

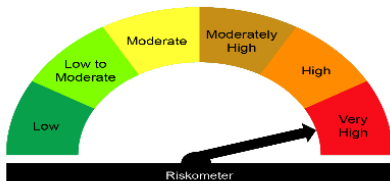
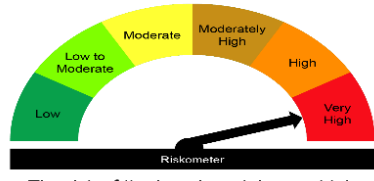
**SCHEME INFORMATION DOCUMENT**
**SECTION I**
**Bandhan US specific Equity Active FOF  
(Formerly known as BANDHAN US EQUITY FUND OF FUND)**

*(An open-ended fund of fund scheme investing in units of overseas Mutual Fund Scheme(s) investing in US Equity securities)*

Offer of Units at NAV based prices on an on-going basis

Face value of units of the Scheme is Rs. 10 per unit

**Product Label**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Scheme                                                                                                                                | Benchmark                                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>To create wealth over long term</li> <li>Diversification of returns through investing in a fund mainly investing in units of overseas Mutual Fund Scheme(s) which invests in US Equity securities.</li> </ul> <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p> |  <p><i>The risk of the scheme is very high.</i></p> |  <p><i>The risk of the benchmark is very high.</i></p> <p>As per AMFI Tier I Benchmark i.e. Russell 1000 Growth Index</p> |

Scheme Code - BNDN/O/O/FOO/21/06/0047

|                                             |                                                                                             |
|---------------------------------------------|---------------------------------------------------------------------------------------------|
| <b>Name of the Mutual Fund</b>              | <b>Bandhan Mutual Fund</b>                                                                  |
| <b>Name of the Asset Management Company</b> | <b>: Bandhan AMC Limited</b>                                                                |
| <b>Name of the Trustee Company</b>          | <b>: Bandhan Mutual Fund Trustee Limited</b>                                                |
| <b>Address of the Entities</b>              | <b>: 6th Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013</b> |
| <b>Website</b>                              | <b>: <a href="http://www.bandhanmutual.com">www.bandhanmutual.com</a></b>                   |

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Bandhan Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on [www.Bandhanmutual.com](http://www.Bandhanmutual.com) (website address).

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 28, 2025.

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**PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

| Sr. No. | Title                          | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I.      | Name of the scheme             | <b>Bandhan US specific Equity Active FOF</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| II.     | Category of the Scheme         | <b>Overseas FoF</b><br><br><b>Sub-Category-</b> Equity oriented FOF (Overseas) – Country Specific Equity FoF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| III.    | Scheme type                    | An open-ended fund of fund scheme investing in units of overseas Mutual Fund Scheme(s) investing in US Equity securities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| IV.     | Scheme code                    | BNDN/O/O/FOO/21/06/0047                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| V.      | Investment objective           | The Fund seeks to generate long term capital appreciation by investing in units of overseas Mutual Fund Scheme(s) investing in US Equity securities.<br><br>Disclaimer: However, there can be no assurance that the investment objective of the scheme will be realized.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| VI.     | Liquidity/listing details      | Units of the Scheme may be purchased or redeemed on all Business Days at NAV based prices subject to the prevailing load structure. The units of the Scheme are presently not listed on any stock exchange. Investors having a bank account with Banks whom the Fund has an arrangement from time to time can avail of the facility of direct debit/credit to their account for purchase/sale of their units.<br><br>The Fund shall dispatch the redemption proceeds within 3 (three) working days from the date of acceptance of duly filled in redemption request at any of the official point of acceptance of transactions. Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.2 of SEBI Master Circular dated June 27, 2024 (SEBI Master Circular), the AMC might follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 working Days of the date of redemption or repurchase, interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time.<br><br>The Scheme is an open ended scheme, sale and repurchase is available on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange.<br><br>However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock Exchanges at a later date, and thereupon the Fund will make a suitable public announcement to that effect. |
| VII.    | Benchmark (Total Return Index) | Russell 1000 Growth Index (Total Return Net of 30% withholding tax).<br><br>The Russell 1000 Growth Index measures the performance of the large-cap growth segment of the US equity universe. It includes those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. The Russell 1000 Growth Index is constructed to provide a comprehensive and unbiased barometer for the large-cap growth segment. The index is completely reconstituted annually to ensure new and growing equities are included and that the represented companies continue to reflect growth characteristics.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

| Sr. No. | Title                                                               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| VIII.   | NAV disclosure                                                      | <p>NAV will be determined for every Business Day except in special circumstances. NAV calculated upto three decimal places..</p> <p>NAV of the Scheme shall be made available on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the Mutual Fund (<a href="http://www.bandhanmutual.com">www.bandhanmutual.com</a>) by 10.00 a.m. on next business day. The NAV shall also be available on the call free number 1-800-300-66688 and on the website of the Registrar CAMS (<a href="http://www.camsonline.com">www.camsonline.com</a>).</p> <p>In case the NAV is not uploaded by 10 am it shall be explained in writing to AMFI for non adherence of time limit for uploading NAV on AMFI's website. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>Further details mentioned in Section II – 'III. Other Details' – 'B. Transparency/NAV'.</p>                                                                                                                                                                                                                                                                                                                                   |
| IX.     | Applicable timelines                                                | <p><b>Timeline for Dispatch of redemption proceeds:</b><br/>The Fund shall dispatch the redemption proceeds within 3 (three) working days from the date of acceptance of duly filled in redemption request at any of the official point of acceptance of transactions.</p> <p>Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, read with clause 14.2 of SEBI Master Circular dated June 27, 2024 ("SEBI Master Circular"), the AMC might follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 working Days of the date of redemption or repurchase, interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time. Refer SAI for details on exceptional scenarios.</p> <p><b>Timeline for Dispatch of IDCW:</b> The Fund shall dispatch the IDCW warrant to the unitholders shall be made within seven working days from the record date. The record date shall be two working days from the issue of public notice, wherever applicable, for the purpose of payment of dividend. In the event of delay the AMC shall pay to the concerning investor's interest @15% p.a. for delayed period beyond the specified period of seven (7) working days from the record date.</p> |
| X.      | Plans and Options<br>Plans/Options and sub options under the Scheme | <p>The Scheme offers <b>Regular Plan &amp; Direct Plan</b>.</p> <p>Both the Plans will have separate NAV and a common portfolio. The Investors should note that NAV of the Income Distribution cum capital withdrawal Option<sup>^</sup> and the Growth Option will be different after the declaration of Income Distribution cum capital withdrawal under the Scheme.</p> <p><sup>^</sup>the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>Both the Plans under the Scheme offer <b>Income Distribution cum capital</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

| Sr. No.  | Title                                 | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                             |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
|----------|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|
|          |                                       | <p><b>withdrawal Option &amp; Growth Option.</b> Income Distribution cum capital withdrawal Option under each Plan further offers of choice of <b>Payout of Income Distribution cum capital withdrawal, Reinvestment of Income Distribution cum capital withdrawal &amp; Transfer of Income Distribution cum capital withdrawal.</b></p> <p>Please note that where the Unitholder has opted for Payout of Income Distribution cum capital withdrawal option and in case the amount of Income Distribution cum capital withdrawal payable to the Unitholder is Rs.100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme.</p> <p><b>Default option:</b> The investors must clearly indicate the Option/facility (Growth or Income Distribution cum capital withdrawal / Reinvestment or Payout or Sweep) in the relevant space provided for in the Application Form. In case the investor does not select any Option, the default shall be considered as <b>Growth Option</b>. Within Income Distribution cum capital withdrawal Option if the investor does not select any facility, then default facility shall be <b>Reinvestment of Income Distribution cum capital withdrawal option</b>.</p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate “Direct Plan” in the application form e.g. “Bandhan US specific Equity Active FOF - Direct Plan”. Investors should also indicate “Direct” in the ARN column of the application form.</p> <p><b>Treatment of applications under "Direct" / "Regular" Plans:</b></p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>AMC shall ensure that before accepting any business from any MFD, such a MFD is duly empaneled with the AMC. Transactions received, if any, from / under the ARN of a non-empaneled MFD may be processed under Direct Plan, with prompt intimation to the non-empaneled MFD, and the investor.</p> <p>In cases of wrong/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under</p> | Scenario                    | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | 1 | Not mentioned | Not mentioned | Direct Plan | 2 | Not mentioned | Direct | Direct Plan | 3 | Not mentioned | Regular | Direct Plan | 4 | Mentioned | Direct | Direct Plan | 5 | Direct | Not Mentioned | Direct Plan | 6 | Direct | Regular | Direct Plan | 7 | Mentioned | Regular | Regular Plan | 8 | Mentioned | Not Mentioned | Regular Plan |
| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Default Plan to be captured |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 1        | Not mentioned                         | Not mentioned                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Direct Plan                 |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 2        | Not mentioned                         | Direct                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Direct Plan                 |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 3        | Not mentioned                         | Regular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Direct Plan                 |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 4        | Mentioned                             | Direct                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Direct Plan                 |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 5        | Direct                                | Not Mentioned                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Direct Plan                 |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 6        | Direct                                | Regular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Direct Plan                 |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 7        | Mentioned                             | Regular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Regular Plan                |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 8        | Mentioned                             | Not Mentioned                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Regular Plan                |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |

| Sr. No. | Title                                                  | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                                                        | Direct Plan from the date of application without any exit load.<br><br>Further in case of transactions received from Invalid ARN, the AMC shall follow the guidelines provided in AMFI Best Practise circular dated February 2, 2024.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| XI.     | Load Structure                                         | <b>Exit Load:</b> <ul style="list-style-type: none"> <li>1% of applicable NAV - if the units are redeemed/switched out within 1 year from the date of allotment</li> <li>Nil – if the units are redeemed / switched-out after 1 year from the date of allotment</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| XII.    | <b>Minimum Application Amount/switch in</b>            | <b>Particulars</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|         |                                                        | Fresh Purchase (including switch-in)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|         |                                                        | SIP                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|         |                                                        | SWP                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|         |                                                        | STP (in)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| XIII.   | <b>Minimum Additional Purchase Amount</b>              | <b>Details</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|         |                                                        | Rs.1,000/- and in multiples of Re. 1/- thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|         |                                                        | Rs.100 /- and in multiples of Rs.1 thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|         |                                                        | Rs. 200 and any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|         |                                                        | Rs.500/- and any amount thereafter (for Fixed amount option) / Rs.500/- and any amount thereafter (for capital appreciation option)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| XIV.    | <b>Minimum Redemption/switch out amount</b>            | <b>Particulars</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|         |                                                        | Repurchase/Redemption                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|         |                                                        | Rs.1,000/- or the account balance of the investor, whichever is less.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|         |                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|         |                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| XV.     | <b>Segregated portfolio/ side pocketing disclosure</b> | The AMC may create segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event / actual default and to deal with liquidity risk.<br><br>In this regard, the term ‘segregated portfolio’ shall mean a portfolio comprising of debt or money market instrument affected by a credit event / actual default that has been segregated in a mutual fund scheme and the term ‘main portfolio’ shall mean the scheme portfolio excluding the segregated portfolio. The term ‘total portfolio’ shall mean the scheme portfolio including the securities affected by the credit event / actual default. For details Please refer to SAI                                                                 |
| XVI     | <b>Swing pricing disclosure</b>                        | NA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| XVII.   | <b>Stock lending/ short selling</b>                    | NA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| XVIII.  | <b>How to Apply and other details</b>                  | Investor can obtain application form / Key Information Memorandum (KIM) from Bandhan AMC branch offices, Investor services centers and RTA's (CAMS) branch office. Investors can also download application form / Key Information Memorandum (KIM) from our website ( <a href="http://www.Bandhanmutual.com">www.Bandhanmutual.com</a> ). The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC.<br><br>All applications for purchase/redemption of units should be submitted by investors at the official point of acceptance of transactions at the office of the registrar and/or AMC as may be notified from time to time. For details please |

| Sr. No. | Title                                                                                                                                | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                                                                                                                                      | <p>refer to the application form and/or website of the Mutual Fund at <a href="http://www.bandhanmutual.com">www.bandhanmutual.com</a>.</p> <p>Please refer section II for details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| XIX.    | Investor services                                                                                                                    | <p><b>Contact details for general service request and for compliant resolution:</b><br/> E-Mail: <a href="mailto:Investormf@bandhanamc.com">Investormf@bandhanamc.com</a><br/> Toll-Free: 1-800-266 66 88/ 1-800-300 666 88</p> <p><b>Details of Investor Relation Officer</b><br/> <b>Name: Ms. Neeta Singh</b><br/> <b>Address and Contact Number:</b> Bandhan AMC Limited, 6<sup>th</sup> Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013<br/> <b>Contact number: 022 66289999</b><br/> <b>E-Mail: <a href="mailto:neeta.singh@bandhanamc.com">neeta.singh@bandhanamc.com</a></b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| XX      | Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme / close ended schemes) (as applicable) | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| XXI     | Special product/ facility available during the NFO and on ongoing basis                                                              | <p>The facilities/products Available are:</p> <p><b>Systematic Investment Plan (SIP):</b><br/> Unitholders of the scheme/s can invest through Systematic Investment Plan. SIP allows the unitholder to invest a specified sum of money each Week / Month / Quarter with a minimum amount of Rs. 100 and minimum 6 installments.</p> <p>Investors have an option to choose weekly SIP frequency as below –</p> <ol style="list-style-type: none"> <li>Any day option from Monday to Friday. Default day: Wednesday, if any day is not selected.</li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>Fixed dates i.e. 7, 14, 21 and 28.</li> </ol> <p>If none of the weekly option is selected then, default weekly frequency will be every Wednesday of the week.<br/> (Note - If SIP day falls on non-business day, the SIP transaction shall be processed on the next business day.)</p> <p>For investment on monthly &amp; quarterly basis, unit holders can choose any day of the month from 1<sup>st</sup> to 31<sup>st</sup> as the date of the instalment.</p> <p>The unitholder who wishes to opt for Weekly SIP / Monthly SIP / Quarterly SIP, has to commit investment by providing the Registrar with at least six post-dated cheques/debit mandate/mandate form for Electronic Clearing System (ECS)/</p> |

| Sr. No. | Title | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |       | <p>such other instrument as recognized by AMC from time to time for a block of 6 weeks/months/quarters in advance.</p> <p><b>OTHER SIP FACILITIES:</b></p> <p><b>Perpetual SIP:</b> Under this SIP facility the investor need not mention the maximum installment. The SIP shall end on December 31, 2099 automatically. In case there is no mention of the number of installments; the SIP shall be registered under the Perpetual SIP facility.</p> <p><b>Differential SIP:</b> Under this facility the investor has a choice of registering the SIP in such a manner that the 1st SIP installment will be lower / higher than the subsequent installments.</p> <p><b>SIP Top-up facility</b> - Top-up facility has to be opted at the time of SIP registration. Existing SIPs cannot be converted into this facility</p> <p>For details on SIP facilities, please refer SAI</p> <p><b>Booster SIP Facility:</b><br/>“Booster SIP” is a facility wherein an investor under a designated open-ended scheme can opt to invest variable amounts, at pre-determined intervals to take advantage of movements in the market by investing higher when the markets are low. For details please refer SAI.</p> <p><b>SIP Pause Facility:</b><br/>SIP Pause facility allows investors to pause their existing SIP for a temporary period, without discontinuing the existing SIP. Following are the terms and conditions of the facility. For details please refer SAI.</p> <p><b>Systematic Transfer Plan:</b><br/>Investors can opt for the Systematic Transfer Plan by investing a lumpsum amount in one scheme of the Mutual Fund and providing a standing instruction to transfer a pre-specified sum into any other scheme of Bandhan Mutual Fund. Investors can also opt for STP from an existing account by quoting their account / folio number. For other SIP Facilities please refer SAI.</p> <p>Booster STP is a facility wherein an investor under a designated open-ended scheme can opt to transfer variable amount(s) linked to the value of investment under Booster STP on the date of transfer at pre-determined intervals from designated scheme of Bandhan Mutual Fund (hereinafter referred to as “Source Scheme”) to the Growth Option of designated scheme of Bandhan Mutual Fund (hereinafter referred to as “Target Scheme”), subject to the enabling provision of the Scheme Information Document of the Target Scheme. For other details please refer addendum on the website.</p> <p><b>Systematic Withdrawal Plan:</b><br/>Unitholders of the Scheme have the benefit of enrolling themselves in the Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw a specified sum of money periodically from his investments in the Scheme. SWP is ideal for investors seeking a regular inflow of funds for their needs. It is also ideally suited to retirees or individuals who wish to invest lumpsums and withdraw from the investment over a</p> |

| Sr. No.      | Title          | Description                                                                                                                                                                                                                                                                                                                                       |
|--------------|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |                | period of time.<br><br>The Unitholder may avail of this plan by sending a written request to the Registrar. This facility is available in the growth and Income Distribution cum capital withdrawal option. For details please refer SAI.                                                                                                         |
| <b>XXII.</b> | <b>Weblink</b> | Link for last 6 months TER and Daily TER:<br><a href="https://bandhanmutual.com/statutory-disclosures/total-expense-ratio">https://bandhanmutual.com/statutory-disclosures/total-expense-ratio</a><br>Link for scheme factsheet:<br><a href="https://bandhanmutual.com/downloads/factsheets">https://bandhanmutual.com/downloads/factsheets</a> . |

**DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.
- (viii) The Trustees have ensured that the Bandhan US specific Equity Active FOF approved by them is a new product offered by Bandhan Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**Sd/-**

**Date: November 28, 2025**  
**Place: Mumbai**

**Name: Vijayalaxmi Khatri**  
**Designation: Head-Legal & Compliance**

## PART II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The asset allocation under the scheme will be as follows:

| Instruments                                                               | Indicative Allocation (% of total assets) |         |
|---------------------------------------------------------------------------|-------------------------------------------|---------|
|                                                                           | Minimum                                   | Maximum |
| Units of overseas Mutual Fund Scheme(s) investing in US Equity securities | 95%                                       | 100%    |
| Debt and Money Market Instruments                                         | 0%                                        | 5%      |

The Scheme will not invest in securitized debt, securities lending, short selling and in Debt Instruments having Structured Obligations / Credit Enhancements.

