR Code is the 9 digit code next to the cheque no.)

For unit holders opting to invest in demat mode, please ensure that the bank account linked with the demat account is mentioned here.

12. **SIP DETAILS (Only for SIP Applicant#)** (Refer Section 'G' of instructions)

Investment Strategy/ Plan/ Option	SIP Amount#	Frequency# (Default)	SIP Date ^	Start & End (Day/Month/Year)	Registration via		Top-up Facility	
					<input type="checkbox"/> New OTM	<input type="checkbox"/> Existing OTM	Frequency#	Amount
Arthaya Equity Long Short Fund		Monthly		Start: D D M M Y Y Y Y End*: D D M M Y Y Y Y	<input type="checkbox"/> New OTM	<input type="checkbox"/> Existing OTM	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly	SIP Top-Up Cap Amount

Plan: Regular Direct
Option: Growth IDCW
Sub-Options of IDCW: Payout Reinvestment

#Minimum Application Amount:


Purchase: ₹ 10 lakhs and in multiples of ₹ 1/- thereafter

SIP: SIP will be available, subject to the first cheque being ₹10 lakhs or above OR the SIP application of minimum SIP amount is supported by a lumpsum of ₹10 lakhs.

Minimum amount for accredited investor - During NFO and Continuous basis: ₹1 lakh and in multiples of ₹ 1/- thereafter.

^ In case the chosen date/day falls on a Non-Business Day or on a date which is not available in a particular month/week, the SIP will be processed on the immediate next Business date/day.

*If end date of SIP is not mentioned, default end date will be 40 Years / Until cancelled Refer overleaf for more instructions.

 **MANDATE INSTRUCTION FOR NACH/ ONE TIME MANDATE (OTM) (Refer overleaf for instructions)**

UMRN _____ Date D D M M Y Y Y Y

[tick (✓)] Sponsor Bank Code _____ For Office Use Only Utility Code _____ For Office Use Only

CREATE MODIFY CANCEL

I/We, hereby authorize **Arthaya SIF** To debit [tick (✓)] SB CA CC SB-NRE SB-NRO Other

Bank a/c number _____

with Bank _____ Name of Customer's Bank _____ IFSC _____ or MICR _____

an amount of Rupees _____ in words _____ ₹ _____ in figures _____

FREQUENCY ~~X~~ Daily ~~X~~ Weekly ~~X~~ Monthly ~~X~~ Quarterly ~~X~~ Half Yearly ~~X~~ Yearly As & when presented DEBIT TYPE ~~X~~ Fixed Amount Maximum Amount

Reference 1 _____ Folio No. _____ Phone No. _____

Reference 2 _____ Application No. _____ Email ID _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Union Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Arthaya SIF.

PERIOD From D D M M Y Y Y Y To D D M M Y Y Y Y

Maximum period of validity of this mandate is 40 years only.

1. _____ Signature Primary Account Holder Name as in bank records

2. _____ Signature of Account Holder Name as in bank records

3. _____ Signature of Account Holder Name as in bank records

13.

13. NOMINATION DETAILS* applicable only to new investors (All fields are mandatory) [Please tick (✓)] (Refer Section 'I' of instructions)			
Existing investor(s), please fill standalone Nomination / Cancellation / Opt-out Form for any changes or modification in the existing details registered in your Folio.			
<input type="checkbox"/> I/We wish to nominate - I/We hereby nominate the under mentioned Nominee(s) to receive the amounts to my / our credit in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee(s) shall be a valid discharge by the AMC / Mutual Fund / Arthaya SIF / Trustee/ Sponsor <input type="checkbox"/> I/We want the details of my / our nominee(s) to be printed in the statement of account, provided to me/us by the AMC. (please tick, as appropriate) <input type="checkbox"/> Yes <input type="checkbox"/> No			
	Nominee-1	Nominee-2	Nominee-3
Name of the Nominee (s)			
Share of nominee (%)			
Nominee's Relationship with Applicant			
Date of Birth of Nominee (Inc case of Minor nominee)			
Guardian Name (In case of Minor nominee)			
Address of Nominee(s) / Guardian incase of Nominee is Minor			
Mobile/Telephone No. of Nominee(s) / Guardian in case of Minor Nominee			
Email ID of Nominee(s) / Guardian in case of Minor Nominee			
Nominee / Guardian (incase of Minor) identity details (Please provide details of any one)	<input type="checkbox"/> PAN _____ <input type="checkbox"/> Driving Licence _____ <input type="checkbox"/> Aadhaar (last 4 Digit) _____ <input type="checkbox"/> Passport No (in case of NRI/OCI/PIO) _____	<input type="checkbox"/> PAN _____ <input type="checkbox"/> Driving Licence _____ <input type="checkbox"/> Aadhaar (last 4 Digit) _____ <input type="checkbox"/> Passport No (in case of NRI/OCI/PIO) _____	<input type="checkbox"/> PAN _____ <input type="checkbox"/> Driving Licence _____ <input type="checkbox"/> Aadhaar (last 4 Digit) _____ <input type="checkbox"/> Passport No (in case of NRI/OCI/PIO) _____
<input type="checkbox"/> I/ We do not wish to nominate I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my Investment Strategies units held in my / our mutual fund/investment strategies folio and understand the issues involved in non- appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund/investment strategies folio.			

14.

