

## SCHEME INFORMATION DOCUMENT

### SECTION I

#### **Bandhan Nifty 100 Index Fund**

*(An open-ended scheme tracking Nifty 100 Index)*

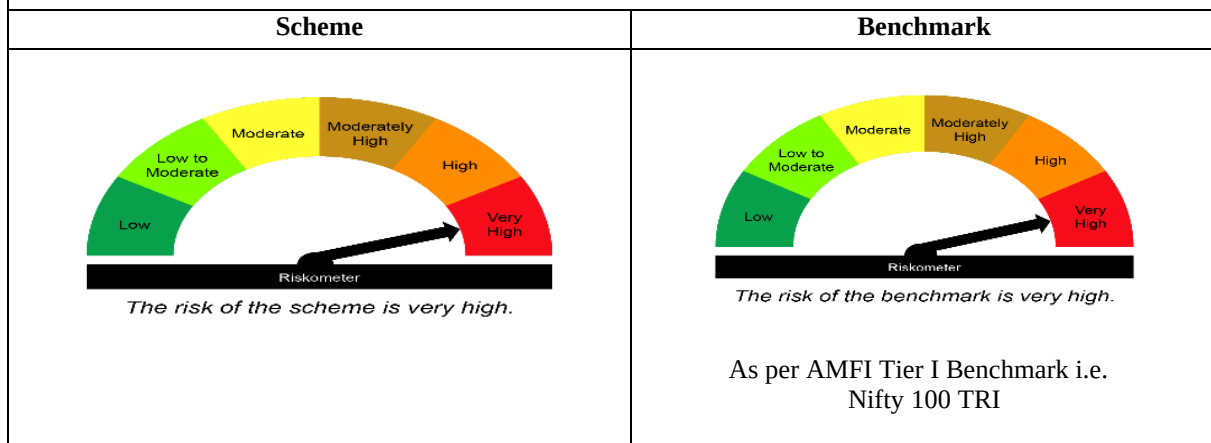
#### **Product Label**

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

- Create wealth over a long term
- Investment in equity and equity related instruments belonging to Nifty 100 Index.

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

#### **Riskometer**



#### **Continuous offer for Units at NAV based prices**

**Scheme Code : BNDN/O/O/EIN/21/12/0049**

|                                         |                                                                                    |
|-----------------------------------------|------------------------------------------------------------------------------------|
| <b>Name of Mutual Fund</b>              | <b>Bandhan Mutual Fund</b>                                                         |
| <b>Name of Asset Management Company</b> | <b>Bandhan AMC Limited</b>                                                         |
| <b>Name of Trustee Company</b>          | <b>Bandhan Mutual Fund Trustee Limited</b>                                         |
| <b>Addresses of the entities</b>        | 6th Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013 |
| <b>Website</b>                          | www.bandhanmutual.com                                                              |

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.

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

| Sr. No. | Title                                 | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I.      | <b>Name of the scheme</b>             | Bandhan Nifty 100 Index Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| II.     | <b>Category of the Scheme</b>         | Index Funds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| III.    | <b>Scheme type</b>                    | An open ended scheme tracking Nifty 100 Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| IV.     | <b>Scheme code</b>                    | BNDN/O/O/EIN/21/12/0049                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| V.      | <b>Investment objective</b>           | <p>The investment objective of the Scheme is to replicate the Nifty 100 index by investing in securities of the Nifty 100 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty 100 Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| VI.     | <b>Liquidity/listing details</b>      | <p>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.</p> <p>The Fund shall dispatch the redemption proceeds within 3 (three) working days from the date of acceptance of duly filled in redemption request at any of the official point of acceptance of transactions. 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.</p> <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.</p> <p>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> |
| VII.    | <b>Benchmark (Total Return Index)</b> | <p>Nifty 100 TRI.</p> <p>Since the scheme is an index fund, the compositions of the benchmark are such that it is most suited for comparing performance of the Scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| VIII.   | <b>NAV disclosure</b>                 | <p>NAV will be determined for every Business Day except in special circumstances. NAV calculated upto four decimal places.</p> <p>NAV of the Scheme shall be made available on the website of AMFI</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