The list of underlying active funds/schemes are as follows\*:

- JPMorgan Funds – US Growth Fund; Class: JPM US Growth I (acc) USD
- Franklin US Opportunities Y(acc)USD
- Franklin Growth Fund A

\*The list of schemes provided is indicative and the Scheme can invest only in similar mutual fund/s with similar investment strategy, similar investment objective, similar asset allocation, similar benchmark.

Bandhan US specific Equity Active FOF is not a dedicated Feeder fund and investment in underlying fund will be undertaken subject to fulfilment of documentation and regulatory requirements applicable for investing in the underlying fund.

#### Features of underlying funds:

| Particulars                 | JPMorgan Funds – US Growth Fund; Class: JPM US Growth I (acc) USD                                                              | FRANKLIN U.S. OPPORTUNITIES FUND Y(acc)USD                                                                                                                                                                                                                                                                                                                                                                                                                  | Franklin Growth Fund A                                                                                                                             |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Investment Objective</b> | The Scheme aims to provide long-term capital growth by investing primarily in a growth-style biased portfolio of US companies. | The Scheme aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors. | The Scheme aims to provide long-term capital growth by investing primarily in equity securities of companies that are leaders in their industries. |
| <b>Investment Strategy</b>  | The Fund uses a fundamental, bottom-up                                                                                         | In a bottom-up process, the investment manager uses                                                                                                                                                                                                                                                                                                                                                                                                         | The investment manager uses fundamental, "bottom-                                                                                                  |

| Particulars             | JPMorgan Funds – US Growth Fund; Class: JPM US Growth I (acc) USD                                                                                                                        | FRANKLIN U.S. OPPORTUNITIES FUND Y(acc)USD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Franklin Growth Fund A                                                                                                                                                                                                                                                                                                                                           |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                         | stock selection process and Targets companies with strong fundamentals that have the ability to deliver higher earnings growth than market expectations.                                 | Fundamental analysis to select companies that appear to have high and sustainable growth prospects, while meeting attractive quality and valuation criteria.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | up" research to seek companies meeting its criteria of growth potential, quality, and valuation.                                                                                                                                                                                                                                                                 |
| <b>Asset Allocation</b> | At least 67% of assets are invested in a growth-style biased portfolio of equities of companies that are domiciled, or carrying out the main part of their economic activity, in the US. | <p>The Fund invests principally in equity securities of US companies across small, medium, and large-capitalisation companies with strong growth potential across a wide range of sectors. It may have significant positions in particular sectors such as technology (including electronic technology, technology services, biotechnology and health care technology)</p> <p>The Fund may also, in accordance with the investment restrictions, invest (i) up to 5% of its net assets in securities issued by private companies and Private Investments in Public Equity (PIPEs) and (ii) up to 5% of its net assets in special purpose acquisition companies</p> | The Fund normally invests substantially in the equity securities (principally common stocks) of U.S.-based large and medium market capitalization companies it may invest up to 25% of its assets in smaller companies. The Fund may invest up to 40% of its assets in foreign securities and up to 10% of its assets in non-U.S. dollar-denominated securities. |
| Benchmark               | Russell 1000 Growth Index (Total Return Net of 30% withholding tax)                                                                                                                      | Russell 3000 Growth Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Russell 1000 Growth Index                                                                                                                                                                                                                                                                                                                                        |

The scheme will not invest in instruments having special features as stated in clause 12.2 of SEBI Master circular.

The cumulative gross exposure through equity, debt, Money Market Instruments and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals if any, should not exceed 100% of the net assets of the scheme.

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

| Sl. No. | Type of Instrument        | Percentage of exposure     | Circular references                                    |
|---------|---------------------------|----------------------------|--------------------------------------------------------|
| 1.      | <b>Securities Lending</b> | The scheme will not invest | Para 12.11 of SEBI Master Circular dated June 27, 2024 |

|    |                                                                   |                                                                                                                                                                |                                                                      |
|----|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| 2. | <b>Equity Derivatives for non- hedging purposes</b>               | The scheme will not engage in Derivatives                                                                                                                      | -                                                                    |
| 3. | <b>Securitized Debt</b>                                           | The Scheme will not invest in securitized debt, securities lending, short selling and in Debt Instruments having Structured Obligations / Credit Enhancements. | -                                                                    |
| 4. | <b>Overseas Securities</b>                                        | The scheme will not invest in Overseas Securities                                                                                                              | Para 12.19 of SEBI Master Circular dated June 27, 2024               |
| 5. | <b>ReITS and InVITS</b>                                           | The scheme will not invest in ReITS/ InVITS                                                                                                                    | Clause 13 of Seventh Schedule of SEBI Mutual Funds Regulations, 1996 |
| 6. | <b>AT1 and AT2 Bonds (debt instruments with special features)</b> | The scheme will not invest in instruments having special features as stated in clause 12.2 of SEBI Master circular.                                            | Para 12.2 of SEBI Master Circular dated June 27, 2024                |
| 7. | <b>Any other instrument</b>                                       | -                                                                                                                                                              | -                                                                    |

The scheme will follow the applicable provisions as specified in SEBI Circular and SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.

#### Change in Investment Pattern

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 and political and economic factors.

**Temporary investments:** Under normal circumstances, the Scheme intends to invest at least 95% of its corpus in units / shares of Underlying Funds. However, subject to the SEBI Regulations, the asset allocation pattern may be modified in the interest of investors for short term and defensive considerations only, which would be rebalanced within 30 calendar days from the date of deviation and in accordance with SEBI circular dated March 04, 2021 and any other circulars issued there under, from time to time

In case of passive breach, the asset allocation pattern would be rebalanced within 30 Business days from the date of deviation.

In case the portfolio of scheme is not rebalanced within the aforementioned timelines, 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. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMC shall not launch any new scheme till the time the portfolio is rebalanced. The AMC shall not levy exit load, if any, on the investors exiting the scheme. AMC will report the deviation to Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme then AMC will immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced and AMCs shall also immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced. AMC will disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines. The AMC shall comply with the requirements prescribed under SEBI as per clause 2.9 of

SEBI Master circular, as may be amended from time to time.

## **B. WHERE WILL THE SCHEME INVEST?**

Subject to the Regulations, the corpus of the Scheme will mainly be invested in any (but not exclusively) of the following securities:

a) Units/Shares of overseas Mutual Fund Scheme (/s) / Exchange Traded Fund (/s) investing in US Equity securities such as \*:

- JPMorgan Funds – US Growth Fund; Class: JPM US Growth I (acc) USD
- Franklin US Opportunities Y(acc)USD
- Franklin Growth Fund A

b) Debt Securities and Money Market Instruments (money market instruments include commercial papers, commercial bills, treasury bills, GoI Securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, re-purchase agreements, Tri-party Repo and any other like instruments as specified by the RBI from time to time);

c) Units of Debt and/or Liquid Funds

(Detailed definition and applicable regulations/guidelines for each instrument is included in Section II)

## **C. WHAT ARE THE INVESTMENT STRATEGIES?**

The Scheme shall invest in units of overseas Mutual Fund Scheme(s) investing in US Equity securities, except to meet its liquidity requirements. The underlying Mutual Fund(s) will be selected after requisite due diligence with respect to product performance, risk management practices deployed, experience and track record of fund manager among other parameters. The scheme would also invest in Debt and Money Market Instruments.

Some of the underlying schemes where the fund will consider investing: -

| <b>Particulars</b>          | <b>JPMorgan Funds – US Growth Fund; Class: JPM US Growth I (acc) USD</b>                                                       | <b>FRANKLIN U.S. OPPORTUNITIES FUND Y(acc)USD</b>                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Franklin Growth Fund A</b>                                                                                                                      |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Investment Objective</b> | The Scheme aims to provide long-term capital growth by investing primarily in a growth-style biased portfolio of US companies. | The Scheme aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors. | The Scheme aims to provide long-term capital growth by investing primarily in equity securities of companies that are leaders in their industries. |
| <b>Investment Strategy</b>  | The Fund uses a fundamental, bottom-up stock selection process and                                                             | In a bottom-up process, the investment manager uses Fundamental analysis to                                                                                                                                                                                                                                                                                                                                                                                 | The investment manager uses fundamental, "bottom-up" research to seek                                                                              |

| Particulars             | JPMorgan Funds – US Growth Fund; Class: JPM US Growth I (acc) USD                                                                                                                        | FRANKLIN U.S. OPPORTUNITIES FUND Y(acc)USD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Franklin Growth Fund A                                                                                                                                                                                                                                                                                                                                           |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                         | Targets companies with strong fundamentals that have the ability to deliver higher earnings growth than market expectations.                                                             | select companies that appear to have high and sustainable growth prospects, while meeting attractive quality and valuation criteria.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | companies meeting its criteria of growth potential, quality, and valuation.                                                                                                                                                                                                                                                                                      |
| <b>Asset Allocation</b> | At least 67% of assets are invested in a growth-style biased portfolio of equities of companies that are domiciled, or carrying out the main part of their economic activity, in the US. | <p>The Fund invests principally in equity securities of US companies across small, medium, and large-capitalisation companies with strong growth potential across a wide range of sectors. It may have significant positions in particular sectors such as technology (including electronic technology, technology services, biotechnology and health care technology)</p> <p>The Fund may also, in accordance with the investment restrictions, invest (i) up to 5% of its net assets in securities issued by private companies and Private Investments in Public Equity (PIPEs) and (ii) up to 5% of its net assets in special purpose acquisition companies</p> | The Fund normally invests substantially in the equity securities (principally common stocks) of U.S.-based large and medium market capitalization companies it may invest up to 25% of its assets in smaller companies. The Fund may invest up to 40% of its assets in foreign securities and up to 10% of its assets in non-U.S. dollar-denominated securities. |
| Benchmark               | Russell 1000 Growth Index (Total Return Net of 30% withholding tax)                                                                                                                      | Russell 3000 Growth Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Russell 1000 Growth Index                                                                                                                                                                                                                                                                                                                                        |

#### NOTE ON DEBT MARKET & MONEY MARKET IN INDIA

The Indian debt markets are one of the largest such markets in Asia. Government and Public Sector enterprises are predominant borrowers in the market. While interest rates were regulated till a few years back, there has been a rapid deregulation and currently both the lending and deposit rates are market determined.

The debt markets are developing fast, with the rapid introduction of new instruments including Foreign Portfolio Investors are also allowed to invest in Indian debt markets now. There has been a considerable increase in the trading volumes in the market. The trading volumes are largely concentrated in the Government of India Securities, which contribute a significant proportion of the daily trades.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term

unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills & Cash Management Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates.

Following table exhibits various debt instruments along with indicative yields as on October 28, 2025:

| Instruments                     | Yield level ( per annum) |
|---------------------------------|--------------------------|
| G-Sec 5 year                    | 6.18%                    |
| G-Sec 10 year                   | 6.54%                    |
| CP 3 months                     | 6.02%                    |
| CD 3 months                     | 5.84%                    |
| CP 1 year                       | 6.45%                    |
| CD 1 year                       | 6.42%                    |
| <b>PSU</b>                      |                          |
| Corporate Debentures AAA 3 year | 6.69%                    |
| Corporate Debentures AAA 5 year | 6.91%                    |
| <b>NBFC</b>                     |                          |
| Corporate Debentures AAA 3 year | 7.36%                    |
| Corporate Debentures AAA 5 year | 7.81%                    |

The actual yields will, however, vary in line with general levels of interest rates and debt/money market conditions prevailing from time to time.

The mutual fund or AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme.

### ***Portfolio Turnover***

Portfolio turnover in the scheme will be a function of market opportunities. It is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of investment opportunities that exist in the market. Portfolio Turnover is not applicable to a Fund of Funds Scheme.

### **D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The performance of the scheme will be benchmarked against Russell 1000 Growth Index (Total Return Net of 30% withholding tax).

The Russell 1000 Growth Index measures the performance of the large-cap growth segment of the US equity universe. It includes those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. The Russell 1000 Growth Index is constructed to provide a comprehensive and unbiased barometer for the large-cap growth segment. The index is completely reconstituted annually to ensure new and growing equities are included and that the represented companies continue to reflect growth characteristics.

## E. WHO MANAGES THE SCHEME?

Ms. Ritika Behera and Mr. Gaurav Satra has been designated as the fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund (“the Fund”). Investment by the Scheme in domestic fixed income securities will be managed by Mr. Harshal Joshi. Their particulars are given below:

### Fund manager for foreign/overseas investment:

| Name/Designation                               | Age / Qualification                  | Brief Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Other schemes managed / co-managed                                                                                                                                                  |
|------------------------------------------------|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ms. Ritika Behera<br>Vice President - Equities | 39 Years<br><br>MBA (Finance), Bcom. | Ms. Ritika Behera has joined Bandhan AMC Limited as Vice President – Equities on August 10, 2023 in Equity Investments team. In her role she will be responsible for research and analysis. She has total experience of more than 13 years.<br>Prior to Bandhan AMC Limited, she was associated with Ocean Dial Asset management from April 2021 to July 2023 as Analyst. Earlier to this, she was associated with Elara Securities Pvt Limited from January 2017 to March 2021 and Batlivala & Karani Securities Pvt Ltd from August 2013 to January 2017<br><br>(Total experience – 14 years) | Bandhan US specific Equity Active FOF, Bandhan Business Cycle Fund - Equity portion and all other schemes having provision for investment in overseas securities in equity segment. |

| Name/Designation                                                              | Age / Qualification                         | Brief Experience                                                                                                                                                                                                                                                            | Other schemes managed / co-managed                                                                                                    |
|-------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Gaurav Satra,<br><br><u>Assistant Manager Fund Management</u><br>- Equity | 31 Years<br><br>Chartered Accountant, B.Com | Mr. Gaurav Satra joined the Equity Fund Management team of Bandhan AMC in June 2022 and was designated as the Equity Dealer. Prior to the same, he was associated with various Consultancy Firms as a CA from December 2016 to May 2022.<br>(Total experience – 8.5 years). | Bandhan US specific Equity Active FOF and all other schemes having provision for investment in overseas securities in equity segment. |