14. DECLARATION & SIGNATURES* (Refer Section 'L' of instructions)			
<p>1. I/We have read, understood and hereby agree to comply with the terms and conditions (T & C) of the Investment Strategy related documents, the T & C and policies on the AMC's website, and hereby apply for Units of the aforementioned Investment Strategies. I/ We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/ We hereby declare that the amount invested in the Investment Strategy is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Investment Strategies of various Arthaya SIF from amongst which the Investment Strategy is being recommended to me/us. I/ We hereby confirm that Union Mutual Fund (the Fund)/ Union Asset Management Company Private Limited (the AMC)/ Arthaya SIF and its empanelled broker(s) have not given me/ us any indicative portfolio and indicative yield, in any manner whatsoever. I/ We hereby confirm that at the time of investment, I/ we have the express authority to invest in units of the Investment Strategy and the AMC / Trustee / Mutual Fund/Arthaya SIF/ Sponsor will not be responsible if such investment is ultravires the relevant constitution.</p> <p>2. I/We hereby confirm that the information provided hereinabove is true, correct and complete to the best of my/ our knowledge and belief and that I/ we shall be solely liable and responsible for the information submitted. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/ we also confirm that I have read and understood the FATCA & CRS T & C and hereby accept the same. I/ We also undertake to keep you promptly informed in writing about any changes/ modifications to the above information in future and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators/ tax authorities. I/ We hereby authorize the Fund/ the AMC/ the RTA to share any information provided by me/ us to the Fund, its Sponsor, the AMC, Trustee, their employees, RTAs, authorized agents, third party service providers, my/ our distributor(s), SEBI registered Intermediaries or any Indian or foreign governmental or statutory or judicial or tax/ revenue authorities/ agencies and other investigation agencies in or outside India, and/ or to withhold and pay out any sums from my/ our account(s) or close or suspend my/our account(s), without any obligation of advising me/ us of the same, as may be required by regulators/ tax authorities.</p> <p>3. I/ We hereby consent to receiving information from Central KYC Registry (CKYCR) through SMS/Email on the above registered mobile number/email address. I/ We also providing consent to MF/AMC/KRA to share this KYC Data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/Rules/SEBI Guidelines.</p> <p>4. I/ We hereby provide my explicit consent to be contacted via telephone, SMS, email, or any other mode of communication for the purposes of addressing business-related inquiries and/or receiving communications pertaining to transactions, non-commercial transactions, promotional content, and other related materials. This consent applies irrespective of any preferences I may have registered with the National Customer Preference Registry</p> <p>Applicable to SIP Investments only: I/ We hereby express my/ our willingness to make payments towards SIP instalments as mentioned under the SIP Auto debit form. If the transaction is delayed or not effected for reasons of incomplete/ incorrect information, I/we would not hold the user institution and its affiliates responsible. Further, I/ we authorize the representative (the bearer of this request) to get the mandate herein verified. Mandate verification charges, if any, may be charged to my/ our account.</p> <p>Applicable to NRIs only: I/ We confirm that I am / we are Non-Resident(s) of Indian Nationality / Origin and I/ we hereby confirm that the funds for subscriptions have been remitted from abroad through normal banking channels or from fund in my/our Non Resident External / Ordinary account/ FCNR account(s).</p> <p>Important alert: Incase there is any change to your KYC information, please update the same by using the prescribed "KYC Change Request Form" and submit the same at the point of service of any KYC Registration Agency.</p>			
Name & Signature of Unitholder(s)	✓ Name	Name	Name
	Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Second Applicant/ POA/ Authorised Signatory	Third Applicant/ POA/ Authorised Signatory

TERMS AND CONDITIONS FOR ONE TIME MANDATE (OTM) REGISTRATION:

- Investment through NACH (National Automated Clearing House) / ECS / Direct Debit is offered to investors having bank accounts in selected bank / cities where they have an account or located currently.
- The list of such banks may be modified/ updated at any time in future entirely at the discretion of Union Mutual Fund/Arthaya SIF without assigning any reasons or prior notice.
- The investor agrees to abide by the terms and conditions of NACH facility of National Payments Corporation of India (NPCI). The investor assumes the entire risk of using the Auto Debit Facility and takes full responsibility for the same. Investor will not hold Union Mutual Fund/Arthaya SIF, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/Auto Debit /ECS.
- Union Mutual Fund/Arthaya SIF reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
- Investors are required to ensure that there are adequate funds in their bank account on the date of investment transaction. Union Mutual Fund/Arthaya SIF will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions will be debited subsequently.
- SIP cancellation can be done separately by submitting the request atleast 2 Business Days in advance; however the associated mandate can be retained for future investments. It may be noted that any instalment for which debit instructions have already been sent to the investor's bank will continue to get processed. Investors should accordingly maintain sufficient balance in their bank account.
- Lumpsum Investment / SIP instalments in a day should be less than or equal to the maximum amount as mentioned in the Mandate Instruction.
- The enrolment period i.e Start and End Month/ Year specified for the SIPs should be less than or equal to the enrolment period mentioned in the Mandate Instruction.
- Investments made through the One Time Mandate (OTM) Mode are subject to realization of funds from investor's bank account and the NAV guidelines will be applicable for the transactions.
- Following fields need to be filled mandatorily:-
 - Date in format DD/MM/YYYY
 - Bank A/c Type: Tick the relevant box
 - Bank Account Number (Investor's bank account number)
 - Name of Destination Bank (Investor's bank)
 - IFSC / MICR code
 - Mention Maximum Amount such that the total of all SIP instalments in a day should be less than or equal to the Maximum Amount.
 - Reference 1: Mention Folio Number
 - Reference 2: Mention Application No.
 - Phone No.
 - Email ID
 - Period: Start date and End Date of NACH registration (in format DD/MM/YYYY). **Maximum period of validity of this mandate is 40 years only.**
 - Signature as per bank account records
 - Name: Mention Bank Account Holder Name as per bank records

SIP Snapshot- Frequency, Minimum Amount and Minimum Period.

SIP Frequency	Minimum SIP Amount	Minimum Period	Default Date/Day
Monthly	₹ 10,000 and in multiples of ₹ 1 thereafter	6 Months	8th of the month

Note:

- In case the chosen date/day falls on a Non-Business Day or on a date which is not available in a particular month/week, the SIP will be processed on the immediate next Business day/day.
- In case none of the frequencies have been selected then Monthly Frequency shall be treated as the default frequency, provided the requirement relating to minimum installment size for monthly frequency is fulfilled.
- Period: Start date and End Date of NACH registration (in format DD/MM/YYYY) and **Maximum period of validity of this mandate is 40 years only.**
- The SIP shall commence after 25 calendar days in case of registration via new OTM (One Time Mandate). In case OTM is already registered, SIP shall commence by 10 calendar days.

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

A. GENERAL INSTRUCTIONS

1. Please read the Investment Strategy Information Document (ISID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda thereto, if any, carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
2. The application form must be filled in English in BLOCK letters using black or dark blue coloured ink. Incomplete applications are liable to be rejected. Please refer to the check list to ensure that the requisite details and documents have been provided, this will help in avoiding processing delays and/or rejection of your application form.
3. Investors are required to quote the Name(s) and Date of Birth (DOB) / Date of Incorporation (DOI) of all the Unit holders including Guardian, Power of Attorney [POA] holders as per PAN Card in the application forms.
4. Correction/cancellation of any information should be countersigned by the applicants/ unit holders. Please strike out any section which is not applicable.
5. The application serial number/ folio number and the Investment Strategy name should be mentioned on the reverse side of the instrument that accompanies the application.
6. All communications and payments shall be made to the first applicant only, irrespective of the holding basis.
7. The application complete in all respect along with the Cheque / other payment instrument as permitted must be submitted to the nearest Customer Service Centre(s) (CSC) / Official Points of Acceptance (OPA) of CAMS or office of the AMC.
8. Any subsequent change in static information like bank details, IDCW sub option etc. (as may be applicable under the Investment Strategy) would be based on written communication from investors. These changes will be effected within 10 days of the valid signed request reaching the office of the Registrar and any interim financial transactions will be effected with last/registered details only.
9. Units allotted are subject to realisation of payment instrument and no financial transactions i.e. redemption/ switch etc will be effected till confirmation of realisation.
10. Investors should mandatorily use the application form/ transaction form/ systematic transaction form (if applicable under the Investment Strategy) and other standard forms available at the CSCs or at our website www.unionmf.com/arthayasif, for any financial/ non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
11. List of Official Points of Acceptance is available on the website of the Arthaya SIF, www.unionmf.com/arthayasif.
12. **Minimum investment threshold for SIF**
The current minimum investment threshold is ₹10 lakh FH/JH PAN and holding pattern. This is enforced at the PAN level, not at the folio or investment strategy level. If the minimum holdings fall below the threshold, all associated folios for the same PAN and Holding Pattern are blocked for further partial redemption/switch-out for 30 calendar days. If a single top-up of the shortfall amount as on Day 1 of threshold breach is not made within these 30 days, all units across all associated folios for the PAN and Holding Pattern are fully redeemed at the next business day's NAV if the threshold is not restored.