| Sr. No. | Title                                                                      | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                                                                            | <p>(www.amfiindia.com) and the Mutual Fund (www.bandhanmutual.com) by 11.00 p.m. on all business days. The NAV shall also be available on the call free number 1-800-300-66688 and on the website of the Registrar CAMS (www.camsonline.com).</p> <p>Further details mentioned in Section II – ‘III. Other Details’ – ‘B. Transparency/NAV’.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| IX.     | <b>Applicable timelines</b>                                                | <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.      | <b>Plans and Options</b><br>Plans/Options and sub options under the Scheme | <p>The Scheme has two Plans - Regular Plan &amp; Direct Plan.</p> <p>Each of the Plans offer Growth &amp; Income Distribution cum capital withdrawal Option<sup>^</sup>. Income Distribution cum capital withdrawal Option under both the Plan(s) offer Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option &amp; Transfer of Income Distribution cum capital withdrawal option (from Equity Schemes to Debt Schemes Only).</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><b>Default Plan / Option</b><br/>In case of valid applications received without indicating any choice of Option, it will be considered as option for Growth option and processed accordingly. In case of valid application received without indicating any choice of Payout of Income Distribution cum capital withdrawal, Reinvestment of Income Distribution cum capital withdrawal or Transfer of Income Distribution cum capital withdrawal, it will be considered as option for Reinvestment of Income Distribution cum capital withdrawal Option and processed accordingly.<br/>Investors are requested to note that any change in Income Distribution cum capital withdrawal sub-option (Payout of Income Distribution cum capital withdrawal, Reinvestment of Income Distribution cum capital withdrawal</p> |

| Sr. No. | Title                                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                       |
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|         |                                                 | or Transfer of Income Distribution cum capital withdrawal) due to additional investment done under Income Distribution cum capital withdrawal option or on the basis of a request received from the investor, will be applicable to all existing units in the Income Distribution cum capital withdrawal option of the concerned scheme under respective folio. However, this provision shall not be applicable to transactions undertaken / units held in demat mode.                                                                                                                                                                                                          |                                                                       |
| XI.     | Load Structure                                  | Exit Load:<br>Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                       |
| XII.    | Minimum Application Amount/switch in            | Particulars                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Details                                                               |
|         |                                                 | Initial Investment (including switches)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Rs. 1000/- and any amount thereafter                                  |
|         |                                                 | SIP                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Rs 100/- and in multiples of Rs.1 thereafter [minimum 6 installments] |
|         |                                                 | SWP                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Rs.200/- and in multiples of Re.1 thereafter                          |
|         |                                                 | STP (in)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Rs 100/- and any amount thereafter                                    |
| XIII.   | Minimum Additional Purchase Amount              | Particulars                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Details                                                               |
|         |                                                 | Additional Purchases (including switches)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Rs. 1000/- and any amount thereafter                                  |
|         |                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                       |
| XIV.    | Minimum Redemption/ switch out amount           | Particulars                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Details                                                               |
|         |                                                 | Repurchase                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Rs. 500/- or the account balance of the investor, whichever is less   |
|         |                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                       |
| XV.     | Segregated portfolio/ side pocketing disclosure | 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.    | Swing pricing disclosure                        | Being an ETF scheme, swing pricing provision is not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                       |
| XVII.   | Stock lending/ short selling                    | The Scheme may participate in securities lending as permitted under the Regulations, from time to time.<br>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. For details please refer to SAI.                                                                                                                                                                                                                                                                                                                                                             |                                                                       |
| XVIII.  | How to Apply and other details                  | 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                    |                                                                       |