## F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

| Scheme                                                                                                        | Category of the scheme                                                                     | Type of scheme                                                                                                                                            | Investment Objective                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bandhan Aggressive Hybrid Passive FOF (Formerly Bandhan Asset Allocation Fund of Funds - Aggressive Plan)     | Hybrid FoF (Domestic) - Aggressive Hybrid FoF (Passive)                                    | An open-ended fund of funds scheme investing in passive equity and debt schemes.                                                                          | <p>The investment objective of the scheme is to generate a mix of capital appreciation and income through investment in equity and debt passive schemes based on a defined asset allocation.</p> <p>Disclaimer: However, there can be no assurance that the investment objective of the scheme will be realized.</p>                                  |
| Bandhan Multi-Asset Passive FOF (Formerly Bandhan Asset Allocation Fund of Funds - Moderate Plan)             | Hybrid FoF (Domestic) - Multi-Asset Allocation FoF (Passive)                               | An open-ended fund of funds scheme investing in passive equity schemes, debt schemes, and commodity-based schemes as permitted by SEBI from time to time. | <p>The investment objective of the scheme is to provide diversification across asset classes and generate a mix of capital appreciation and income through investment in passive schemes based on a defined asset allocation.</p> <p>Disclaimer: However, there can be no assurance that the investment objective of the scheme will be realized.</p> |
| Bandhan Conservative Hybrid Passive FOF (Formerly Bandhan Asset Allocation Fund of Funds - Conservative Plan) | Hybrid FoF (Domestic) - Conservative Hybrid FoF (Passive)                                  | An open-ended fund of funds scheme investing in equity and debt passive schemes.                                                                          | <p>The investment objective of the scheme is to generate a mix of capital appreciation and income through investment in equity and debt passive schemes based on a defined asset allocation.</p> <p>Disclaimer: However, there can be no assurance that the investment objective of the scheme will be realized.</p>                                  |
| Bandhan US specific Equity Active FOF (Formerly known as Bandhan US Equity Fund of Fund)                      | Overseas FoF<br>Sub-Category- Equity oriented FOF (Overseas) – Country Specific Equity FoF | An open-ended fund of fund scheme investing in units of overseas Mutual Fund Scheme(s) investing in US Equity securities.                                 | <p>The Fund seeks to generate long term capital appreciation by investing in units of overseas Mutual Fund Scheme(s) investing in US Equity securities.</p> <p>Disclaimer: However, there can be no assurance that the investment objective of the scheme will be realized.</p>                                                                       |
| Bandhan US Treasury Bond 0-1 year specific Debt Passive FOF (Formerly                                         | Overseas FoF<br>Sub-Category- Debt oriented FOF (Overseas) –                               | An open ended fund of fund scheme investing in units / shares of overseas Index                                                                           | The investment objective of the Scheme is to provide long-term capital appreciation by passively investing in units / shares of overseas Index Funds and / or ETFs which track an index                                                                                                                                                               |

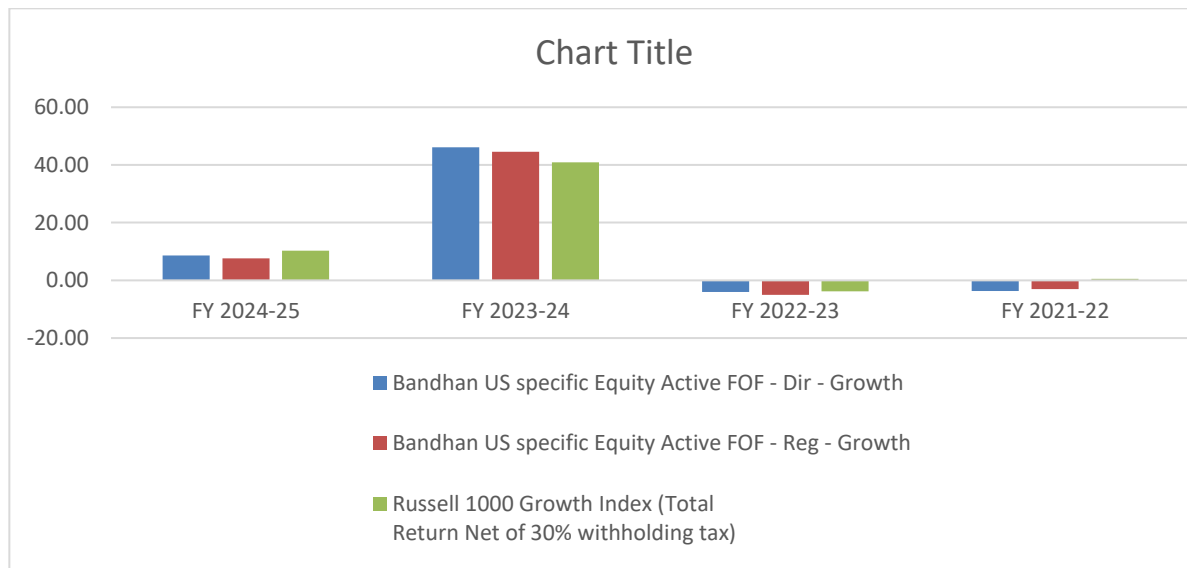
| Scheme                                                                                          | Category of the scheme                                               | Type of scheme                                                                                                                                   | Investment Objective                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bandhan US Treasury Bond 0-1 year Fund of Fund)                                                 | Country Specific Debt FoF                                            | Funds and / or Exchange Traded Funds which track an index with US treasury securities in the 0-1 year maturity range as its constituents         | with US treasury securities in the 0-1 year maturity range as its constituents, subject to tracking error.<br><br>However, there can be no assurance that the investment objective of the Scheme will be realized.                                                                                         |
| Bandhan Income Plus Arbitrage Active FOF (Formerly Bandhan Income Plus Arbitrage Fund of Funds) | Hybrid FoF (Domestic)<br><br>Sub-Category- Income Plus Arbitrage FOF | An open-ended fund of funds scheme predominantly investing in active debt oriented mutual fund schemes and arbitrage fund of Bandhan Mutual Fund | The Fund seeks to generate long-term capital appreciation from a portfolio created by investing in active debt oriented mutual fund schemes and arbitrage fund of Bandhan Mutual Fund.<br><br>Disclaimer: However, there can be no assurance that the investment objective of the scheme will be realized. |

Refer <https://bandhanmutual.com/downloads/sid> for detailed comparative table of the above schemes.

#### G. HOW HAS THE SCHEME PERFORMED?

Returns (%) for Growth Option as on September 30, 2025:

| Compounded Annualised Returns                                                     | Scheme Returns % |         | Benchmark Returns % |         |
|-----------------------------------------------------------------------------------|------------------|---------|---------------------|---------|
|                                                                                   | Direct           | Regular | Direct              | Regular |
| Returns for last 1 year                                                           | 29.04%           | 27.87%  | 32.91%              | 32.91%  |
| Returns for last 3 Years                                                          | 31.31%           | 30.01%  | 35.10%              | 35.10%  |
| Returns for last 5 Years                                                          | NA               | NA      | NA                  | NA      |
| Returns since Inception                                                           | 16.95%           | 15.74%  | 18.74%              | 18.74%  |
| Benchmark – Russell 1000 Growth Index (Total Return Net of 30% withholding tax)   |                  |         |                     |         |
| Date of Inception: Direct Plan –20th August 2021_ Regular Plan – 20th August 2021 |                  |         |                     |         |



**Note: The name of the scheme have changed from Bandhan US Equity Fund of Fund to Bandhan US specific Equity Active FOF with effect from August 31, 2025**

## H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings

Refer <https://bandhanmutual.com/downloads/sid> for top 10 holdings by issuer and fund allocation towards various sectors

ii. Refer link <https://bandhanmutual.com/statutory-disclosures/schemes> for disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme

iii. Functional website link for Portfolio Disclosure - Refer <https://bandhanmutual.com/downloads/disclosures> for Monthly/ Half Yearly portfolio disclosure.

iv. Portfolio Turnover ratio - Not applicable

v. Aggregate investment in the Scheme as on September 30, 2025 by:

| Sr. No. | Category of Persons     | Net Value     |       | Market Value |
|---------|-------------------------|---------------|-------|--------------|
|         | Concerned<br>Manager(s) | scheme's Fund | Units |              |
| Nil     |                         |               |       |              |

For details of the investments by key personnel and AMC directors including please refer SAI.

vi. Investments of AMC in the Scheme:

Refer <https://bandhanmutual.com/downloads/sid> for the details of the investments of AMC in the Scheme.

Subject to the Regulations, the AMC may invest in the Scheme during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management and advisory fee on such investment in the Scheme, in accordance with sub-regulation 17 of Regulation 25 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit.

The AMC shall invest in the scheme based on the risk associated with the scheme as specified in para 6.9 of the SEBI Master Circular.

The Scheme may invest in another scheme managed by the same AMC or by the AMC of any other Mutual Fund without charging any fees on such investments, provided that aggregate inter-scheme investment made by all schemes managed by the same AMC or by the AMC of any other Mutual Fund shall not exceed 5% of the net asset value of the Fund. For detailed provisions refer SAI.

## PART III- OTHER DETAILS

### A. COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time.

All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. For this purpose, major expenses like management fees and other periodic expenses would be accrued on a day to day basis. The minor expenses and income will be accrued on a periodic basis, provided the non-daily accrual does not affect the NAV calculations by more than 1%.

Any changes in securities and in the number of units be recorded in the books not later than the first valuation date following the date of transaction. If this is not possible given the frequency of the Net Asset Value disclosure, the recording may be delayed upto a period of seven days following the date of the transaction, provided that as a result of the non-recording, the Net Asset Value calculations shall not be affected by more than 1%.

In case the Net Asset Value of a scheme differs by more than 1%, due to non - recording of the transactions, the investors or scheme/s as the case may be, shall be paid the difference in amount as follows:-

- (i) If the investors are allotted units at a price higher than Net Asset Value or are given a price lower than Net Asset Value at the time of sale of their units, they shall be paid the difference in amount by the scheme.
- (ii) If the investors are charged lower Net Asset Value at the time of purchase of their units or are given higher Net Asset Value at the time of sale of their units, asset management company shall pay the difference in amount to the scheme.

The asset management company may recover the difference from the investors.

NAV of units under the Scheme shall be calculated as shown below:

NAV (Rs.) =

|                                              |   |                                         |   |                                                               |
|----------------------------------------------|---|-----------------------------------------|---|---------------------------------------------------------------|
| Market or Fair Value of Scheme's investments | + | Current Assets including Accrued Income | - | Current Liabilities and Provisions including accrued expenses |
|----------------------------------------------|---|-----------------------------------------|---|---------------------------------------------------------------|

---

No. of Units outstanding under Scheme

During the continuous offer of the scheme, the units will be available at the applicable NAV based prices. This is the price that an investor will pay for purchase / switch in. Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors:

At the applicable NAV subjects to prevailing exit load.  
This is the price you will receive for redemptions/switch outs.

### Illustration:

**Computation of NAV** - Assume that the Market or Fair Value of Scheme's investments is Rs. 1,00,00,000; Current asset of the scheme is Rs. 25,00,000; Current Liabilities and Provisions is Rs. 15,00,000 and the No. of Units outstanding under the scheme are 5,00,000. Thus, the NAV will be calculated as:

$$\text{NAV} = \frac{10000000 + 2500000 - 1500000}{500000} = 22.000$$

Therefore, the NAV of the scheme is Rs. 22.000

**Computation of Repurchase Price** - If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs.  $10 * (1 - 0.02) = \text{Rs. } 9.80$

The Redemption Price will not be lower than 97% of the NAV.

For details on policies related to computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV, please refer SAI.

The NAV of the Scheme will be calculated upto three decimal places and will be declared on each business day. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

NAV of the Scheme shall be made available on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) and the Mutual Fund ([www.bandhanmutual.com](http://www.bandhanmutual.com)) by 10.00 a.m. on next business day. Since the Scheme will invest in overseas mutual fund schemes, the NAV of the scheme will be based on the NAV of such underlying overseas schemes. The NAV of the underlying schemes may be declared on the same or the next business day. In light of the same and considering the differences in time zones, the NAV of the Scheme will be declared by 10.00 a.m. on the next business day. The NAV shall also be available on the call free number 1-800-300-66688 and on the website of the Registrar CAMS ([www.camsonline.com](http://www.camsonline.com)). Investors may also place a specific request to the Mutual Fund for sending latest available NAV through SMS.

In case the NAV is not uploaded by 10.00 a.m. on next business day, it shall be explained in writing to AMFI for non adherence of time limit for uploading NAV on AMFI's website. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

During the continuous offer of the scheme, the units will be available at the applicable NAV based prices. This is the price that an investor will pay for purchase / switch in. Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors:

At the applicable NAV subjects to prevailing exit load. This is the price you will receive for redemptions/switch outs.

Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs.  $10 * (1 - 0.02) = \text{Rs. } 9.80$

The Redemption Price will not be lower than 97% of the NAV.

Disclosure to the effect that the repurchase price shall not be lower than 97% of the NAV. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI

## B. NEW FUND OFFER (NFO) EXPENSES

This section was applicable during NFO.

## C. ANNUAL SCHEME RECURRING EXPENSES

(These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below):

In addition to the recurring expense mentioned above, additional expenses of 0.05% of daily net assets of the scheme shall be chargeable.

The total fees and expenses for operating the scheme as listed hereunder would be 2.30% (2.25% plus 0.05%) of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.

| Expense Head                                                                                                         | % p.a. of daily Net Assets* (Estimated p.a.) |
|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Investment Management & Advisory Fee                                                                                 | Upto 2.25%                                   |
| Audit fees/fees and expenses of trustees                                                                             |                                              |
| Custodial Fees                                                                                                       |                                              |
| Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants |                                              |
| Marketing & Selling Expenses including Agents Commission and statutory advertisement                                 |                                              |
| Costs related to investor communications                                                                             |                                              |
| Costs of fund transfer from location to location                                                                     |                                              |
| Cost towards investor education & awareness                                                                          |                                              |
| Brokerage & transaction cost pertaining to distribution of units                                                     |                                              |
| Goods & Services Tax on expenses other than investment and advisory fees                                             |                                              |
| Goods & Services Tax on brokerage and transaction cost                                                               |                                              |
| Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)                                                |                                              |
| Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (a) <sup>^</sup>                              | Upto 2.25%                                   |
| Additional expenses under Regulations 52(6A)(a)                                                                      | 0.05%                                        |

**Investors are requested to note that they will be bearing recurring expenses of the fund of funds scheme in addition to the expenses of the underlying schemes in which the Fund of Funds scheme makes investments.**

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme(s) shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated above.

<sup>^</sup> In line with clause 10.1.16.a of SEBI Master Circular, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of

trades, shall be charged to the scheme as per Regulation 52(6A)(a) of SEBI (Mutual Funds) Regulations, 1996 not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions. With effect from April 1, 2023, to align with Indian Accounting Standards requirement, transactions cost incurred for the purpose of execution of trades are expensed out (viz. charged to Revenue Account instead of Capitalization (i.e. forming part of cost of investment)). Any payment towards brokerage and transaction cost, over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

The AMC shall adhere provisions of para 10.1.12 of SEBI master Circular dated June 27, 2024, and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:

- a) All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route.  
Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
- b) The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.
- c) All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.
- d) No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

**Rebate from charges levied by Underlying Scheme(s):** Pursuant to the provisions of SEBI Regulations, AMC shall not enter into any revenue sharing arrangements with the underlying funds in any manner and shall not receive any revenue by whatever means/head from the underlying funds. Any commission or brokerage or rebate, if any, (of management and/or other fees/charges) received from the underlying funds shall be credited into the Scheme's account and reduced from the annual recurring expenses charged to the Scheme.

| Particulars                                                | Regular Plan  | Direct Plan   |
|------------------------------------------------------------|---------------|---------------|
| Amount invested at the beginning of the year (Rs.)         | 10,000        | 10,000        |
| Returns before Expenses (Rs.)                              | 1,500         | 1,500         |
| Expenses other than Distribution Expenses (Rs.)            | 150           | 150           |
| Distribution Expenses (Rs.)                                | 50            | -             |
| <b>Returns after Expenses at the end of the year (Rs.)</b> | <b>1,300</b>  | <b>1,350</b>  |
| <b>Returns (%)</b>                                         | <b>13.00%</b> | <b>13.50%</b> |

#### **Disclosure on Goods & Services Tax:**

Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense.

Further, with respect to Goods & Services Tax on other than management and advisory fees:

- Goods & Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.

- Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods & Services Tax, if any, shall be credited to the scheme.
- Goods & Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

For the actual current expenses being charged to the Scheme, the investor should refer to the website of the mutual fund at [www.bandhanmutual.com](http://www.bandhanmutual.com) (Home> >Total Expense Ratio of Mutual Fund Schemes). Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.

As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. The total recurring expenses of the Scheme, will however be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.

#### **D. LOAD STRUCTURE**

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.Bandhanmutual.com](http://www.Bandhanmutual.com)) or may call at (toll free no.1-800-2666688/ 1-800-2666688.) or your distributor.

| <b>Type of Load</b> | <b>Load chargeable (as %age of NAV)</b>                                                                                                                                                                                                                      |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Exit                | <ul style="list-style-type: none"> <li>• 1% of applicable NAV - if the units are redeemed/switched out within 1 year from the date of allotment</li> <li>• Nil – if the units are redeemed / switched-out after 1 year from the date of allotment</li> </ul> |

No Exit load will be charged in case of switches made between different Plans and Options within the scheme.