B. APPLICANT / UNIT HOLDER INFORMATION

1. Existing investors please fill your existing folio number. Investment in the same folio will be possible only if the name(s) of the holder(s), the order of the holders and the mode of holding are the same.
2. Please furnish names of all applicants. The name of all the applicants should be mentioned in the same manner in which it appears in the Permanent Account Number (PAN) Card.
3. Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
4. The mobile number and e-mail ID provided should belong to the investor or family of the investor. Family means self, spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor. If the mobile number and/ or email ID provided by the investor, belongs to the family of the investor, the investor has to declare the same. Kindly note that contact details of intermediaries (MFD, RIA, RTA, AMC) or their employees in folios which do not belong to such persons/entities shall be removed. Please note that the contact details will be automatically updated from the records for the KRA if not mentioned on the application form.
5. In case of non-individual applicants, i.e. HUF/ Companies/ AOP/ Trusts/ Societies/ FPIs etc. the name, designation, e-mail ID and telephone number of the contact person to whom the correspondence should be addressed to should be provided.
6. In case of minor applicant, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. It is mandatory to provide the minor's date of birth, the name of the guardian and the relationship with minor in the space provided. While applying on behalf of minor, one of the following supporting documents should be provided to substantiate the date of birth and the relationship with guardian i.e. birth certificate of the minor or school leaving certificate / mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc. or Passport of the minor or any other suitable proof evidencing the date of the birth of the minor. In case of court appointed legal guardian, supporting documentary evidence should be provided. Prior to minor attaining majority, the Mutual Fund/Arthaya SIF shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit "Form for minor attaining majority" available on our website www.unionmf.com/arthayasif along with prescribed documents to change the status of the folio to "Major". The folio shall be frozen for operation by the guardian on the day the minor attains the age of majority and the guardian will not be able to undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) (if applicable under the Investment Strategy) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are received by the Mutual Fund/Arthaya SIF. The standing instructions like SIP, STP, SWP registered prior to the minor attaining majority will be suspended when the minor attains majority, till the status is changed to major. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. Investors shall additionally note that, upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

7. If there is more than one applicant and the mode of holding is not specified, the default mode of holding would be Joint.
8. Please indicate the investor profile of the first applicant at the time of investment.
9. Investors should ensure to write the word 'DIRECT' in the column 'ARN No.' or 'Broker Code' in their applications for purchase / additional purchase / switch in cases where such applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the ARN No. or 'Broker Code' is already printed, alterations, if any, in the column 'ARN No.' or 'Broker Code' should be counter signed by 1st unit holder, failing which, the application will be processed as if no alterations were made. Any subsequent change/ updation/ removal of broker code will be based on the written request from the unit holders and will be on a prospective basis, only from the date when the registrar executes such written instructions.
10. To help us service you better, please provide your email ID and mobile number.

C. PERMANENT ACCOUNT NUMBER (PAN) AND KNOW YOUR CLIENT (KYC)

1) PAN

Please furnish the PAN and KYC details of each applicant / unit holder, including the guardian and /or Power of Attorney (POA) holder as explained in the paragraphs below. It is mandatory for all investors to quote their PAN and submit self certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for purchase of units of the Investment Strategy. Investors will be required to submit the original PAN card for verification, wherever applicable. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of a minor, PAN details of the guardian must be submitted.

As per SEBI circular no. MRD/ DoP/MF/Cir - 08/2008 dated April 3, 2008 and circular no. MRD/ DoP/Cir20/2008 dated June 30, 2008 investors residing in the state of Sikkim and Central Government, State Government and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) respectively are exempted from the mandatory requirement of PAN for their investments in Mutual Fund/Arthaya SIF. However, this would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the Mutual Fund/Arthaya SIF. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

Investors residing in the state of Sikkim are also exempted from the mandatory requirement of PAN proof submission; however sufficient documents shall have to be submitted, in accordance with the process as per the KYC guidelines for verifying that they are residents of the State of Sikkim i.e. a) Proof of address of Sikkim state and application form should mention the same address. b) Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

2) KYC COMPLIANCE WITH ANTI MONEY LAUNDERING (AML) REGULATIONS

In accordance with requirements under the Prevention of Money Laundering Act, 2002, (PMLA) the Rules issued there under and the guidelines and circulars on Anti-Money Laundering issued by SEBI, (collectively "AML Regulations"), mutual funds are required to formulate and implement Client Identification Programme to verify and maintain the record of identity and address(es) of investors. This is commonly referred to as 'Know Your Client' guidelines (KYC).

With a view to streamline implementation of KYC procedures and ensure compliance with the AML Regulations, the mutual fund industry had collectively put in place arrangement with an independent agency (CDSL Ventures Limited) that acted as central record keeping agency ('Central Agency'), and as Central Agency had the responsibility for collection of documents relating to identity and address of investors.

In order to avoid duplication of KYC process with every SEBI registered intermediary and with a view to bringing about uniformity in the KYC requirement and a mechanism for centralization of the KYC records in the securities market, SEBI has vide its various circulars and the SEBI (KYC Registration Agency) Regulations 2011, introduced common KYC across market intermediaries.

With effect from January 01, 2012 ("Effective Date"), SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc.

Following are the KYC requirements for new / prospective investors and existing investors:

i. KYC requirements for new / prospective investors:

New/ Prospective Investors are requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on the website www.unionmf.com/arthayasif.

The Mutual Fund shall perform the initial KYC of its new investors and may also undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforesaid circulars / Prevention of Money Laundering Act, 2002, and circulars thereto. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. On receipt of initial/updated KYC documents from the Mutual Fund, the KRA shall send a letter to the investor within SEBI prescribed timelines, confirming the details thereof.