## SECTION II

### I. INTRODUCTION

#### A. Definitions/interpretation

**Refer the following link for Definitions/interpretations**

<https://bandhanmutual.com/downloads/sid>

#### B. Risk factors

##### Scheme specific risk factors

- **The investors will bear the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the scheme.** As a result, the returns that they may obtain may be materially impacted or at times be lower than the returns that investors directly investing in such Schemes may obtain.
- The Scheme may invest in the units of overseas mutual fund schemes (s) which invest in the US Equity or Equity related securities. Any change in the investment policies or the fundamental attributes of the underlying schemes could affect the performance of the Scheme.
- The Scheme returns can be impacted by issues pertaining to the NAVs of underlying schemes of mutual funds where the fund has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and / or investment process, key staff departures etc.
- The returns of the Scheme will depend on the choice of underlying scheme of mutual funds and allocation of capital to underlying scheme by the Fund Manager. An inappropriate decision in either or both may have an adverse impact on the returns of the FoF Scheme.
- The NAVs of the underlying scheme where the Scheme has invested may be impacted generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in government policies, taxation laws or any other appropriate policies and other political and economic developments. Consequently, the NAV of the Scheme may fluctuate accordingly.
- Investments in underlying schemes will have all the risks associated with the underlying schemes including performance of underlying securities, derivative investments, off shore investments, security lending etc.
- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the underlying scheme of mutual funds wherein the Scheme has invested. As a result, the time taken by the Mutual Fund for the redemption of units may be significant in the event of a high number of redemption requests or a restructuring of the scheme. In view of the above, the Trustee has a right in its sole discretion, to limit redemptions under certain circumstances as described under the section titled “Right to Restrict Redemptions”.
- If the AMC were to charge an Exit load and the underlying schemes do not waive/exempt the Exit Load charged on Investment/redemptions, the investors will incur load charges on two occasions. First, on their investment /redemptions/ switches in the options under the Scheme and second, on the Scheme’s investment / redemption / switches in the options under the underlying schemes.
- The tax benefits available to the FoF Scheme are the same as those available under the current taxation laws and subject to relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India. The investors and the unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/unitholder is advised to consult his/her own professional tax advisor.
- There will be no prior intimation or prior indication given to the Unit holders when the composition/ asset allocation pattern under the scheme changes within the broad range defined in this Scheme Information Document.

- The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Fund scheme that they invest in.
- As the investors are incurring expenditure at both the Fund of Funds level and the schemes into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain.
- As the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non- uniform charging of expenses over a period of time.
- As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying schemes.
- The NAV of the scheme to the extent invested in Money market securities, are likely to be affected by changes in the prevailing rates of interest which may affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- Investment decisions made by the AMC may not always be profitable.
- In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme to generate enough liquidity because of market conditions, there may be delays in redemption of units.
- The ability of the Scheme for payment of Income Distribution cum capital withdrawal will be dependent on the Scheme having distributable surplus and subject to approval of the Trustees. Accordingly, investors may not get Income Distribution cum capital withdrawal in case distributable surplus is not available.
- **Temporary Suspension of Subscription:** The AMC and the Trustee reserve the right to suspend subscriptions /switches into the Scheme if the limits prescribed by SEBI for overseas investments are exceeded or are expected to exceed.
- While the Scheme will invest in an open ended fund, investors are requested to note that any steps taken by the underlying fund like imposing a freeze on redemption or winding up of the underlying fund will have an impact on the investors of Bandhan US specific Equity Active FOF including but not limited to impact on the redemptions placed by the investors in Bandhan US specific Equity Active FOF.

**Risks associated with investing in Overseas Mutual Fund Scheme units:**

- Within the investment objective of the Scheme, the Scheme will be investing in overseas markets (i.e. in units / shares of Underlying Fund). As the units/ shares of Underlying Fund are denominated in foreign currency, the value of those investments, distributions, income and net assets when converted to Indian Rupee (INR) may fluctuate due to changes in exchange rate of base currency of Underlying Fund vis-à-vis INR. Investments in overseas markets carry risks related to fluctuations in foreign exchange rates, nature of securities market of the country, restrictions on repatriation of capital due to exchange controls and the political environment.
- Further the repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances. The Scheme's NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally or change in credit profiles of the issuer.
- The liquidity of the Scheme will be affected if there is a non-Business Day of Underlying Fund.
- In case of unforeseen events like system breakdown, natural calamities etc. which could delay NAV of Underlying Fund, NAV of the Scheme may also be delayed.
- In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of overseas financial assets and prevalent tax laws of the respective jurisdictions for the execution of trades or otherwise.
- Subject to other terms of the SID, all applicants applying for Units of the Scheme shall be allotted Units in full. However, keeping in mind the investment restrictions in foreign securities currently applicable to Mutual Fund under SEBI Regulation, if overall limit for the Mutual Fund in overseas

securities reaches USD 1 billion, then applicants will receive a pro-rata allotment as calculated by the AMC. In such an event, applicant's money relating to unused portion of original allotment request may be refunded to investors. It may be noted that the cap of USD 1 billion will be monitored and enforced at the Mutual Fund level and not at the individual scheme level.

### **Risk related to fixed income and money market securities**

- 1) The NAV of the Scheme is likely to be affected by changes in the prevailing rates of interest.
- 2) Different types of securities in which the scheme would invest (bonds / money market instruments etc.) as given in the Scheme Information Document carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. Corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
- 3) Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- 4) As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.
- 5) Apart from normal credit risk, zero coupon bonds carry an additional risk, unlike bonds that pay interest throughout the period to maturity, zero coupon instruments/deferred interest bonds typically would not realise any cash until maturity. If the issuer defaults, the Scheme may not obtain any return on its investment.
- 6) **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- 7) **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- 8) **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down.
- 9) **Basis Risk (Interest - rate movement):** During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.
- 10) **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favourably leading to fluctuation in the NAV.
- 11) **Liquidity Risk:** Due to the evolving nature of the securities market, there may be an increased risk of liquidity risk in the portfolio from time to time.

12) **Other Risk:** In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.

#### **Risk associated with investing in foreign securities**

It is AMC's belief that the investment in ADRs/GDRs/overseas securities offer new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks.

To the extent the assets of the scheme(s) are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilization of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

To the extent that some part of the assets of the Scheme(s) may be invested in securities denominated in foreign currencies, Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment as applicable.

As the investment may be made in stocks of different countries, the portfolio shall be exposed to the political, economic and social risks with respect to each country. Investments in various economies will also diversify and reduce this risk.

**Currency Risk:** The scheme(s) may invest in securities denominated in a broad range of currencies and may maintain cash in such currencies. As a consequence, fluctuations in the value of such currencies against the currency denomination of the relevant scheme will have a corresponding impact on the value of the portfolio. Furthermore, investors should be aware that movements in the rate of exchange between the currency of denomination of a fund and their home currency will affect the value of their shareholding when measured in their home currency.

Offshore investments will be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Fund in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs, and overseas regulatory costs.

#### **Risks associated with Investing in Derivatives:**

The Scheme does not take exposure to derivatives.

#### **Risks associated with segregated portfolio:**

1. **Liquidity risk** – A segregated portfolio is created when a credit event / default occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to

redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that an active secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them.

2. Valuation risk - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

### C. Risk mitigation strategies

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt and equity markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Fund has identified following risks of investing in equity and debt and designed risk management strategies, which are embedded in the investment process to manage such risks.

| <b>Risk</b>                                                                               | <b>Risk mitigants / management strategy</b>                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Quality risk:</b> Risk of investing in fund with poor performance                      | Fund universe carefully selected to only include high quality schemes                                                                                                                                                                                                               |
| <b>Liquidity risk:</b> Risk of liquidity impact of entering/ exiting the underlying funds | Scheme will endeavor to ensure that the investment made by the scheme of the underlying funds is not material to the overall AuM of the underlying scheme.                                                                                                                          |
| <b>Concentration risk:</b> Risk of undue concentration in the portfolio                   | As the Scheme will invest in units of Underlying Funds which invest in US Securities, the Scheme carries concentration risk. However, Underlying Funds may have diversified portfolios comprising equities of various companies and concentration risk to that extent is minimized. |
| <b>Volatility:</b> Price volatility due to volatility in the equity and debt markets      | Control the asset allocation of the scheme to the equity and debt markets manage volatility.                                                                                                                                                                                        |
| <b>Currency Risk</b>                                                                      | As the Scheme will be investing in overseas mutual fund scheme(s), the Scheme will be exposed to fluctuations in currency of Underlying Fund vis-à-vis INR.                                                                                                                         |

## II. Information about the scheme:

### A. Where will the scheme invest –

Subject to the Regulations, the corpus of the Scheme will mainly be invested in any (but not exclusively) of the following securities:

a) Units/Shares of overseas Mutual Fund Scheme (/s) / Exchange Traded Fund (/s) investing in US Equity securities such as \*:

- JPMorgan Funds – US Growth Fund; Class: JPM US Growth I (acc) USD
- Franklin US Opportunities Y(acc)USD
- Franklin Growth Fund A

b) Debt Securities and Money Market Instruments (money market instruments include commercial papers, commercial bills, treasury bills, GoI Securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, re-purchase agreements, Tri-party Repo and any other like instruments as specified by the RBI from time to time);

c) Units of Debt and/or Liquid Funds

\*The list of schemes provided is indicative and the Scheme can invest only in similar mutual fund/s or exchange traded fund/s with similar investment strategy, similar investment objective, similar asset allocation, similar benchmark.

Bandhan US specific Equity Active FOF is not a dedicated Feeder fund and investment in underlying fund will be undertaken subject to fulfilment of documentation and regulatory requirements applicable for investing in the underlying fund.

The units / shares of mutual fund schemes in which the Scheme proposes to make investments could be open ended whether listed or unlisted, open ended. The units may be acquired through subscription on ongoing basis.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide para 12.16 of Master circular dated June 27, 2024 as 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 scheme.

### **A broad description of various securities:**

#### **Equity and Equity-Related Instruments:**

1. Equity share is a security that represents an ownership interest in a company. It is issued to those who have contributed capital in setting up an enterprise.

2. Equity Related Instruments are securities that give the holder of the security right to receive equity shares on pre agreed terms. It includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instruments as may be specified by the Board from time to time.

3. Equity Derivatives are financial instruments, generally traded on an exchange, the price of which is directly dependent upon (i.e. “derived from”) the value of equity shares or equity indices. Derivatives involve the trading of rights or obligations based on the underlying, but do not directly transfer property.

#### **Debt Instruments:**

1. Non-convertible debentures as well as bonds are securities issued by companies / institutions promoted / owned by the Central or State governments and statutory bodies, which may or may not carry a Central/State government guarantee, public and private sector banks, All India Financial Institutions, private sector companies. These instruments may be secured against the assets of the company or unsecured and generally issued to meet the short term and long term fund requirements. Rate of interest on such instruments would depend upon spread over

corresponding government security, perceived risk, rating, tenor etc. These instruments include fixed interest security with/without put/call option, floating rate bonds, zero coupon bonds. Frequency of the interest payment could be either monthly/quarterly/half-yearly or annually.

2. Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Special securities issued by the Government of India to entities like Oil Marketing Companies, Fertilizer Companies, the Food Corporation of India, etc. (popularly called oil bonds, fertilizer bonds and food bonds respectively) and special securities issued by the State Government under “Ujjwal Discom Assurance Yojna (UDAY) Scheme for Operational and Financial Turnaround of Power Distribution Companies (DISCOMs)” notified by Ministry of Power vide Office Memorandum (No 06/02/2015-NEF/FRP) dated November 20, 2015, (popularly called as UDAY Bonds). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government’s annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc.

#### **Money Market Instruments:**

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year whereas in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value. Banks/ FIs cannot buyback their own CDs before maturity.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short-term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in the secondary market and can be freely bought and sold before maturity.
3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short-term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Non-Convertible Debentures of original or initial maturity upto one year issued by corporate (including NBFCs) by way of private placement in accordance with the provisions of master circular of RBI vide reference no. RBI/MRD/2016-17/32 dated July 7, 2016.
5. Tri-party Repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
6. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is a Repo transaction whereas from the perspective of buyer who buys the security with an

agreement to sell it at a later date, it is reverse repo transaction. Presently in India, G-Secs, State Government Securities, T-Bills and Corporate Debt Securities are eligible for Repo/Reverse Repo.

7. Bills Rediscounting- Bills Rediscounting. Bill rediscounting is a process where a financial institution (generally banks) discounts the bills of exchange that it has discounted previously with another financial institution. In other words, the original discounting bank sells its discounted bills to another bank or financial institution at a discount. The new institution pays the original institution the present value of the bills minus a discount, and in return, it becomes the holder of the bills until maturity, when it receives the full payment from the debtor. Bill rediscounting is a way for financial institutions to manage their liquidity and meet short-term funding requirements.
8. Cash Management Bills (CMB) are issued by Government of India to meet the temporary cash flow mismatches of the Government. CMBs are non-standard, discounted instruments issued for maturities less than 91 days. CMBs are issued at discount to the face value through auctions. The settlement of the auction will be on T+1 basis.

**Foreign Securities:**

The Scheme shall invest in units/securities issued by overseas mutual funds investing in eligible securities in terms of Para 12.19 of SEBI master circular for Mutual Funds dated June 27, 2024 and as amended from time to time, mutual funds can make overseas investments (other than overseas ETF) subject to a maximum of US \$ 1 billion and in overseas ETF subject to a maximum \$300 million or such limits as amended from time to time / RBI, and commensurate with the Scheme objectives. The Mutual Fund may also appoint overseas investment advisors and other service providers, to the extent permissible under the Regulations.

The Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/sub-custodian, to facilitate investments and to enter into/deal in forward currency contracts, currency futures, interest rate futures / swaps, currency options for the purpose of hedging the risks of assets of a portfolio or for its efficient management. However, the use of such instruments shall be as permitted from time to time. All the requirement of the SEBI circular dated September 26, 2007 read with SEBI circular date November 5, 2020 and June 3, 2021, would be adhered to by the AMC for investment in foreign securities.

**B. What are the investment restrictions?**

Pursuant to Regulations, specifically the Seventh schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

1. Investment in securities from the scheme's corpus would be only in transferable securities in accordance with Regulation 43 of Chapter VI of SEBI [Mutual Funds] Regulations, 1996.
2. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities;

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

3. The Mutual Fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.
4. The mutual fund shall not advance any loans for any purpose.

5. A Fund of Funds scheme shall not invest in any other fund of funds scheme.
6. A Fund of Funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions.
7. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable to debt instruments under clause 1 and 1 A of the Seventh Schedule to the regulations.
8. The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments.

However, Scheme may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the Scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

For the purpose of investment in debt instruments, listed debt instruments shall include listed and to be listed debt instruments.

9. All investments by the Scheme in Commercial Papers (CPs) would be made only in CPs which are listed or to be listed.
10. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
  - a) valuations of such transfers are as per clause 9.11 of SEBI Master Circular or as may be specified by SEBI from time to time, in this regard; and
  - b) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
  - c) the same are in line with clause 12.30 of SEBI Master Circular
11. The Scheme shall not make any investment in
  - any unlisted security of an associate or group company of the sponsor; or
  - any security issued by way of private placement by an associate or group company of the sponsor; or
  - the listed securities of group companies of the sponsor which is in excess of 25% of the net assets
12. Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI from time to time. Currently, the following guidelines/restrictions are applicable for parking of funds in short term deposits:
  - “Short Term” for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days.
  - Such short-term deposits shall be held in the name of the Scheme.
  - The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
  - Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.

- The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. The Trustees / AMC's shall ensure that the bank in which the Scheme has short term deposit do not invest in the Scheme until the Scheme has STD with such bank.
- The AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.  
However, the above provisions will not apply to term deposits placed as margins for trading in cash and Derivatives market.

13. The Fund shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase/redemption of Unit or payment of interest and/or Income Distribution cum capital withdrawal to the Unit holder. The Scheme shall not borrow more than 20% of its net assets and the duration of the borrowing shall not exceed a period of 6 months.

14. Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are in line with SEBI Regulation.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The AMC/Trustee may alter these investment restrictions from time to time to the extent SEBI regulations/applicable rules change/permit so as to achieve the investment objective of the scheme. Such alterations will be made in conformity with SEBI regulations.