It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. The AMC and National Institute of Securities Markets (NISM)/Association of Mutual Funds in India (AMFI) certified distributors who are Know Your Distributor (KYD) compliant are authorised to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Further, the Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI), to act as, and to perform the functions of, the Central KYC (CKYC) Records Registry under the PML Rules 2005, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a client, as defined in the Prevention of Money Laundering Act, 2002. Every reporting entity is required to capture the KYC information for sharing with the Central KYC Records Registry (CKYCR). Accordingly, the investors shall be required to provide requisite KYC information/ documents as prescribed by CERSAI and the AMC from time to time. Investors who have already completed CKYC and have a KYC Identification Number (KIN) can invest in the Mutual Fund by quoting the KIN and by submitting a self certified copy of PAN and by completing In-Person Verification (IPV) as mentioned above

ii. KYC requirements for existing investors:

Existing KYC compliant investors of the Mutual Fund/Arthaya SIF can continue to invest as per the current practice. However, pursuant to SEBI circular no. MIRSD/ Cir-5 /2012 dated April 13, 2012 and subsequent SEBI communication, investors who had completed the erstwhile Centralised

Mutual Fund KYC through CDSL Ventures Limited, are required to provide KYC details and complete IPV as per the new KYC requirements, which was not mandated earlier.

It is mandatory for all categories of investors to be KYC compliant for any amount of investment.

AMC reserves the right to reject application forms for transactions in units of the investment strategies not accompanied by common KYC Application Form or letter/ acknowledgement issued by the KRA/KIN issued by CERSAI. The KYC compliance status of the investors will be validated with the records of the KRA/CERSAI. For units held in demat form the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC. In relation to implementation of the SEBI Guidelines on identification of Beneficial Ownership, the AMC reserves the right to call for such information / documents from the investors that the AMC deems fit.

For further details, please refer to the Section on "Prevention of Money Laundering and Know Your Client ("KYC") requirements" in the Statement of Additional Information (SAI).

D. BANK ACCOUNT DETAILS / MULTIPLE BANK ACCOUNTS REGISTRATION

1. To protect the interest of the applicants / investors from fraudulent encashment of cheques and as per the SEBI Regulations, it is mandatory for all investors of mutual fund Schemes / Investment Strategies of Arthaya SIF to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected.
2. The investor agrees that the proceeds towards redemptions and Income Distribution cum Capital Withdrawal (IDCW) will be despatched by the AMC or its Registrar & Transfer Agent through a reasonable mode of despatch like courier, post etc. in case of cheque/ demand draft or directly credited to the bank account (as per the details mentioned by the applicant) by using direct credit facility, RTGS or NEFT entirely and solely at the risk of the investor. The Fund may from time to time commence / discontinue Direct Credit arrangements with various banks for direct credit of redemption / IDCW.
3. Multiple Bank Accounts Registration Facility:
 - (i) Arthaya SIF offers it's investors facility to register multiple bank accounts for pay-in (except SIP, if any) & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated "Bank Accounts Registration Form". In case of new investors, the bank account mentioned on the purchase application form used for opening the folio will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of the other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for investment in investment strategies. Default Bank Account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.
 - (ii) For registering bank details, please enclose cancelled cheque leaf for each of such bank accounts which will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered. If the bank account number on the cheque leaf is handwritten or first unit holders name is not printed on the face of the cheque, bank passbook with current entries not older than 3 months having the name, address and the account number of the account holder should be enclosed.
 - (iii) Any request without the above mentioned documents will be treated as invalid and will not be acted upon and any financial transaction, including redemptions will be carried with the previous details only. The AMC reserves the right to observe a cooling-off period of 10 calendar days for validation and registration of new bank account and to disallow redemption payouts into such bank accounts till completion of such cooling-off period.
 - (iv) Investors holding units only in non-demat form can avail the facility of registering multiple bank accounts by filling in the 'Bank Accounts Registration Form' available at our Investor Service Centres (ISCs).
4. In respect of new subscription/new folio creation, in case the bank mandate mentioned in the application form by the Investor for effecting payouts is not the same as the bank account from which the investment is made, the Investor would be required to provide additional documents i.e. either a **Cancelled original cheque of the bank account with first unit holder's name and bank account number printed on the face of the cheque; or Bank Passbook with current entries not older than 3 months having the name, address and account number of the account holder**, in relation to the bank mandate, to enable the AMC to validate that the bank mandate belongs to the Investor. **Where such additional documents are not provided for the verification of bank account mentioned in the application form, the AMC reserves the right to consider the bank account used towards subscription payment as the registered bank account (bank mandate) for the purpose of effecting payouts such as redemptions and Dividend.** For more details in this regard please refer to **Point viz. 'Bank account details mandatory for all Investors'** under section 'How to Apply?' of the SAI.
5. Proceeds of any redemption request will be sent only to a bank account that is already registered in the folio at the time of redemption transaction processing. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. If redemption request is received together with a change of bank account (unregistered new bank account) or before verification and validation of the new bank account, the AMC reserves the right to www.unionmf.com/arthayasif.

E. APPLICATION THROUGH ASBA (APPLICATION SUPPORTED BY BLOCKED AMOUNT) - ONLY DURING THE NEW FUND OFFER (NFO)

1. Application Supported by Blocked Amount is a facility by which an application can be made for subscribing to the NFO along with an authorisation to SCSB (Self Certified Syndicate Bank) to block the application money in a bank account. SCSBs are registered with SEBI, which offers the facility of ASBA.
2. Eligible applicants for ASBA maintaining their account in any of the banks as displayed on the website of SEBI, may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.
3. The investor is required to submit a copy of the acknowledgment receipt of the ASBA form submitted to the SCSB along with the NFO application form to Union Mutual Fund / Arthaya SIF.
4. Investor should ensure that sufficient balance is there in the account mentioned in the ASBA form; else the application shall be rejected.
5. If the details provided in the ASBA form are incorrect or incomplete or if any required details are not provided, the application shall be liable to be rejected and Union Mutual Fund / Arthaya SIF or SCSB shall not be liable for losses, if any, to the applicant, process the redemption request to the currently registered default old bank account.

F. INVESTMENT & PAYMENT DETAILS

1. Investors subscribing under Direct Plan will have to select "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of

the application form for opting for Direct Plan. Investors purchasing / subscribing units in the Investment Strategy through a distributor are requested not to select "Direct Plan" in the application form but select Regular Plan. In case the investor does not select the desired Plan properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default Plan will be considered and applied.

Scenario	Broker Code mentioned by the investor (Provided broker is empanelled with AMC)	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

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

In case distributor is un-empanelled and transaction is initiated through Exchange Platforms then the amount will be refunded to investor.

2. Investors/ Applicants should clearly indicate the desired Option/ Facility/ Frequency (as may be applicable under the Investment Strategy) in the space provided in the Application Form. In case investor wishes to opt for multiple options (as may be applicable under the Investment Strategy), separate application form will have to be filled.
3. In case the investor does not fill the desired Option/ Facility/ Frequency properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default option/ facility/ frequency will be considered and applied.

Options/ Facility/ Frequency	Default Option/ Facility/ Frequency
Growth/IDCW	Growth
Payout of IDCW/ Reinvestment of IDCW/ Transfer of IDCW	Reinvestment of IDCW

4. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
5. The following modes of payments are not valid and applications accompanied by such payments are liable to be rejected, except in case of any specific facility offered by the AMC which permits otherwise: i) Multiple cheques with single application (ii) Single cheque with multiple applications (iii) outstation cheque/ demand draft (iv) cash / money order / postal order (v) post dated cheques (post dated cheque for investment under SIP will be accepted) (vi) Third party payments (except in certain cases) (vii) Pre-funded instruments such as demand draft, pay order etc.
6. The cheque or other payment instrument as permitted should be payable locally at the centre where the application is submitted and should be drawn on any bank that is a member of the Bankers' Clearing House.
7. Dishonoured cheques are liable not to be presented again for collection and the accompanying application forms are liable to be rejected.
8. The subscription payment instrument(s) should be drawn in favour of the Investment Strategy Name except in case of any specific facility offered by the AMC where the instructions to that facility prescribe a different requirement.

a. Non - acceptance of "Third Party Payment" instruments for subscriptions/ investments

1. "Third Party Payment Instruments" means a payment made through an instrument issued from an account other than that of the beneficiary investor. Applications to Investment Strategies of Arthaya SIF accompanied by a Third Party Payment Instrument shall not be accepted by the AMC except in the following cases:
 - a. Payments made by an Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through payroll deductions or deductions out of expense reimbursements.
 - b. Custodian making investments on behalf of an FPI or Client.
 - c. Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the investment Strategy Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
 - d. Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission incentive payable for sale of its goods/ services, in the form of the investment Strategy Units through Systematic Investment Plans or lump sum /one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

The AMC reserves the right to exercise extra due diligence in terms of ensuring the authenticity of the above arrangements from a fraud prevention perspective and ensuring compliance with the provisions of PMLA regarding prevention of money laundering etc.

In case a payment is covered under above exceptions, the following additional documents are required to be mandatorily provided together with the application form:

- i. KYC acknowledgement letter/ printout of KYC compliance status of the investor and the person making the payment.
 - ii. Duly filled "Third Party Payment Declaration Form" from the Investor and the person making the payment i.e. third party. The said form shall be available on the AMC's website/ at the Customer Services Centres.
2. In case of payments from a joint bank account, the sole/first holder of the Mutual Fund folio should be one of the joint holders of the bank account from which payment is made. Therefore, it is important for investors to mention the bank account number, bank name & branch address from where the payment is issued and the same should match with details on payment cheque/ payment instrument). Where the payment instrument/ advice does not mention the bank account holder's names, investors should attach bank pass book /bank statement / bank letter to substantiate that the first unit holder is one of the joint holders of the bank account.
 3. The Arthaya SIF/AMC/Mutual Fund/RTA will not accept any subscription/ purchase application from Investors if accompanied by a pre-funded instrument (demand draft, pay order etc.) under any Investment Strategies of Arthaya SIF.
 4. In case of subscriptions payment through RTGS, NEFT, NECS, bank transfer etc investor is required to provide an acknowledgement copy of the instruction which has been provided to the bank indicating the account number and the debit instructions. The bank details mentioned on the instruction letter should be registered bank account or the first applicant/ unit holder should be one of the account holders of the bank account.