The investment restrictions specified shall be applicable at the time of making the investment and it is clarified that changes need not be effected, merely by reason of appreciation or depreciation in value. In case the limits are exceeded due to reasons beyond the control of the AMC (such as receipt of any corporate or capital benefits or amalgamations), the AMC shall adopt necessary measures of prudence to reset the situation having regard to the interest of the investors.

### **C. Fundamental Attributes**

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

#### **(i) Type of a scheme**

Please refer to the section on 'Part I Highlights/Summary of the Scheme'.

#### **(ii) Investment Objective**

- Main Objective: Please refer to the section on 'Part I Highlights/Summary of the Scheme'.
- Investment Pattern: Please refer to the section on 'Part II Information about the Scheme'.

#### **(iii) Terms of Issue**

- Listing: Please refer to the section on 'Part I Highlights/Summary of the Scheme'.
- Redemption: Please refer to the section on 'Part I Highlights/Summary of the Scheme'.
- Aggregate Fees and Expenses: Please refer to the section on 'Part III C. Annual Scheme Recurring Expenses'.
- Any safety net or guarantee provided - None.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI

Master Circular for Mutual Funds dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal;
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

**D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)- Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents – Not Applicable**

**E. Principles of incentive structure for market makers (for ETFs) –**  
Not Applicable

**F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024 (only for close ended debt schemes) –**  
Not Applicable

**G. Other Scheme Specific Disclosures:**

|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Listing and transfer of units</b> | <p>The Scheme is an open ended scheme, sale and repurchase is available on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange . However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock Exchanges at a later date, and thereupon the Fund will make a suitable public announcement to that effect.</p> <p>In accordance with clause 14.4.4 of SEBI Master Circular units of the Scheme that are held in electronic (demat) form, will be transferable and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p> <p>Units of the Scheme are freely transferable in demat and non demat mode.</p> <p>If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.</p> |
| <b>Dematerialization of units</b>    | Unit holder has an option to subscribe in dematerialized (demat) form the units of the Scheme in accordance with the provisions laid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

|                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                             | <p>under the Scheme and in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.</p> <p>In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.</p> <p>Units held in demat form will be transferable subject to the provisions laid under the scheme and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Maximum Amount to be raised (if any)</b> | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Dividend Policy (IDCW)</b>               | <p>The Scheme will endeavor to declare Income Distribution cum Capital Withdrawal (“<b>IDCW</b>”) from time to time. The IDCW shall be dependent on the availability of distributable surplus as on the Record Date. The Mutual Fund is not assuring any declaration of dividend under IDCW option nor is it assuring that it will make any IDCW distributions. All IDCW distributions would depend on the performance of the scheme. Under this Option, IDCW amount payable of upto Rs. 100/- under a folio shall compulsorily be reinvested in the same option of the Scheme. Such IDCW shall be re-invested at the prevailing ex- IDCW Net Asset Value per Unit on the Record Date.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Allotment procedure) (Detailed)</b>      | <p><b>For NFO allotment and fresh purchase during ongoing sales with creation of a new Folio:</b></p> <ul style="list-style-type: none"> <li>• The AMC shall allot the units to the applicant whose application has been accepted and also 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 within five working days from the date of closure of the NFO / transaction.</li> <li>• The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of NFO/transaction. For allotment in demat form the account statement shall be sent by the depository / depository participant, and not by the AMC.</li> <li>• For NFO allotment in demat form, the AMC shall issue units in dematerialized form to a unit holder within two working days of the receipt of request from the unit holder. For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.</li> <li>• The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</li> </ul> |

Pursuant to clause 14.4 of SEBI Master Circular, investors are requested to note the following regarding dispatch of account statements:

**A) Consolidated Account Statement (CAS) - for Unitholders who have registered their PAN / PEKRN with the Mutual Fund:**

**Investors who hold demat account and have registered their PAN with the mutual fund:**

For transactions in the schemes of Bandhan Mutual Fund, a Consolidated Account Statement, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month on or before fifteenth day of the succeeding month to the investors in whose folios transactions have taken place during that month.

Due to this regulatory change, AMC has now ceased sending account statement (physical / e-mail) to the investors after every financial transaction including systematic transactions.

The CAS shall be generated on a monthly basis. AMCs/ RTAs shall share the requisite information with the Depositories on monthly basis to enable generation of CAS. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be the PAN of the first holder and pattern of holding. Based on the PANs provided by the AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS.

In case investors have multiple accounts across the two depositories, the depository having the demat account which has been opened earlier shall be the default depository which will consolidate details across depositories and MF investments and dispatch the CAS to the investor. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send the account statement to the investor as specified under the regulations applicable to the depositories.

Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of IDCW option, Reinvestment of IDCW option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of

the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.

Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before twenty first day of succeeding month.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. For Unit Holders who have provided an e-mail address to the Mutual Fund or in KYC records, the CAS will be sent by e-mail. 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 in the Depository system. 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.

**Other investors:**

The Consolidated Account Statement (CAS) for each calendar month shall be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN) / PAN Exempt KYC Registration Number (PEKRN).

Due to this regulatory change, AMC has now ceased sending physical account statement to the investors after every financial transaction including systematic transactions.

The CAS shall be generated on a monthly basis. The Consolidated Account Statement issued is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of IDCW option, Reinvestment of IDCW option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.

Further, a consolidated account statement shall be issued every half yearly (September/March), on or before twenty first day of succeeding month.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. The CAS will be sent via email (instead of physical statement)

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|                                                                                                                                                                                       | <p>where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.</p> <p><b>B) For Unitholders who have not registered their PAN / PEKRN with the Mutual Fund:</b></p> <p>For folios not included in the Consolidated Account Statement (CAS):</p> <ul style="list-style-type: none"> <li>• The AMC shall allot the units to the applicant whose application has been accepted and also 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 within five working days from the date of transaction.</li> <li>• The AMC shall issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. The account statement shall contain the details relating to all financial transactions made by an investor during the month, the holding as at the end of the month and shall also provide the total purchase value / cost of investment in each scheme.</li> <li>• For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.</li> <li>• The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</li> </ul> <p>Further, an account statement shall be sent by the AMC every half yearly (September/March), on or before twenty first day of succeeding month.</p> <p>Such half-yearly account statement shall be issued to all investors, excluding those investors who do not have any holdings in BANDHAN MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p><b>C) For all Unitholders</b></p> <p>In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</p> |
| <p><b>Who can invest</b></p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p> | <p>THE FOLLOWING PERSONS MAY APPLY FOR SUBSCRIPTION TO THE UNITS OF THE SCHEME (SUBJECT, WHEREVER RELEVANT, TO PURCHASE OF UNITS OF MUTUAL FUNDS BEING PERMITTED UNDER RESPECTIVE CONSTITUTIONS, RELEVANT STATUTORY REGULATIONS AND WITH ALL APPLICABLE APPROVALS):</p> <ul style="list-style-type: none"> <li>• Resident adult individuals either singly or jointly</li> <li>• Minor through parent/lawful guardian</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|                          | <ul style="list-style-type: none"> <li>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions).</li> <li>• Trustee(s) of Religious and Charitable and Private Trusts under the provision of Section 11(5) (xii) of the Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as “Public Securities” where required)</li> <li>• The Trustee of Private Trusts authorised to invest in mutual fund Schemes under their trust deed.</li> <li>• Partner(s) of Partnership Firms.</li> <li>• Karta of Hindu Undivided Family (HUF).</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions.</li> <li>• Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis.</li> <li>• Foreign Portfolio Investors (FPIs) duly registered under applicable SEBI regulations on full repatriation basis.</li> <li>• Army, Air Force, Navy and other para-military funds.</li> <li>• Scientific and Industrial Research Organizations.</li> <li>• Mutual fund Schemes.</li> <li>• Provident/Pension/Gratuity and such other Funds as and when permitted to invest.</li> <li>• International Multilateral Agencies approved by the Government of India.</li> <li>• Others who are permitted to invest in the Scheme as per their respective constitutions</li> <li>• Other Schemes of Bandhan Mutual Fund subject to the conditions and limits prescribed in SEBI Regulations and/or by the Trustee, AMC or sponsor may subscribe to the units under this Scheme.</li> </ul> |
| <b>Who cannot invest</b> | <p><b>The following persons are not eligible to subscribe to the Units of the Scheme:</b></p> <ol style="list-style-type: none"> <li>1) Residents in Canada</li> <li>2) United States Persons (U.S. Persons) shall not be eligible to invest in the schemes of Bandhan Mutual Fund and the Mutual Fund / AMC shall not accept subscriptions from U.S. Persons, except for lump sum subscription, switch transactions requests and registration of systematic transactions received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a transaction request along with such documents as may be prescribed by the AMC/Mutual Fund from time to time. In case of systematic transaction facility, the decision for such investment in the Scheme will be deemed to have been taken by the investor on the date of execution of the SIP/STP enrolment forms while present in India, though the investments will trigger on periodical basis at the predetermined dates in the month at the prevailing NAV and of specified amount as detailed in the SIP/STP enrolments form(s) executed by the investor.</li> </ol> <p>The AMC shall accept such investments subject to the applicable</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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|                                       | <p>laws and such other terms and conditions as may be notified by the AMC/Mutual Fund. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC/Mutual Fund reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC/Mutual Fund, which are not in compliance with the terms and conditions prescribed in this regard.</p> <p>The term “U.S. Person” shall mean any person that is a United States Person within the meaning of Regulation ‘S’ under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission for this purpose, as the definition of such term may be changed from time to time by legislation, rules, regulations or judicial or administrative agency interpretations.</p> <p>3) Any entity who is not permitted to invest in the Scheme as per their respective constitutions and applicable regulations</p> <p>The Fund reserves the right to include / exclude new / existing categories of investors to invest in this Scheme from time to time, subject to regulatory requirements, if any. This is an indicative list and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>How to Apply and other details</b> | <p>Investor can obtain application form / Key Information Memorandum (KIM) from Bandhan AMC branch offices, Investor services centers and RTA’s (CAMS) branch office. Investors can also download application form / Key Information Memorandum (KIM) from our website (<a href="http://www.Bandhanmutual.com">www.Bandhanmutual.com</a>). The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC.</p> <p>Investors may make payments for subscription to the Units of the Scheme at the bank collection centres by local Cheque/Pay Order/Bank Draft, drawn on any bank branch, which is a member of Bankers Clearing House located in the Official point of acceptance of transactions where the application is lodged or by giving necessary debit mandate to their account or by any other mode permitted by the AMC.</p> <p>Cheques/Pay Orders/Demand Drafts should be drawn as follows:</p> <ol style="list-style-type: none"> <li>1. The Cheque/DD/Payorder should be drawn in favour of <b>“Bandhan US specific Equity Active FOF”</b> as mentioned in the application form/addendum at the time of the launch.</li> </ol> <p>Please note that all cheques/DDs/payorders should be crossed as "Account payee". In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under):</p> <ul style="list-style-type: none"> <li>- “Bandhan US specific Equity Active FOF A/c Permanent Account Number”</li> <li>- “Bandhan US specific Equity Active FOF A/c First Investor</li> </ul> |

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|  | <p>Name” or</p> <p>- “Bandhan US specific Equity Active FOF A/c Folio number”</p> <p>2. Centres other than the places where there are Official point of acceptance of transactions as designated by the AMC from time to time, are Outstation Centres. Investors residing at outstation centres should send demand drafts drawn on any bank branch which is a member of Bankers Clearing House payable at any of the places where an Official point of acceptance of transactions is located.</p> <p>Please refer to the SAI and Application form for the instructions.</p> <p><b>Registrar and Transfer Agent (R&amp;T):</b><br/>Computer Age Management Services Limited (CAMS)<br/>9th Floor   Tower II   Rayala Towers<br/># 158   Anna Salai   Chennai – 600 002<br/>contact number is +91- 44 2843 3303 / +91-44 6102 3303<br/>E-Mail ID: <a href="mailto:enq_g@camsonline.com">enq_g@camsonline.com</a><br/>Website: <a href="http://www.camsonline.com">www.camsonline.com</a></p> <p>Please refer to the SAI and Application form for the instructions.</p> <p><b>Where can the applications for purchase/redemption switches be submitted?</b></p> <p>Filled up applications can be submitted at the Offices of the CAMS Transaction points and ISC’s as per the details given on the last few pages of this document including the back cover page.</p> <p>The redemption/ repurchase requests can be made on the transaction slip for redemption available at the Official point of acceptance of transactions or the office of the Registrar or the offices of the AMC on any business day (as per details given in the last few pages and the back cover page of this document).</p> <p>In case the Units are standing in the names of more than one Unitholder, where mode of holding is specified as 'Jointly', redemption requests will have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unitholders will have the power to make redemption requests, without it being necessary for all the Unitholders to sign. However, in all cases, the proceeds of the redemption will be paid only to the first-named holder.</p> <p>The Unitholder may either request for mailing of the redemption proceeds to his/her address or the collection of the same from the Official point of acceptance of transactions.</p> <p><b>Temporary suspension for acceptance of purchase transactions in the scheme:</b></p> |
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|                                                                | <p>Pursuant to Notice- cum Addendum No. 68 of 2024 dated November 13, 2024, In order to avoid breach of overseas investment limits, the Lumpsum subscription, Fresh Systematic investments, Switch-ins, Existing Systematic Investments in the Scheme will be temporarily suspended in the Scheme, with effect from November 13, 2024.</p> <p>It may be noted that the aforesaid suspension will continue till further notified by the AMC and the SIPs and STPs registered in the Scheme will be reactivated on the basis of the notification issued by the AMC.</p> <p>Investors may note that the suspension is not applicable to redemption/ Systematic Withdrawal Plans (SWPs) and Systematic Transfer Plan (STP) Out/ Switch-out request from the Scheme to any other open ended schemes of Bandhan Mutual Fund.</p> <p>It is hereby clarified that the aforesaid suspension is not applicable for intra-scheme switches between the Plan(s) and Options(s) in the Scheme.</p> <p><b>MANDATORY QUOTING OF BANK MANDATE BY INVESTORS</b></p> <p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected.</p> |
| <p><b>Where can you submit the filled up applications.</b></p> | <p><b>Registrar and Transfer Agent (R&amp;T):</b><br/>Computer Age Management Services Limited (CAMS)<br/>9th Floor   Tower II   Rayala Towers<br/># 158   Anna Salai   Chennai – 600 002<br/>contact number is +91- 44 2843 3303 / +91-44 6102 3303<br/>E-Mail ID: enq_g@camsonline.com<br/>Website: www.camsonline.com</p> <p>However, the application or transactions forms can be submitted to Official point of acceptance of transactions or the offices of the AMC are also given in the last few pages and the back cover page of this document.</p> <p>In case the Units are standing in the names of more than one Unitholder, where mode of holding is specified as 'Jointly', redemption requests will have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unitholders will have the power to make redemption requests, without it being necessary for all the Unitholders to sign. However, in all cases, the proceeds of the redemption will be paid only to the first-named holder.</p> <p>The Unitholder may either request for mailing of the redemption proceeds to his/her address or the collection of the same from the Official point of acceptance of transactions.</p>                                                                             |

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| <p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>                                | <p>The AMC do not facilitate reissue of repurchased units.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>                                                                                                          | <p>Not Applicable</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p>Cut off timing for subscriptions/ redemptions/ switches</p> <p><b>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</b></p> | <p>Subscription facility is available on a continuous basis.</p> <p><b>A. Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):</b></p> <ol style="list-style-type: none"> <li>1. In respect of valid applications upto 3.00 p.m on a Business Day at the official point(s) of acceptance and funds received upto 3.00 p.m. for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the Scheme before the cut-off time on same day i.e available for utilization before the cut-off time - the closing NAV of the day shall be applicable</li> <li>2. In respect of valid applications received after 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the Scheme either on same day or before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable</li> <li>3. Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day - i.e available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> <li>4. In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts.</li> </ol> <p>The aforesaid provisions shall also apply to systematic transactions i.e Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal record date.</p> <p><b>B. For Repurchase/Redemption/Switch-outs:</b></p> <p>In respect of valid applications received upto 3.00 pm by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3.00 pm by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> |