5. For payments through net banking and debit cards/ transactions through website, the AMC shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, the AMC/RTA reserves the right to reject the transaction with due intimation to the investor.
 6. The AMC reserves the right to reject the transaction or call for additional details, if pay-in bank account and other details are not mentioned on the form and/or do not match with payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient.
- b. NRI Investors**
- NRIs and PIOs may purchase units of the Arthaya SIF on a repatriation or non-repatriation basis, while FPIs may purchase units only on a repatriation basis. A subscription by FPIs / Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board (FIPB).
- Repatriation basis** - In case of NRIs and PIOs residing abroad, investing on repatriable basis, payments may be made either by inward remittance through normal banking channels or out of funds held in a Non-Resident (External) Rupee account (NRE) / Foreign Currency (Non-Resident) account (FCNR). NRIs shall be required to furnish such documents as may be necessary and as desired by the Fund in connection with the investment in the Investment Strategies. FIs may pay their subscription amounts either by inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non-Resident Rupee Accounts maintained with a designated branch of an authorised dealer. Payments shall be made by cheques / other payment instruments as permitted crossed "Account Payee Only". AMC may at its discretion accept subscription accompanied with foreign currency instrument. NAV applicable in such case would be of the date when the funds get credited into the Fund's account.
- Non Repatriation basis** - In the case of NRIs investing on non-repatriable basis, payment may be made either by inward remittance through normal banking channels or cheque/other payment instrument as permitted drawn out of funds held in an NRE / FCNR / Non-Resident ordinary Rupee Account (NRO). FPI's are not allowed to make payment on Non repatriable basis. The Trustee/AMC, at its discretion, may choose from time to time to alter or add other modes of payment.
- For more details please refer to the ISID.**
- G. SYSTEMATIC INVESTMENT PLAN (SIP) AND OTHER FACILITIES**
1. Investors are requested to refer to the ISID/ KIM for minimum application amount applicable for SIP investment.
 2. Investors can choose any preferred date of the month as SIP debit date. In case the chosen SIP date falls on a non - business date or a date which is not available in a particular month. The SIP will be processed on the immediate next business day.
 3. Units will be allotted on the applicable dates. In case the date falls on a non-business day, the immediate next business day will be considered for the purpose of determining the applicability of NAV.
 4. The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured.
 5. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the Customer Service Centre. Notice of such discontinuance should be received at least 15 days prior to the due date of the next SIP instalment. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s), if any, will be returned to the unit holder.
- SIP through debit facility**
6. In case the investor wishes to opt for SIP payments through auto debit facility, please indicate the preference in the box provided for the purpose in the application form and fill in the "SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT FORM".
 7. The 'Mandate Instruction for Auto Debit' in the SIP Auto Debit Form needs to be filled in and signed by the bank account holders in the same order and manner in which the bank account is held by them.
 8. There should be a minimum gap of 30 days from the date of submission of SIP application for SIP Auto Debit to start.
 9. Investors will not hold Arthaya SIF or its registrar and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/ Auto Debit/ ECS and the investor assumes the entire risk of using this facility and takes full responsibility for the same.
- SIP transactions in dematerialised (demat) mode:**
10. In case of SIP transactions in demat mode, the units will be allotted based on applicable Net Asset Value (NAV) as per the ISID of the Investment Strategy and will be credited to the investor's Demat (Beneficiary) Account on a weekly basis upon realization of funds. For example, units will be credited to investor's Demat (Beneficiary) Account every Monday (or next business day, if Monday is a non-business day) for realization status received in the previous week from Monday to Friday.
 11. For details of SIP Top up facility and Trigger Facility please refer to the ISID of the Investment Strategy.
 12. Investors intending to opt for these facilities should fill up the relevant application form as may be available on the website www.unionmf.com/arthayasif. Please refer to the Investment Strategy Information Document (ISID) of the Investment Strategy for complete details.
 13. **During NFO:** Systematic Investment Plan (SIP): SIP will be available, subject to the first cheque being ₹ 10 lakhs or above or the SIP application of minimum SIP amount is supported by a lumpsum of ₹ 10 lakhs.
Minimum amount for accredited investor during NFO and Continuous basis: ₹ 1,00,000/- and in multiples of ₹ 1/- hereafter.
 14. **On continuous basis:** ₹ 10,000/- and in multiples of ₹ 1 thereafter [Minimum 6 instalments]
Note: The clauses on SIP, 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.
- H. ALLOTMENT OF UNITS IN DEMAT MODE/DEMAT ACCOUNT DETAILS**
1. Applicants/Unitholders/Investors who wish to hold units in dematerialized form must have a beneficiary account with National Securities Depository Limited (NSDL) or Central Depository Services (India) Ltd. (CDSL) prior to making the application.
 2. Please fill in the DP ID number, DP name and Beneficiary Account number with the DP, in the application form. In case of no details/ incorrect / incomplete details, allotment will be made in physical form provided KYC acknowledgement proof is attached.
3. **Ensure that names in the application form should be identical to those appearing in the account details in the depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the depository.**
 4. For allotment in electronic form, units will be credited directly in the demat account of the investor.
 5. The details available with the DP regarding demat account of the investor will be updated in the folio of the investor.
 6. The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com.
 7. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.
 8. The applicant shall mandatorily attach a self-attested copy of the latest demat account statement/client master statement along with the application forms at the time of initial subscription.
 9. **The facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), if applicable under the Investment Strategy, are currently NOT available in the dematerialised mode.**
 10. Submission of KYC acknowledgement proof is optional.
 11. In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of pay-in at the time of subscription or purchase/ pay-out at the time of maturity or at the time of any corporate action.
 12. The investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in ISID, if any or as may be communicated from time to time) directly with the DP.
 13. For those investors who hold units in Demat mode, all non-financial transaction such as Change in Address, Bank Mandate, Nominee Registration etc should be routed directly through their DP's as per the format defined by them.
 14. It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realization of funds.
 15. If the Unit holder desires to convert the Units in a dematerialised form at a later date, the unitholder need to contact the DP for detailed procedure.
 16. **For the detailed procedure and other provisions on holding units in the Demat mode investors may refer to the ISID/ SA/ KIM and addendums thereto.**
- I. NOMINATION DETAILS**
- Rights, Entitlement and Obligation of the investor and nominee / Instructions**
1. As per SEBI regulation, if you are opening a new SIF folio, you have to provide nomination. Otherwise, you have to follow the specified procedure for Opt-out
 2. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
 3. You can make nomination or change nominee any number of times without any restriction.
 4. You are entitled to receive acknowledgement from the AMC / Arthaya SIF for each instance of providing or changing nomination.
 5. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
 6. Nomination is not allowed in a folio where Minor is the unitholder.
 7. The signatories for this nomination form in joint folios / account, shall be the same as that of your joint folio. I.e.
 - a. 'Either or Survivor' Folios / Accounts - any one of the holders can sign.
 - b. 'First holder Folios / Accounts – only First Holder can sign.
 - c. 'Jointly' Folios / Accounts - both holders have to sign.
 8. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided optionally.
 9. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
 10. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
 11. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
 12. **Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
 13. In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro-rata to the remaining nominees
 14. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
 15. Nomination made by a unit holder shall be applicable for units held in all the Investment Strategies under the respective folio / account.
 16. Nomination shall stand rescinded upon the transfer of units.
 17. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund/Arthaya SIF / Trustees against the legal heir(s).
 18. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
 19. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
- Transmission aspects:**
- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
 - In case all your nominees do not claim the assets from the AMC / Mutual Fund/Arthaya SIF, then the residual unclaimed asset shall continue to be with the AMC / Mutual Fund / SIF.

- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / Mutual Fund/Arthaya SIF.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed on pro-rata basis (as illustrated below) amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased Nominee(s).

J. OTHER FACILITIES / E-MAIL COMMUNICATION.

1. Account statements/ Consolidated Account Statement, newsletters, Annual Reports/ abridged summary thereof and other kinds of communication will be sent only through e-mail instead of physical, for investors who have provided their e-mail address on the application forms. However, in case the investors wish to get the hard copy of these documents, they are requested to specifically indicate their preference in the application forms or send an e-mail to arthaya.care@unionmf.com or contact the customer service centre.
2. It is deemed that the unit holder is aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.

K. ACCREDITED INVESTOR

An Accredited Investor ("AI") is an investor who meets the requirements set out by the Securities and Exchange Board of India (SEBI) vide Circular number SEBI/HO/IMD/IMD- 1/DF9/P/CIR/2021/620 dated August 26, 2021 and SEBI/HO/AFD/PoD1/CIR/2023/ 189 dated December 18, 2023 and has obtained a certificate as an 'Accredited Investor' from an Accredited Agency recognized by Securities and Exchange Board of India. An Accredited Investor is exempt from minimum Investment threshold of 10 Lakhs for SIF. During folio creation, Accredited investors need to share their Accredited Investor Certificate, based on which they will be identified, and their PAN will be tagged as an Accredited Investor PAN.

L. DECLARATION AND SIGNATURE(S)

1. Signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India.
2. Thumb impressions (left hand for males and right hand for female) and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a Magistrate or a Notary public or a Special Executive Magistrate under his/ her official seal.
3. Applications by minors should be signed by their guardians.
4. In case of an HUF, the Karta should sign on behalf of the HUF.
5. If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted with the application, which will be returned after verification. The PoA document must contain the signatures of both the applicant and the constituted Attorney. If the PoA is not submitted with the application, the application form will be rejected.
6. In case of non-individual investors, a list of authorised signatories should be submitted along with application form or in case of any change in the authorised signatories list; the AMC/ Registrar must be notified within 7 days.
7. **Investors are requested to read the undertakings/ declarations carefully, before providing their signature(s) in the application form.**

M. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN):

As per clause 16.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and AMFI Guidelines on implementation of EUIIN, it is mandatory to state the Employee Unique Identification Number (EUIIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/ declaration stating that the transaction is an "execution-only" transaction, mentioned below the box/ space provided for the ARN Number/ EUIIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

- #### N. Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards (CRS) Details and Terms & Conditions:
- The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-Tax Rules, 1962, which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding

agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with FIs or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are a tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach it to this form.

BENEFICIAL OWNERSHIP DETAILS (UBO):

Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including Mutual Fund/SIF are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. SEBI circular dated January 24, 2013 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership.

In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

NPO INSTRUCTIONS:

- a) As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated Mar 07, 2023,
 - i. Definition of Non-Profit Organization (NPO) has been revised. "Non-profit organization" means any entity or organization, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
 - ii. Controlling ownership interest % has been revised from 25%/15% to 10% for Corporate/ Trust respectively to consider as an Ultimate Beneficiary Owner (UBO).
- b) As per new PML amendment, every Banking Company or Financial Institution or intermediary has to ensure that the NPO, it is servicing gets registered on the DARPAN Portal, if not already registered. New accounts / folios will not be created for NPOs by the Mutual Funds, without such registration.
Visit NGO Darpan website - <https://ngodarpan.gov.in/> for DARPAN registration.

O. TRANSACTIONS THROUGH MUTUAL FUND DISTRIBUTORS (STOCK EXCHANGE PLATFORM)

Investors may note that, SEBI vide its Circulars no. CIR/MRD/DSA/32/2013 dated October 4, 2013 and CIR/MRD/DSA/33/2014 dated December 9, 2014, permitted Mutual Fund Distributors to use recognized Stock Exchange infrastructure to purchase/ redeem units directly from Mutual Fund/Asset Management Companies on behalf of their clients. Accordingly, Mutual Fund Distributors registered with the Association of Mutual Funds in India (AMFI) and who have been permitted by NSE, are eligible to use "NSE Mutual Fund Platform II (NMF II)" which is an online Mutual fund Platform of National Stock Exchange of India Ltd. ("NSE") to purchase and/or redeem units of the Investment Strategies in physical (non-demat) mode and/or demat (electronic) mode. For further details please refer the ISID of the Investment Strategy.

P. LEVY OF STAMP DUTY ON APPLICABLE SPECIALIZED INVESTMENT FUND TRANSACTION

Pursuant to Part I of Chapter IV of the Notification dated February 21, 2019, issued by the Legislative Department, Ministry of Law and Justice, Government of India, on the Finance Act, 2019, read with subsequent notifications including Notification dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty at the rate of 0.005% of the transaction value would be levied on applicable Specialized Investment Fund transactions such as purchases (including switch-in, Reinvestment of Income Distribution cum Capital Withdrawal) with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, Systematic Investment Plan (SIP) installments, Systematic Transfer Plan (STP) installments, Reinvestment of Income Distribution cum Capital Withdrawal etc. to the unit holders would be reduced to that extent.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

[To be submitted to Self Certified Syndicate Bank (SCSB)]

NFO OPENS ON : MAY 04, 2026 CLOSES ON : MAY 18, 2026



Arthaya SIF
BY UNION MUTUAL FUND

ARTHAYA EQUITY LONG SHORT FUND

(An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.)

(Please read the Investment Strategy Information Document/Key Information Memorandum/ Statement of Additional Information and instructions carefully before filling up this form.)

Date

ASBA Application No.

DISTRIBUTOR INFORMATION			FOR OFFICE USE ONLY			
Broker Code/ ARN	Sub-Broker ARN/ Branch Code	EUIN* (Refer instruction No. 14 of instructions)	SCSB	SCSB IFSC Code	Syndicate Member Stamp & Code	SCSB Branch Sr. No.
			Name & Code	11 digit Code	Name & Code	

*I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory Signature Second Applicant/ POA/ Authorised Signatory Signature Third Applicant/ POA/ Authorised Signatory

1. **Folio No.** (If you have an existing Folio No, please mention the No. here)

2. **APPLICANT INFORMATION** [Please tick (✓)] (Name should be as available in demat account)

NAME OF FIRST / SOLE APPLICANT Mr. Ms.

3. **PAN OF FIRST APPLICANT**

3. **INVESTMENT DETAILS** [Please tick (✓)]

ARTHAYA EQUITY LONG SHORT FUND	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW
	Sub Option	<input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW (Default option/sub option will be applied incase of no information, ambiguity or discrepancy)				
	Sub Option/ Facility					

DEMAT ACCOUNT DETAILS

National Securities Depository Limited (NSDL) **Central Depository Services (India) Limited CDSL**

Depository Participant (DP) Name

DP ID No:

Beneficiary Account Number (16 digit Beneficiary Account No to be mentioned above)

It may be noted that the combination/ sequence of names and mode of holding in the application form must match exactly with the account held with the Depository participant.

4. **DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS** [Please tick (✓)] (Bank account should be in the name of first applicant only)

Bank Account No **Account Type** [Please shade (●)] Savings Current NRE NRO FCNR

Bank Name Bank City

Branch Name

Total Amount to be blocked ₹ (Figures)

₹ (words)

5. **CONTACT DETAILS OF THE FIRST APPLICANT/GUARDIAN/CORPORATE**

Mobile No. E-mail

Tel. (Off.) Country/ Area code Tel. (Res.) Country/ Area code Fax Country/ Area code

I/ we wish to receive the Account Statement, Annual Report or Abridged Report, Consolidated Account Statement and other statutory documents in Physical E-mail

6. **UNDERTAKING BY ASBA INVESTOR & SIGNATURE**

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the subscription of Units of the Investment Strategy, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Investment Strategy/Arthaya SIF/Union Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Investment Strategy's account/ Bank account of Union Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Union Mutual Fund or Union Asset Management Company Private Limited or Union Trustee Company Private Limited or SCSBs or Sponsor shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

7. **DECLARATION AND SIGNATURES**

1. I/We have read, understood and hereby agree to comply with the terms and conditions (T & C) of the Investment Strategy related documents, the T & C and policies on the AMC's website and hereby apply for Units of the Investment Strategy. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We hereby declare that the amount invested in the Investment Strategy is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Investment Strategies of various Mutual Funds from amongst which the Investment Strategy is being recommended to me/us. I/We hereby confirm that Union Mutual Fund (the Fund)/ Union Asset Management Company Private Limited (the AMC) and its empaneled broker(s) have not given me/ us any indicative portfolio and indicative yield, in any manner whatsoever. I/We hereby confirm that at the time of investment, I/ we have the express authority to invest in units of the Investment Strategy and the AMC / Trustee / Mutual Fund / Sponsor will not be responsible if such investment is ultravires the relevant constitution.