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| <b>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</b> | <b>Particulars</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Details</b>                                                                                                                      |
|                                                                                                                                                             | Fresh Purchase (including switch-in)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Rs.1,000/- and in multiples of Re. 1/- thereafter                                                                                   |
|                                                                                                                                                             | Additional Purchases (including switches)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Rs.1,000/- and any amount thereafter                                                                                                |
|                                                                                                                                                             | <b>Redemption</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Rs.1,000/- or the account balance of the investor, whichever is less.                                                               |
|                                                                                                                                                             | SIP                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Rs.100 /- and in multiples of Rs.1 thereafter                                                                                       |
|                                                                                                                                                             | SWP                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Rs. 200 and any amount thereafter                                                                                                   |
|                                                                                                                                                             | STP (in)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Rs.500/- and any amount thereafter (for Fixed amount option) / Rs.500/- and any amount thereafter (for capital appreciation option) |
|                                                                                                                                                             | Repurchase/Redemption                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Rs.1,000/- or the account balance of the investor, whichever is less.                                                               |
| <b>Accounts Statements</b>                                                                                                                                  | <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p>For further details, refer SAI.</p> |                                                                                                                                     |
| <b>Dividend/ IDCW</b>                                                                                                                                       | The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                     |
| <b>Redemption</b>                                                                                                                                           | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024. For schemes investing atleast 80% of total assets in permissible overseas investments (as per Clause 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024 ), the transfer of redemption or repurchase proceeds to the unitholders shall be made within five working days from the date of redemption or repurchase.</p>                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                     |
| <b>Bank Mandate</b>                                                                                                                                         | As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                     |

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| <b>Delay in payment of redemption / repurchase proceeds/dividend</b>              | <p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay (presently @ 15% per annum). However, the Asset Management Company will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC/Trustee is required to obtain from the investor/Unit holders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b> | <p>In accordance with clause 14.3 of SEBI Master Circular, the unclaimed Redemption amount and IDCW amount that are currently allowed to be deployed by the Mutual Fund only in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Provided that such schemes where the unclaimed redemption and dividend amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix. AMCs shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50 bps, whichever is lower.</p> <p>Further, for the Unclaimed redemption and dividend amounts deployed by Mutual Funds in Call Money Market or Money Market instruments, the investment management and advisory fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points.</p> <p>Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The investors can visit the website of the AMC to check the unclaimed amount in their folios.</p> |
| <b>Disclosure w.r.t investment by minors</b>                                      | <p>As per clause of 17.6 of SEBI Master Circular and circular dated June 27, 2024, the following Process for Investments in the name of a Minor through a Guardian will be applicable-</p> <p><i>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.</i></p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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|                                                                                         | <p>Unit holders are requested to review the Bank Account registered in the folio and ensure that the registered Bank Mandate is in favour of minor or joint with registered guardian in folio. If the registered Bank Account is not in favour of minor or not joint with registered guardian, unit holders will be required to submit the change of bank mandate, where minor is also a bank account holder (either single or joint with registered guardian), before initiation any redemption transaction in the folio, else the transaction is liable to get rejected.</p> <p>For systematic transactions in a minor's folio, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date.</p> <p>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 details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.</p> |
| <b>Any other disclosure in terms of Consolidated Checklist on Standard Observations</b> | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

### III. Other Details

- A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided:**

#### **Underlying Fund 1 - JPMorgan Funds - US Growth Fund Class: JPM US Growth I (acc) - USD**

**Benchmark of the Underlying Funds:** Russell 1000 Growth Index (Total Return Net of 30% withholding tax)

#### **Investment Objective of the Underlying Funds**

To provide long-term capital growth by investing primarily in a growth style biased portfolio of US companies.

#### **Investment Strategy of the Underlying Funds –**

The Fund invests at least 80% of its Assets in equity securities of U.S. companies. In implementing its strategy, the Fund primarily invests in common stocks of large- and medium-capitalization U.S. companies but it may also invest up to 20% of its Assets in common stocks of foreign companies, including depositary receipts.

#### **TER of the Underlying Funds**

Total expense ratio as on October 31, 2025: 0.76% (Net Expense)

**AUM of the Underlying Funds as on October 31 , 2025 : USD 7.1 billion**

|                             | 1 MONTH | 3 MONTHS | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS |
|-----------------------------|---------|----------|--------|---------|---------|----------|
| JPM US Growth - C (acc) USD | 3.81%   | 9.25%    | 26.99% | 28.38%  | 17.50%  | 18.76%   |
| Growth Index1               | 3.62%   | 10.31%   | 30.29% | 18.96%  | 17.90%  | 30.39%   |
| Excess Return               | 0.18%   | -0.97%   | -2.53% | -1.23%  | 0.73%   | -1.54%   |

Source: J.P. Morgan Asset Management. Fund performance is shown based on the NAV of the share class C in USD with income (gross of shareholder tax) reinvested including actual ongoing charges excluding any entry and exit fees. Figures greater than 1 year are annualized. Excess returns are calculated on an arithmetic basis

| Top 10 Holdings | Portfolio weight (%) |
|-----------------|----------------------|
| Nvidia          | 10.2%                |
| Microsoft       | 9.8%                 |
| Apple           | 7.5%                 |
| Meta Platforms  | 5.8%                 |
| Broadcom        | 5.6%                 |
| Alphabet        | 4.2%                 |
| Tesla           | 3.6%                 |
| Amazon.com      | 3.4%                 |
| Mastercard      | 3.0%                 |
| Oracle          | 2.5%                 |

Refer to <https://bandhanmutual.com/downloads/sid> for top 10 holdings by issuer and fund allocation towards various sectors

#### **Underlying Fund 2 - Franklin US Opportunities Y(acc)USD -**

**Benchmark of the Underlying Funds:** Russell 3000 Growth Index

#### **Investment Objective of the Underlying Funds-**

To seek long-term investment growth, mainly through growth of capital. The Fund mainly invests in equities of US companies of any market capitalisation in innovative and fast-growing sectors..

#### **Investment Strategy of the Underlying Funds –**

The Fund invests principally in equity securities of US companies demonstrating accelerating growth, increasing profitability, or aboveaverage growth or growth potential as compared with the overall economy. Equity securities generally entitle the holder to participate in a company's general operating results. They include common stocks, convertible securities and warrants on securities. The Fund principally invests in small, medium, and large-capitalisation companies with strong growth potential across a wide range of sectors. In selecting equity investments, the Investment Manager utilises fundamental, bottom-up research focusing on companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. The Investment Manager focuses



on sectors that have exceptional growth potential and fast-growing, innovative companies within these sectors.

**TER of the Underlying Funds:** Total expense ratio as on **October 31, 2025:** 1.79% (Net Expense)

**Net Assets of the Underlying Funds as on September 30, 2025 :** \$7.46 Billion

**Year wise performance of the Underlying Funds as on September 30, 2025**

**The - Franklin US Opportunities Y(acc)USD:**

|                        | 1y    | 3y    | 5y    | 10y   | Incept.     |
|------------------------|-------|-------|-------|-------|-------------|
| <b>Fund Return (%)</b> | 10.62 | 23.41 | 8.78  | 12.73 | <b>5.41</b> |
| <b>Benchmark (%)</b>   | 4.79  | 30.75 | 17.04 | 18.26 | 7.99        |

\*Figures greater than 1 year are annualized. Excess returns are calculated on an arithmetic basis

Source: The performance quoted represents past performance and does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than the original cost. Current performance may be lower or higher than the performance quoted.

**Top 10 Holding of the Underlying Funds as on September 30, 2025**

| <b>Top 10 Holdings</b>              | <b>Portfolio weight (%)</b> |
|-------------------------------------|-----------------------------|
| NVIDIA Corp COM USD.001             | 9.57                        |
| Microsoft Corp COM USD0.001         | 6.92                        |
| Meta Platforms Inc COM USD NPV CL A | 6.85                        |
| Broadcom Inc COM USD 1              | 5.49                        |
| Amazon.com Inc COM USD.01           | 5.04                        |
| Apple Inc COM USD.00001             | 4.94                        |
| Alphabet Inc COM USD.001 CL A       | 3.12                        |
| Mastercard Inc COM USD.0001 CL A    | 3.12                        |
| Netflix Inc COM USD.001             | 2.73                        |
| AXON ENTERPRISE INC COM USD.00001   | 2.09                        |

**Underlying Fund 3 - Franklin Growth Fund A:**

**Benchmark of the Underlying Funds:** S&P 500 Index

**Investment Objective of the Underlying Funds:**

The fund seeks long-term capital appreciation by investing substantially in the equity securities of companies that are leaders in their industries, and which the managers believe are suitable for a buy-and-hold strategy.

**Investment Strategy of the Underlying Funds –**

Although the Fund normally invests substantially in the equity securities (principally common stocks) of U.S.-based large and medium market capitalization companies, it may invest in companies in new and emerging industries where growth is expected to be above average and may invest up to 25% of its assets in smaller companies

**TER of the Underlying Funds:** Total expense ratio as on September 30, 2025 : 0.79% (Net Expense)

**AUM of the Underlying Funds as on September 30, 2025:** \$ 18.41 bn

**Year wise performance of the Underlying Funds as on September 30, 2025:**

**- Franklin Growth Fund A**

|                         | 1-yr  | 3-yr  | 5-yr  | 10-yr | Since Inception |
|-------------------------|-------|-------|-------|-------|-----------------|
| <b>Fund Returns (%)</b> | 6.34  | 19.93 | 10.69 | 13.51 | 10.54           |
| <b>Benchmark (%)</b>    | 17.60 | 24.93 | 16.47 | 15.30 | -               |

\*Figures greater than 1 year are annualized. Excess returns are calculated on an arithmetic basis

Source: The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate so that investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. The performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index.

**Top 10 Holding of the Underlying Funds as on September 30, 2025**

| Top 10 Holdings                  | Portfolio weight (%) |
|----------------------------------|----------------------|
| NVIDIA Corp COM USD.001          | 8.45                 |
| Microsoft Corp COM USD0.001      | 7.4                  |
| Amazon.com Inc COM USD.01        | 4.33                 |
| Amphenol Corp COM USD.001 CL A   | 3.29                 |
| Apple Inc COM USD.00001          | 3.03                 |
| Mastercard Inc COM USD.0001 CL A | 2.69                 |
| Broadcom Inc COM USD 1           | 2.39                 |
| Alphabet Inc COM USD.001 CL C    | 2.27                 |
| ASML Holding NV NY REGD USD.09   | 2.09                 |
| TE Connectivity PLC ORD USD 1    | 1.85                 |

**B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report**

**Monthly / Half yearly Portfolio Disclosures:**

The Mutual fund shall disclose portfolio (along with ISIN) as on the last day of the month / half year for this scheme on website of the AMC (<https://bandhanmutual.com/downloads/disclosures>) and AMFI ([www.amfiindia.com](http://www.amfiindia.com)) within 10 days from the close of each month / half year in a user-friendly and downloadable spreadsheet format. In case of unitholder whose email addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. The unitholders whose e-mail address are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. An advertisement shall be published in at least one English daily newspaper and Hindi daily newspaper disclosing the hosting of scheme's half yearly portfolio on the website of AMC and AMFI. Investors may also place a specific request to the Mutual Fund for sending the half yearly portfolio through email.

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

### **Half Yearly Financial Results**

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website and shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. The unaudited financial results will be displayed on the website of the Mutual Fund <https://bandhanmutual.com/statutory-disclosures/financials> and that of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

### **Annual Report**

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year as under:

- (i) by e-mail to the Unit holders whose e-mail address is available with the Fund,
- (ii) in physical form to the Unit holders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same.

An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC.

The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC. A link of the scheme annual report shall be displayed prominently on the website of the Mutual Fund (<https://bandhanmutual.com/statutory-disclosures/financials>) and that of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

The AMC shall also provide a physical copy of abridged summary of the annual report, without charging any cost, on specific request received from the unitholder. A copy of scheme wise annual report shall also be made available to unitholder(s) on payment of nominal fees.

### **Risk-o-meter**

In accordance with SEBI circular dated November 05, 2024 and Clause 5.16 of SEBI Master Circular dated June 27, 2024, Mutual Fund shall disclose, to the investors in which the unit holders are invested, (a) risk-o-meter of the scheme and benchmark while disclosing the performance of scheme vis-à-vis benchmark and

(b) details of the scheme portfolio including the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while communicating the fortnightly, monthly and half-yearly statement of scheme portfolio via email.

Further, pursuant to clause 17.4.1.h of SEBI Master Circular, any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on the website of the Mutual Fund ([www.bandhanmutual.com](http://www.bandhanmutual.com)) and that of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) within 10 days from the close of each month.

Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.

Investors may please note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure.

### Scheme Summary Document

Pursuant to SEBI advisory dated December 28, 2021, a standalone scheme document called ‘Scheme Summary Document’ for all the Schemes of Bandhan Mutual Fund has been hosted on its website ([www.bandhanmutual.com](http://www.bandhanmutual.com)) which contains all the details of the Schemes including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. The Scheme Summary Document is uploaded on the website of the Mutual Fund, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML).

Refer SAI for further details

#### **C. Transparency/NAV Disclosure:**

NAV will be determined for every Business Day except in special circumstances. The NAV of the Scheme will be calculated upto three decimal places. NAV of the Scheme shall be made available on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) and the Mutual Fund ([www.Bandhanmutual.com](http://www.Bandhanmutual.com)) by 10.00 a.m. on next business day. The NAV shall also be available on the Toll Free Number -1800-300-66688/1-800-2666688 and on the website of the Registrar and Transfer Agent CAMS ([www.camsonline.com](http://www.camsonline.com)).

For details please refer Section I - Part I (HIGHLIGHTS/SUMMARY OF THE SCHEME)

#### **D. Transaction charges and stamp duty:**

##### **Transaction charges:**

In terms of Notice-Cum-Addendum no. 54 of 2024 dated August 26, 2024, Bandhan AMC Limited has decided to discontinue the payment of transaction charges to distributors of the schemes of Bandhan Mutual Fund with effect from September 01, 2024 (‘the Effective Date’). Accordingly, from the Effective Date, for transactions/applications received through distributors (i.e. in Regular Plan) no transaction charges will be deducted from the subscription/investment amount given by the investor, and full subscription/investment amount (subject to deduction of statutory charges, if any) will be invested in the scheme(s) of Bandhan Mutual Fund.

**Stamp Duty :** Rate of stamp duty applicable from July 1, 2020 is: 0.005%

The collection of stamp duty is subject to the *Indian Stamp (Collection of Stamp-duty through Stock Exchanges, Clearing Corporations and Depositories) Rules, 2019*.

Refer SAI for details

#### **E. Associate Transactions-**

Please refer to Statement of Additional Information (SAI)

#### **F. Taxation-**

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

| Particulars     | Investors                                          | Mutual Fund                                        |
|-----------------|----------------------------------------------------|----------------------------------------------------|
|                 | Effective for financial year starting 1 April 2025 | Effective for financial year starting 1 April 2025 |
| Tax on Dividend | As per applicable slab/tax rates                   |                                                    |

|                                                                                                                                                                              |                                                                                                                                                                                                                                                                     |     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
|                                                                                                                                                                              | In specific case of non residents, investment made in foreign currency taxable at the rate of 20%<br>[under section 115A of the Income-tax Act, 1961 ( <i>'the Act'</i> )].<br><br>For Foreign Portfolio investor ('FPI') - 20%<br>(under section 115AD of the Act) | NIL |
| Long Term Capital Gains                                                                                                                                                      | 12.5%<br>(under section 112A of the Act)                                                                                                                                                                                                                            |     |
| Short Term Capital Gains                                                                                                                                                     | 20%<br>(under section 111A of the Act)                                                                                                                                                                                                                              |     |
| Note: Tax rates plus applicable surcharge and health and education cess.                                                                                                     |                                                                                                                                                                                                                                                                     |     |
| Equity scheme will also attract securities transaction tax (STT) at applicable rates.                                                                                        |                                                                                                                                                                                                                                                                     |     |
| For better understanding of the terms used in and the classification and the tax position brought out in the above table, please refer to the clauses on Taxation in the SAI |                                                                                                                                                                                                                                                                     |     |

**G. Rights of Unitholders-**

Please refer to SAI for details.