2. I/We hereby confirm that the information provided hereinabove is true, correct and complete to the best of my/ our knowledge and belief and that I/ we shall be solely liable and responsible for the information submitted. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/ we also confirm that I have read and understood the FAT CA & CRS T & C and hereby accept the same. I/ We also undertake to keep you promptly informed in writing about any changes/ modifications to the above information in future and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators/ tax authorities. I/ We hereby authorize the Fund/ the AMC/ the RTA to share any information provided by me/ us to the Fund, its Sponsor, the AMC, Trustee, their employees, RTAs, authorized agents, third party service providers, my/ our distributor(s), SEBI registered Intermediaries or any Indian or foreign governmental or statutory or judicial or tax/ revenue authorities/ agencies and other investigation agencies in or outside India, and/ or to withhold and pay out any sums from my/ our account(s) or close or suspend my/our account(s), without any obligation of advising me/ us of the same, as may be required by regulators/ tax authorities.

Applicable to NRIs only: I/We confirm that I am / we are Non-Resident(s) of Indian Nationality / Origin and I/we hereby confirm that the funds for subscriptions have been remitted from abroad through normal banking channels or from fund in my/our Non Resident External / Ordinary account/ FCNR account(s).

Important alert: Incase there is any change to your KYC information, please update the same by using the prescribed "KYC Change Request Form" and submit the same at the point of service of any KYC Registration Agency.

Signature of Bank Account Holder Signature of Bank Account Holder Signature of Bank Account Holder

ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form) ASBA Application No.

ARTHAYA EQUITY LONG SHORT FUND

(An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.)

NFO OPENS ON : MAY 04, 2026 CLOSES ON : MAY 18, 2026

Date:

Plan Regular Direct **Option** Growth IDCW **Sub Option** IDCW Pay Out Reinvestment

Received from Mr. Ms.

Address

SCSB Account Details Account Number

Bank Name Branch Name

Total Amount to be blocked ₹ (Figures)

Total Amount to be blocked ₹ (words)

SCSB Receipt
Signature Stamp and Date



Arthaya SIF
BY UNION MUTUAL FUND

ASBA Forms should be submitted only with an authorized branch of designated SCSBs. Copy of acknowledgement receipt of the ASBA form issued by SCSB should be submitted with the NFO form to Union Mutual Fund or its Registrar, CAMS.

INSTRUCTIONS FOR FILLING ASBA FORM

1. Please visit www.sebi.gov.in/pmd/scsb.html or www.nseindia.com for list of currently available Self Certified Syndicate Banks (SCSB) offering ASBA facility with their designated branches.
2. The investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB. Investors should check with their bank branch to confirm whether the branch is offering ASBA facility.
3. Investors shall ensure that the Bank Account number in the ASBA Form is correct and funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
4. ASBA Application Form will not be accepted by any of the offices of Union Mutual Fund or its Registrar & Transfer Agent, i.e. Computer Age Management Services Ltd.
5. Upon submission of an ASBA Form with the SCSB, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
6. The SCSBs shall block the subscription money based on the authorisation given by the account holder in the ASBA Form. The subscription money shall remain blocked in the bank account till allotment of units under the Investment Strategy or till rejection of the application, as the case may be.
7. If the bank account specified in the ASBA Form does not have sufficient credit balance to meet the subscription money, the ASBA Form shall be rejected by the SCSB.
8. The ASBA Form should not be accompanied by cheque or other mode of payment, other than authorisation to block subscription amount in the bank account.
9. During the processing of the NFO application, if the application is found to be incomplete or incorrect, the SCSB will be informed on the same who shall then unblock the investor account with appropriate remarks in the investor account.
10. On the closure date of the NFO, the ASBA Form should be submitted to the SCSBs before 3.00 p.m. or such other time as may be decided by respective SCSBs.
11. Union Mutual Fund or its' Registrar, CAMS shall not be liable for any negligence or mistake committed by the SCSBs.
12. Investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to Union Mutual Fund or any of its official point of acceptance.
13. All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving complete details such as name & address of the applicant, number of units applied for, counterfoil or the application reference given by the SCSBs, amount paid on application and the collection centre of the SCSB where the application form was submitted. If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent, M/s. Computer Age Management Services Limited (CAMS), Chennai, with a copy to Union Asset Management Co. Pvt. Ltd.
14. **EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):**

As per clause 16.11 of SEBI Mater Circular for Mutual Funds dated March 20, 2026 and AMFI Guidelines on implementation of EUIN, it is mandatory to state the Employee Unique Identification Number (EUIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/declaration stating that the transaction is an "execution-only" transaction, mentioned below the box/space provided for the ARN Number/ EUIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

15. Investors are requested to read the undertakings/ declarations carefully, before providing their signature(s) in the ASBA Form.

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Schemes/Investment Strategies:

Computer Age Management Services Ltd.,

Unit: Union Mutual Fund

Rayala Tower 2, 5th Floor, # 158 Anna Salai, Chennai - 600002.

Email: enq_arthayasif@camsonline.com | **Website:** www.camsonline.com

Union Asset Management Company Pvt. Ltd.

Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road,

Andheri (East), Mumbai - 400059

Toll Free : 1800 200 2268/1800 572 2268 | **Tel No. :** 022 67483333

Website: www.unionmf.com/arthayasif

Email : arthaya.care@unionmf.com

Give a missed call from your registered mobile number on 08010421326 and get an Account Statement via SMS.



Instruction / Check list / Guidelines for filling individual KYC Application Form

General instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Personal Details' section

1. Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Current Address details' section

1. In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
2. PoA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not in force.
3. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
4. In Section 2, one of I, II and III is to be selected. In case of online E-KYC authentication, II is to be selected.
5. In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
6. List of documents for 'Deemed Proof of Address'

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

7. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
8. "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
9. "Digital KYC process" has to be carried out as stipulated in the PML Rules, 2005.

C. Clarification / Guidelines on filling 'Contact details' section

1. Email/Mobile is mandatory for upload into KRA system and please provide.
2. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
3. Do not add '0' in the beginning of Mobile number.

D. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person, if available.

E. Clarification on Minor

1. Guardian details are optional for minors above 10 years of age for opening of bank account only
2. However, in case guardian details are available for minor 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

F. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

G. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

H. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarkhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

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