**H. List of official points of acceptance:**

Refer the Link <https://bandhanmutual.com/investor-service/contact-us>

**I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority :**

NIL

The investor can refer the below link for any information on the above point on a real time basis - <https://bandhanmutual.com/downloads/sid>

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

**REGISTRAR:**

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

**Official Points of Acceptance of Transactions, CAMS**

• Agartala: Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin.: 799 001. Contact No. 9436761695, 0381-2323009, Email : camsaga@camsonline.com • Agra: CAMS SERVICE CENTER, No. 8, II Floor Maruti Tower, Sanjay Place, Agra, Uttarpradesh-282002 • Ahmedabad: CAMS SERVICE CENTER, 303 – 304, 3rd Floor Marcado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380 009 • Ahmednagar: CAMS SERVICE CENTER, Office No.3.1st Floor, Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar-414003 • Ajmer: CAMS SERVICE CENTER, AMC No. 423/30, Near Church, Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 305001 • Akola: Opp. RLT Science College, Civil Lines, Akola, Maharashtra, 444001 • Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh-202001 • Allahabad: CAMS SERVICE CENTER, 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Uttarpradesh – 211001 • Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala, 688001 • Alwar: CAMS SERVICE CENTER, 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan, 301001 • Amaravati: CAMS SERVICE CENTER, No.81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601 • Ambala: Computer Age Management Services Ltd. Shop No.4250, Near B. D. Senior Secondary School, Ambala Cantt, Ambala, Haryana - 133 001. • Amritsar: CAMS SERVICE CENTER, 3<sup>rd</sup> Floor, Bearing Unit No. 313, Mukut House, Amritsar, Punjab 143001 • Anand: CAMS SERVICE CENTER, No.101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand Gujarat 388001 • Anantapur: 15-570-33, I Floor, Pallavi Towers, Subash Road, Opp: Canara Bank, Anantapur, Andhra Pradesh, 515001 • Andheri: CAMS Pvt Ltd, No.351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai-400069 • Ankleshwar: Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat, 393002 • Arrah: CAMS Service Centre, Old N C C Office, Ground Floor, Club Road, Arrah – 80230, Bihar Phone. No. 85445 18725 Email I'd: [camsaar@camsonline.com](mailto:camsaar@camsonline.com) • Asansol: CAMS SERVICE CENTER, Block – G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol, Westbengal Pin No 713303 • Aurangabad: CAMS SERVICE CENTER, 2nd Floor, Block No.D-21-D-22, Motiwala Trade CENTER, Nirala Bazar, New Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001 • Balasore: B C Sen Road, Balasore, Orissa, 756001 • Ballari: CAMS SERVICE CENTER, No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-583102 • Bangalore: CAMS SERVICE CENTER, Trade CENTER, 1st Floor 45, Dikensen Road ( Next to Manipal CENTER ), Bangalore, Karnataka, 560042 • Bangalore(Wilson Garden): CAMS SERVICE CENTER, First Floor, No.17/1, -(272) 12Th Cross Road, Wilson Garden, Bangalore-560027 • Bankura: 1st Floor, Central Bank Building, Machantala, P.O. Bankura, Dist. Bankura, West Bengal - 722101 • Bareilly: CAMS SERVICE CENTER, F-62-63, Second Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 • Basti: CAMS C/O RAJESH MAHADEV & CO SHOP NO 3, 1st Floor JAMIA COMLEX STATION ROAD BASTI PIN 272002 • Belgaum: CAMS SERVICE CENTER, Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006 • Berhampur: CAMS SERVICE CENTER, Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002. Tel. No. : 0680-2250401 • Bhagalpur: Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur, Bihar - 812002 • Bharuch: CAMS SERVICE CENTRE, A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch-392001 • Bhatinda: 2907 GH, GT

Road, Near Zila Parishad, Bhatinda, Punjab, 151001 • Bhavnagar: CAMS Service Center, 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001, Ph. No. 0278-2225572 [camsbha@camsonline.com](mailto:camsbha@camsonline.com), Ph. No. 0278-2225572 [camsbha@camsonline.com](mailto:camsbha@camsonline.com) • Bhilai: CAMS SERVICE CENTER, 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER, C/o Kodwani Associates, Shop No.211-213, 2nd floor, Indra Prasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara-311001 (Rajasthan) • Bhopal: CAMS SERVICE CENTER, Plot no.10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh 462011 • Bhubaneswar: CAMS SERVICE CENTER, Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3-Bhubaneswar-Orissa-751001 • Bhuj: CAMS SERVICE CENTRE, Tirthkala First Floor, Opp BICB Bank, New Station Road Bhuj-Kutch, Pin - 370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201 • Bihar Sharif: R-C Palace, Amber Station Road, Opp Mamta Complex, Bihar Sharif-803101 • Bikaner: Behind Rajasthan Patrika In front of Vijaya Bank 1404, Amar Singh Pura Bikaner. 334001 • Bilaspur: CAMS SERVICE CENTER, Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G.)-495001 • Bokaro: CAMS SERVICE CENTER, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 • Borivali: CAMS PVT LTD, 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar, Borivali, Mumbai - 400092 • Burdwan: CAMS SERVICE CENTER, No.399, G T Road, Basement, Building Name - Talk of the Town, Burdwan -713101, West- Bengal - 0342-3551397, [camsbdw@camsonline.com](mailto:camsbdw@camsonline.com) • Calicut: CAMS SERVICE CENTER, No.29/97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut Kerala-673016 • Chandigarh: CAMS SERVICE CENTER, Deepak Tower, SCO 154-155, 1st Floor-Sector 17-Chandigarh-Punjab-160017 • Chennai: CAMS SERVICE CENTER, Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove, Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satellite ISC: No.158, Rayala Tower-1, Anna Salai, Chennai-600002 • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venkateswara Bakery, Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER, Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa, 753001 • Darbhanga: Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER, No.13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere, Karnataka, 577002 • Dehradun: CAMS SERVICE CENTER, No.204/121 Nari Shilp Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001 • Deogarh: S S M Jalan Road Ground floor Opp. Hotel Ashoke, Caster Town, Deogarh, Jharkhand, 814112 • Dhanbad: CAMS SERVICE CENTER, Urmila Towers, Room No: 111 (1st Floor) Bank More, Dhanbad, Jharkhand, 826001 • Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu 636701 • Dhule: House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra 424001 • Durgapur: CAMS SERVICE CENTER, Plot No.3601, Nazrul Sarani, City Center, Durgapur-713216 • Erode: CAMS SERVICE CENTER, 171-E, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu, 638001 • Faizabad: CAMS SERVICE CENTER, 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad, Uttar Pradesh-224001 • Faridabad: CAMS SERVICE CENTER, No.B-49, 1st Floor, Nehru Ground, Behind Anupam, Sweet House NIT, Faridabad, Haryana, 121001 • Firozabad: Computer Age Management Services Ltd. First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283203 • Gandhidham: CAMS SERVICE CENTER, Office No.4, Ground Floor, Ratnakala Arcade, Plot No.231, Ward-12B, Gandhidham-370201 • Gaya: CAMS SERVICE C/o. Sri Vishwanath Kunj Ground Floor, Tilha Mahavir Asthan Gaya - 823001 • Ghatkopar: CAMS SERVICE CENTER, Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077 • Ghaziabad: CAMS SERVICE CENTER, B-11, LGF RDC, Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002 • Goa: CAMS SERVICE CENTER, Office No.103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-

403001 • Gondal (Parent Rajkot): A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311 • Gorakhpur: CAMS SERVICE CENTRE, Shop No.5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, bank Road, Gorakhpur-273001 • Gulbarga: Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101 • Guntur: CAMS SERVICE CENTER, D. No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur-522002 • Gurgaon: CAMS SERVICE CENTER, SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001 • Guwahati: CAMS SERVICE CENTER, Piyali Phukan Road, K.C.Path, House No.1, Rehabari, Guwahati-781008 • Gwalior: CAMS SERVICE CENTER, G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City CENTER, Gwalior Madhya Pradesh-474002 • Haldia: 1st Floor, New Market Complex, Durgachak Post Office,, Durgachak, Haldia, Westbengal 721602 • Haldwani: Durga City CENTER, Nainital Road, Haldwani, Uttarakhand-263139 • Hazaribag: Municipal Market Annanda Chowk, Hazaribag, Jharkhand, 825301 • Himmatnagar: Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar, Gujarat - 383 001. Ph. No. 02772 244332, Email:- camshim@camsonline.com • Hisar: CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001 • Hoshiarpur: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001 • Hosur: CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite To Kuttys Frozen Foods, Hosur-635110 • Hubli: CAMS SERVICE CENTER, No.204 - 205, 1st Floor 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka, 580029 • Hyderabad: CAMS SERVICE CENTER, No.208, II Floor, Jade Arcade Paradise Circle, Hyderabad, Telangana, 500003 • Indore: CAM SERVICE CENTER, No.101, Shalimar Corporate CENTER, 8-B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh, 452001 • Jabalpur: CAMS SERVICE CENTER, No.8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001 • Jaipur: CAMS SERVICE CENTER, R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001 • Jalandhar: CAMS SERVICE CENTER, No.367/8, Central Town Opp. Gurudwara, Diwan Asthan, Jalandhar, Punjab-144001 • Jalgaon: CAMS SERVICE CENTER, Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon, Maharashtra, 425001 • Jalna: Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203 • Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Jalpaiguri-735101 West Bengal • Jammu: JRDS Heights, Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu, Jammu & Kashmir, 180004 • Jamnagar: CAMS SERVICE CENTER, No.207, Manek CENTER, P N Marg, Jamnagar, Gujarat, 361001 • Jamshedpur: CAMS SERVICE CENTER, Millennium Tower, "R" Road Room No:15, First Floor, Bistupur, Jamshedpur, Jharkhand, 831001 • Janakpuri: CAMS SERVICE CENTER, No.306, 3rd Floor, DDA-2 Building, District Center, Janakpuri, New Delhi-110058 • Jaunpur: 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001 • Jhansi: No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001 • Jodhpur: CAMS SERVICE CENTER, No.1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003 • Junagadh: "Aastha Plus", 202-A, 2nd Floor Sardarbag Road, Nr. Alkapuri Opp. Zansi Rani Statue Junagadh Gujarat-362001 • Kadapa: CAMS Service Center D No 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001 Andhra Pradesh Phone-08562-248695 Email- camskdp@camsonline.com • Kakinada: CAMS SERVICE CENTER, D No.25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada-533001 • Kalyani: CAMS SERVICE CENTRE, A-1/50, Block A, Kalyani, Dist Nadia, Westbengal-741235 • Kannur: Room No.PP.14/435 Casa Marina Shopping CENTER Talap, Kannur, Kerala, 670004 • Kanpur: CAMS SERVICE CENTER, I Floor, 106 to 108, City Center, Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001 • Karimnagar: H.No.7-1-257, Upstairs S B H mangammathota, Karimnagar, Telangana, 505001 • Karnal (Parent :Panipat TP): No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001 • Karur: No. A5 75/1 Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu- 639002 • Katni: 1st Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501 • Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001 • Kharagpur: CAMS SERVICE CENTER, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305 • Kolhapur: CAMS SERVICE CENTER, No.2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001 • Kolkata: CAMS SERVICE CENTER, Kolkata: Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata - 700071

• Kolkata-CC (Kolkata Central): 3/1, R. N. Mukherjee Road, 3rd Floor, Office Space -3C, “Shreeram Chambers”, Kolkata, West bengal 700001 • Kollam: Uthram Chambers (Ground Floor) Thamarakulam Kollam - 691006. • Korba: Shop No 6, Shriram Commercial Complex Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba, Westbanganl, 495677 • Kota: CAMS SERVICE CENTER, No.B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan, 324007 • Kottayam: CAMS SERVICE CENTER, THAMARAPALLIL Building, Door No-XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam-686001 • Kukatpally: CAMS SERVICE CENTER, No.15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB colony, Kutkapally, Hyderabad-500072 • Kumbakonam: No.28/8, 1st Floor, Balakrishna Colony, Pachaappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612 001. • Kurnool: CAMS SERVICE CENTER, Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001 • Lucknow: CAMS SERVICE CENTER, No. 4, 1st Floor, Center, Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow, Uttarpradesh-226001 • Ludhiana: CAMS SERVICE CENTER, U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002 • Madurai: CAMS SERVICE CENTER, No. 272, First Floor, Suriya Towers, Good Shed Street, Madurai, Tamilnadu, 625001 • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Westbanganl 732101 • Mangalore: CAMS SERVICE CENTER, 14-6-674/15(1), Shop NO -UG11-2 Maximus Complex, Light House Hill Road, Mangalore - 575 001. Karnataka, Phone: 0824-4254040 / 0824-4273525, Email: [camsman@camsonline.com](mailto:camsman@camsonline.com) • Manipal: CAMS SERVICE CENTER, Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104 • Mapusa (Parent ISC : Goa): office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507. • Margao: CAMS SERVICE CENTER, F4-Classic Heritage, Near Axis Bank, Opp.BPS Club, Pajifond, Margao, Goa-403601 • Mathura: 159/160 Vikas Bazar Mathura Uttarpradesh-281001 • Meerut: CAMS SERVICE CENTER, No.108 1st Floor, Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh, 250002 • Mehsana: 1st Floor, Subhadra Complex Urban Bank Road Mehsana, Gujarat, 384002 • Moga: Street No. 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga -142 001. Phone :- 01636 – 513234 Email :- [camsmog@camsonline.com](mailto:camsmog@camsonline.com) • Moradabad: CAMS SERVICE CENTER, No.H 21-22, 1st Floor, Ram Ganga Vihar, Shopping Complex, Opposite Sale Tax Office, Moradabad-244001 • Mumbai: CAMS SERVICE CENTER, Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400023 • Muzaffarpur: CAMS SERVICE CENTER, Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar, 842001 • Mysore: CAMS SERVICE CENTER, No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, 570009 • Nadiad: F 134, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat, 387001 • Nagpur: CAMS SERVICE CENTER, 145, Lendra, New Ramdaspath, Nagpur, Maharashtra, 440010 • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001 • Nasik: CAMS SERVICE CENTER, 1st Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik-422002 • Navsari: 214-215, 2nd Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396445, Gujarat • Nellore: CAMS SERVICE CENTER, No.9/756, I Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh, 524001 • 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001 [camsdel@camsonline.com](mailto:camsdel@camsonline.com) 011-61245468 • Noida: CAMS SERVICE CENTER, E-3, Ground Floor, Sector 3, Near Fresh Food factory, Noida-201301 • Palakkad: 10 / 688, Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad – 678 001 • Palanpur: CAMS SERVICE CENTER, Gopal Trade center, Shop No.13-14, 3Rd Floor, Nr.BK Mercantile bank, Opp.Old Gunj, Palanpur-385001 • Panipat: CAMS SERVICE CENTER, SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat, Haryana, 132103 • Patiala: CAMS SERVICE CENTRE, No.35 New Lal Bagh, Opp.Polo Ground, Patiala-147001 • Patna: CAMS SERVICE CENTER, 301B, Third Floor, Patna One Plaza, Near Dak bunglow Chowk, Patna – 800001, Phone - **0612-2999153** • Pitampura: CAMS SERVICE CENTER, Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034, Phone- 011-40367369, [camspdel@camsonline.com](mailto:camspdel@camsonline.com) • Pondicherry: CAMS SERVICE CENTER, No.S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry, 605001 • Pune: CAMS SERVICE CENTER, Vartak Pride, 1st

Floor, Survey No.46, City Survey No.1477, Hingne budruk, D.P. Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune-411052 • Rae Bareilly: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar Pradesh -229001 • Raipur: CAMS SERVICE CENTER, HIG, C-23 Sector - 1 Devendra Nagar, Raipur, Chattisgarh, 492004 • Rajahmundry: CAMS SERVICE CENTER, Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh, 533101 • Rajapalayam: No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam Tamil Nadu 626117 • Rajkot: CAMS SERVICE CENTER, Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat, 360001 • Ranchi: CAMS SERVICE CENTER, No.4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal, Ranchi, Jharkhand, 834001 • Ratlam: Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh 457001 • Ratnagiri: Orchid Tower, Ground Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, Ratnagiri, Maharashtra - 415 612 • Rohtak: CAMS SERVICE CENTRE, SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124001 • Roorkee: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttarakhand 247667 • Rourkela: CAMS SERVICE CENTRE, 2nd Floor, J B S Market Complex, Udit Nagar, Rourkela-769012 • Sagar: Opp. Somani Automobile, Bhagwanganj Sagar, Madhya Pradesh 470002 • Saharanpur: I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur, Uttar Pradesh, 247001 • Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamil Nadu, 636016 • Sambalpur: C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur, Orissa, 768001 • Sangli: Jiveshwar Krupa Bldg Shop. NO.2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra-416416 • Satara: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra, 415002 • Serampore: 47/S/1, Raja Rammohan Roy Sarani, PO. Mallickpara, District Hooghly, Serampore – 712203 • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur Uttar Pradesh-242001 • Shillong: 3rd Floor RPG Complex, Keating Road, Shillong, Meghalaya, 793001 • Shimla: I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla, Himachal Pradesh, 171001 • Shimoga: No.65 1st Floor Kishnappa Compound 1st Cross, Hosmane Extn, Shimoga, Karnataka, 577201 • Siliguri: CAMS SERVICE CENTER, No.78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri-734001 • Sirsa: Ground floor of CA Deepak Gupta, M G Complex, Bhawna marg, Beside Over Bridge, Bansal Cinema Market, Sirsa Haryana, 125055 • Sitapur: Arya Nagar Near Arya Kanya School Sitapur Uttar Pradesh-261001 • Solan: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh 173212 • Solapur: Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth, Near Pangal High School Solapur, Maharashtra, 413001 • Sri Ganganagar: 18 L Block Sri Ganganagar, Rajasthan, 335001 • Srikakulam: Computer Age Management Services Ltd. Door No. 10-5-65, 1st Floor Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001 • Sultanpur: 967, Civil Lines Near Pant Stadium Sultanpur Uttar Pradesh-228001 • Surat: CAMS SERVICE CENTRE, Shop No.G-5, International Commerce Center, Nr.Kadiwala School, Majura Gate, Ring Road, Surat-395002 • Surendranagar: Shop No. 12, M.D.Residency, Swastik Cross Road, Surendranagar Gujarat 363001 • Tambaram: CAMS SERVICE CENTER, 3rd Floor, B R Complex, No.66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West Tambaram, Chennai-600045 • Thane: Computer Age Management Services Ltd. Dev Corpora, A Wing, 3rd Floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 • Tirunelveli: CAMS SERVICE CENTRE, No.F4, Magnam Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli-627002 • Tirupati: Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati-517501, Andhra Pradesh • Tirupur: 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamil Nadu, 641601 • Tiruvalla: 1st Floor, Room No - 61(63), International Shopping Mall, Opp St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Tiruvalla, Kerala – 689105 • Trichur: Room No. 26 & 27 Dee Pee Plaza, Kokkalai, Trichur, Kerala, 680001 • Trichy: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamil Nadu, 620018 • Trivandrum: R S Complex, Opp of LIC Building, Pattom PO, Trivandrum, Kerala, 695004 • Tuticorin: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin Tamil Nadu 628003 • Udaipur: CAMS SERVICE CENTRE, No.32, Ahinsapuri, Fatehpura Circle, Udaipur-313001 • Ujjain: 109, 1st Floor, Siddhi Vinayak

Trade Center, Shahid Park, Ujjain, Madhya Pradesh - 456 010. • Vadodara: CAMS SERVICE CENTER, No.103, Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007 • Valsad: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane Valsad, Gujarat, 396001 • Vapi: 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat, 396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 • Vasco (Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa, 403802 • Vashi: CAMS SERVICE CENTER, BSEL Tech Park, B-505, Plot No.39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705 • Vellore: CAMS SERVICE CENTRE, DOOR NO 86, BA Complex 1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001 Phone: - 0416-2900062 Email: - [camsvel@camsonline.com](mailto:camsvel@camsonline.com) • Vijayawada: CAMS SERVICE CENTER, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh, 520010 • Visakhapatnam: CAMS SERVICE CENTER, Flat No. GF2, D. No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016 • Warangal: F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana- 506001 • Yamuna Nagar: 124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001 • Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001 • Kalyan: CAMS Service Center, Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Email: [camskyn@camsonline.com](mailto:camskyn@camsonline.com); CAMS Services located at No. 507, 5<sup>th</sup> Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, Near HDFC Bank, Kудасан, Gandhinagar - 382 421, Email id : [camsgnr@camsonline.com](mailto:camsgnr@camsonline.com), Contact no : 079-23600400 • West Bengal: N / 39, K. N .C. Road, First Floor, Shrikrishna Apartment (Behind HDFC Bank Barasat Branch), P. O. and P. S. Barasat, Dist. 24 P. G. S. (North) - 700 124. Email - [camsbrst@camsonline.com](mailto:camsbrst@camsonline.com). Contact Number- 9163567916 • Cooch Behar: CAMS SERVICE CENTER, S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Cooch Behar, West Bengal - 736101. Email- [camschb@camsonline.com](mailto:camschb@camsonline.com). Contact Number- 03582226739 • West Bengal: R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia - 741 101. Email - [camsknj@camsonline.com](mailto:camsknj@camsonline.com). Contact Number- 6295288416 • West Bengal: Rabindra Pally, Beside of Gitanjali Cinema Hall, P O & P S Raiganj, Dist North Dinajpur, Raiganj, West Bengal - 733 134. Email - [camsrgj@camsonline.com](mailto:camsrgj@camsonline.com). Contact Number – 7550962155 • West Bengal: No. 107 / 1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742 103. Email - [camsbho@camsonline.com](mailto:camsbho@camsonline.com). Contact Number- 8535855998 • West Bengal: Bhubandanga, Opposite Shiv Shambhu Rice Mill, First Floor, Bolpur, West Bengal - 731 204. Email- [camsbol@camsonline.com](mailto:camsbol@camsonline.com). Contact number: 03463266013. • Dibrugarh - Amba Complex, Ground Floor, H. S. Road, Dibrugarh - 786 001, Assam • Singh Building, Ground Floor, C/o-Prabdeep Singh, Punjabi Gali, Opp. V-Mart, Gar Ali, Po & Ps-Jorhat, Jorhat - 785 001, Assam • Amreli - B 1 1st Floor, Mira Arcade, Library Road., Opp SBS Bank, Amreli - 365601, Ph. No. 02792-220792 Email:- [camsamre@camsonline.com](mailto:camsamre@camsonline.com) • Mukherjee Building First Floor, Beside MP Jewellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh Hooghly, West Bengal 712601, Phone: -07548048948, Email: - [camsabh@camsonline.com](mailto:camsabh@camsonline.com) • Silchar CAMS Branch, House No. 18 B, First Floor, C/O LT, Satyabrata Purkayastha, Opp To Shiv Mandir, Landmark - Sanjay Karate Building, Near Iskon Mandir, Ambicabathy, Silchar – 788004 • Suri CAMS Branch, Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal 731101 • 3rd Floor, DD-30, Andromeda Building, Salt Lake, Sector-1, Kolkata- 700064. • Nagaon: CAMS Service Centre, Amulapatty, V. B. Road, House No. 315, Nagaon, Assam -782003. Phone: - 03672 – 796194 Email I'd: [camsnag@camsonline.com](mailto:camsnag@camsonline.com) • Tezpur: CAMS Service Centre, Kanak Tower - First Floor, Opp. IDBI Bank / ICICI Bank, C.K. Das Road, Tezpur Sonitpur, Assam – 784001. Phone: - 03712 – 317712 Email I'd: [camsnag@camsonline.com](mailto:camsnag@camsonline.com) • Arambagh CAMS Service Centre, Mukherjee Building First Floor, Beside MP Jewellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh, Hooghly, West Bengal – 712601. Phone: - 75480 48948 Email I'd: [camsnag@camsonline.com](mailto:camsnag@camsonline.com) • Alipurduar CAMS Service Centre, Santi Nagar Ward No-14, Near Upal Mukhar Puja Ground, P.O. Alipurduar, Dist., Alipurduar, West Bengal – 736121. Phone: - 03564-296201 Email I'd: [camsnag@camsonline.com](mailto:camsnag@camsonline.com)

#### **Bandhan AMC OFFICES:**

- Agra: Bandhan AMC Limited, Office No. G2 & G3 Block no - 20/4, Maruti Tower, Sanjay Palace, Agra 282002. U.P.
- Allahabad: S. N. Tower, 2nd Floor, 4 C, Maharshi Dayanand Marg, Opp. Radio Station, Civil Lines, Allahabad - 211 001.
- Ahmedabad: 203 & 204, Majestic 2nd Floor. Ellish bridge, Law Garden, Near Panchvati Circle, Ahmedabad, Gujarat – 380006. Tel.: +9179-26460923 -26460925, 64505881 , 64505857.
- Bharuch, Gujarat – Office No: 415, Nexus Business Hub complex, Maktampur Road, Bharuch, Gujarat - 392001.
- Amritsar: Unit No. SF-1, 2<sup>nd</sup> Floor, Eminent Mall, Mall Road, Amritsar - 143001. Mobile: 09356126222, Tel.: +91-183-5030393.
- Kolhapur: Unit No. UG5, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/34K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001.
- Bangalore: 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-43079000.
- Belgaum - A-101, Krrish Nest, Mangalwar Peth, Tilakwadi, Belgaum - 590006
- Bhilai: 26, Commercial Complex, Nehru Nagar (E), Bhilai, Chhattisgarh- 490020. Tel.: 0788 4060065
- Bhopal: Plot No. 49, 1st floor, Above Tata Capital Ltd., Zone - II, M.P Nagar, Bhopal (M.P.) - 462011 Tel.: +91- 0755 - 428 1896.
- Bhubaneswar: Rajdhani House, 1st Floor, 77 Kharvel Nagar, Janpath, Bhubaneswar - 751001. Tel.: 0674 6444252 /0674 2531048 / 0674 2531148.
- Chandigarh: SCO No. 2469-70, 1st Floor, Sector - 22C, Chandigarh - 160 022. Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918.
- Chennai: 4 Floor, Capitale Tower, 555 Anna Salai, Thiru Vi Ka Kudiyruppu, Teynampet , Chennai - 600018, Tamil Nadu. Tel.: +91-44-45644201/202.
- Cochin: 39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 016. Tel: +91- 484-3012639/4029291, Fax: +91-484-2358639.
- Coimbatore: A2 Complex , No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678.
- Dehradun: G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun - 248 001. Tel.: +91-9897934555, 8171872220
- Durgapur: 6 th Floor, Space No. B, Pushpanjali, C71/A, Sahid Khudiram Sarani, City Centre, Durgapur - 713216. Tel.: +91 8537867746.
- Goa: F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp.Don Bosco High School, Panjim, Goa - 403 001. Tel.: 0832-2231603.
- Gurgaon: 117, 1st Floor, Vipul Agora, M. G. Road, Gurgaon - 122 001. Ph: 011-47311336
- Guwahati: 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88.
- Hyderabad: 3rd floor, SB towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 500034. Tel.: +91- 40 - 23350744.
- Indore: 208 & 209, 2nd floor, DM Tower, 21/1 Racecourse Road Janjeerwala Square, New Palasia, Indore, Madhya Pradesh - 452001. Fax: +91-731-4206923.
- Jaipur: 310, 311 and 312, 3rd Floor, Ambition Tower, Nagar Chaukari Haveli, C- Scheme, Malan ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948.
- Jalandhar: Office No. 1, 2nd Floor, Satnam Complex, BMC Chowk, G.T. Road, Jalandhar - 144 001. Punjab-India. Tel. : 01815018264 / 01815061378/88.
- Jamshedpur: Room No - 111, 1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshepdur – 831 001. Tel.: 0657-2230112/111/222.
- Jodhpur: Office no. 101, 1st floor, PRM Plaza, plot no. – 947, above Kotak Mahindra Bank, 10<sup>th</sup> D road sardarpura, Jodhpur – 342003, Rajasthan
- Kanpur: Office No. 607-608, Chandak Imperial Square, 6th Floor, 16/105, Mall Road, Civil Line, Kanpur, Uttar Pradesh- 208001.
- Kolkata: Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/1/2/3/4/5.

- Lucknow: First floor, Regency Plaza Building, 5, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow – 226 001. Tel.: +915224928100/106.
- Ludhiana: Ground Floor, Ludhiana Stock exchange building, Feroz Gandhi Market, Jila Kacheri Area, Ludhiana, Punjab - 141001. Tel.: +91-161-5022155/56/57.
- Madurai: No.278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No. : 0452 -6455530.
- Mangalore: 1st Floor, Crystal Arcade, Balmatta Road, Hampankatta, Mangalore - 575001. Tel.: +91 8242980769.
- Mumbai: Unit No. 27, Ground Floor, Khetan Bhavan, 198, Jamshedji Tata Road, Churchgate: 400 020. Tel: +91-22-66289999
- Mumbai: Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Ghatkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077
- Mumbai: Ground Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555.
- Nagpur: Office No. 301, 3rd Floor, “Shalwak Manor” VIP Road, Ramdaspath, Nagpur - 440 010, Maharashtra Tel.: +91-712-6451428/ 2525657.
- Nashik: Unit No. 4, Ground Floor, Sammriddhi Residency, Tilakwadi, Opp. City Pride Hotel, Nashik - 422 002.
- New Delhi: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/ 02/ 03/ 04/ 05.
- Pitampura Delhi: Shop No. 01 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel.: +7065551661
- Patna: Hari Ram Heritage, Shop No. 5, 4<sup>th</sup> Floor, S. P. Verma Road, Patna - 800 001.
- Pune: 1st Floor, Signature Building, No 102, 102A, 102B, Bhandarkar Rd, Shreeman Society, Deccan Gymkhana, Pune, Maharashtra 411004. Tel.: +91-20-66020965/ 4.
- Raipur: Office No: F4 & F5, 1st Floor, Raheja Tower, Fafadhi, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001. Tel: +91-0771-4218890.
- Rajkot: “Star Plaza”, 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012.
- Jamnagar: Platinum, Office No. 204, 2nd Floor, Near Joggers Park Colony, Jamnagar, Gujarat - 361 008.
- Ranchi: Shop No. 104 and 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92.
- Surat: HG-12, Higher Ground Floor, International Trade Centre, Majura Gate Crossing, Ring Road, Surat- 395002. Tel.: +91-261-2475060, 2475070.
- Thane: Shop No. 1, Konark Towers, Ghantali Devi Road, Thane (West) 400602.
- Vadodara: 1st Floor, Emerald One, C-175, Jetalpur Road, Alkapuri, Vadodara – 390007.
- Varanasi: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sagra Varanasi - 221010 (U.P) Phone No. 05422226527.
- Vizag: Business Bay, D. No. 10-28-2/2/1, First Floor, Cabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatnam, Andhra Pradesh - 530 002.
- Jodhpur: Office no. 101, 1st floor, PRM Plaza, plot no. – 947, above Kotak Mahindra Bank, 10<sup>th</sup> D road sardarpura, Jodhpur – 342003, Rajasthan.
- Aurangabad: Investment, CTS No. 20553, Office, 122, Samarth Nagar, Varad Ganesh Road, Aurangabad - 431 001.
- Udaipur - 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001
- Gorakhpur - Shop No. 23A, Cross Road the Mall, Bank Road, Gorakhpur - 273 001
- Anand - Narayan Empire, No. 4, Ground Floor, Opp. Mazda Bakery, Besides Panchal Hall, Anand Vidyanagar Road, Anand - 388 001
- Siliguri - 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001
- Meerut - Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004
- Thiruvananthapuram - Workcast Private Limited of TC 22/3642, 3rd Floor, City Center,

Sasthamangalam, Thiruvananthapuram, Kerala – 695010

- Thrissur (Kerala)- Kerala Innovative Technology and Entrepreneurship Zone (KITEZ) Thoppinmoola, Poothole, Thrissur - 680004
- Dhanbad - Jharkhand Office No. 204, 2nd Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand - 826 001
- Valsad - Tarang Commercial, 101, 1st Floor, Opp. LIC Office, Halar Cross Road, Valsad, Gujarat- 396 001
- Muzaffarpur - Ground Floor, Rajpati Kunj, Pani Tanki Chowk, Jaiswal Campus, Behind Dainik Bhaskar Office, Mithanpura Road, Muzaffarpur - 842 002
- Amravati - Mangilal Dada Heights, 3rd Floor, Near Kedia Traders, Shrikrishna Peth, Dufferin Road, Near Irwin Square, Amravati, Maharashtra - 444 601
- Bhavnagar - 304, 3rd Floor, Corporate Center, Waghawadi Road, Bhavnagar, Gujarat - 364 002
- Mysore - (Karnataka) – 1<sup>st</sup> Floor, 12th Main, 6th Cross, Kamli, Saraswathipuram, Mysore, Karnataka- 570009
- Noida- (Uttar Pradesh) - Shop No. 101, First Floor, Plot No. P-1, Vishal Chambers, Sector-18, Noida, Uttar Pradesh
- Trichy - Tamil Naidu - Shri Balaji Arcade, 3rd Floor, No. C-5, 10th Cross West, Thillainagar, Trichy, Tamil Nadu – 620018
- Jabalpur - Madhya Pradesh - Ground Floor, Motor Mitra Building Napier Town, Jabalpur. (M.P) Pin: 482002.
- Aligarh - Uttar Pradesh - Shop No. 109, 110 at First floor, Nikjay Plaza, Samad Road, Aligarh, Uttar Pradesh – 202001.

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

#### **Point of Service locations (“POS”) of MF Utilities India Private Limited (“MFUI”)**

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

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

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

#### **MFCentral as Official Point of Acceptance:**

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

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / phygital services to Mutual fund investors across fund houses subject to

applicable Terms & Conditions of the Platform. MFCentral may be accessed using <https://mfcentral.com/>

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

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

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

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