| Sr. No.     | Title                                                                                                                                       | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|             |                                                                                                                                             | <p>the registrar and/or AMC as may be notified from time to time. For details please 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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>XIX.</b> | <b>Investor services</b>                                                                                                                    | <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 Name: Ms. Neeta Singh</b><br/> <b>Address and Contact Number: Bandhan AMC Limited, 6<sup>th</sup> Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013</b><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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>XX</b>   | <b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme / close ended schemes) (as applicable)</b> | <b>Not Applicable</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>XXI</b>  | <b>Special product/ facility available during the NFO and on ongoing basis</b>                                                              | <p>The facilities/products Available are:<br/> <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 –<br/> a. Any day option from Monday to Friday. Default day: Wednesday, if any day is not selected.<br/> OR<br/> b. Fixed dates i.e. 7, 14, 21 and 28.</p> <p>If none of the weekly option is selected then, default weekly frequency will be every Wednesday of the week.</p> <p>(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)/ such other instrument as recognized by AMC from time to time for a block of 6 weeks/months/quarters in advance.</p> |

| Sr. No. | Title | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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|         |       | <p><b>OTHER SIP FACILITIES:</b></p> <ul style="list-style-type: none"> <li>• <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.</li> <li>• <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.</li> <li>• <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</li> </ul> <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 period of time.</p> |

| Sr. No.      | Title          | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------------|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |                | <p>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.</p> <p><b>Choti SIP Facility:</b></p> <p>The features of the facility are as follows:-</p> <ol style="list-style-type: none"> <li>1. The facility will be available only to first-time individual investors to the mutual fund industry excluding minors and will be restricted to three SIPs (one each in upto 3 Asset Management Companies) ("Choti SIP"). SIPs that were Choti SIP at the time of investment shall continue as Choti SIP.</li> <li>2. The facility will be available with only monthly frequency under Growth option of the Eligible Schemes.</li> <li>3. The ticket size of the SIP registered under the Eligible Schemes for this facility will be exactly equal to Rs. 250/- SIP with minimum commitment of 60 instalments. Early withdrawals of the instalments shall not be restricted and exit load shall be applicable as per the provisions of the SID of the Eligible Schemes.</li> <li>4. Payment mode can only be through Unified Payment Interface (UPI) or National Automated Clearing House (NACH) only.</li> <li>5. All statutory disclosures to unitholders of Choti SIPs shall be through a registered mobile number and email id (if provided by the investor).</li> <li>6. Any investor having investments in the schemes of any Mutual Funds or initiates any SIP investment other than Choti SIP or makes a lumpsum investment across any Mutual Funds, shall be considered ineligible under Choti SIP at an industry level, for any of its subsequent investment.</li> </ol> |
| <b>XXII.</b> | <b>Weblink</b> | <p>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> .</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

**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 Nifty 100 Index Fund approved by them is a new product offered by Bandhan Mutual Fund and is not a minor modification of any existing scheme/fund/product.

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

**SD/-**  
**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 |
| Securities belonging to the Nifty 100 Index | 95%                                       | 100%    |
| Debt & Money Market instruments             | 0%                                        | 5%      |

The net assets of the scheme will be invested in stocks constituting the Nifty 100 Index. This would be done by investing in all the stocks comprising the Nifty 100 Index in the same weightage that they represent in the Nifty 100 Index. Exposure to equity derivatives of the index or its constituent stocks may be undertaken when equity shares of the underlying index are unavailable or not available in sufficient quantities, subject to rebalancing period as mentioned in the section 'Change in Investment Pattern'. A small portion of the net assets will be invested in debt & money market instruments permitted by SEBI / RBI to meet the liquidity requirements of the scheme and for meeting margin money requirement for Nifty 100 index futures and/or futures of stocks belonging to the Nifty 100 Index.

Investment in Securities lending- up to 20% of the total assets with maximum single counter party exposure restricted to 5% of the total assets.

Gross Exposure to Repo of Corporate Debt Securities - up to 5% of total assets.

As per clause 12.24 of SEBI Master Circular, the cumulative gross exposure through equity, debt, derivative positions repo transactions and other permitted securities/assets 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.

In line with SEBI Circular dated December 31, 2024, the scheme will ensure the following –

- (i) Investment in equity derivatives of underlying securities forming part of the index shall also be available as an investment option in case the underlying security is not available for purchase. However, investments in bespoke debt securities and debt derivatives shall not be allowed.
- (ii) The scheme will not invest in the following:
  - Unlisted debt instrument
  - Bespoke or complex debt products
  - Securities with special features
  - Inter scheme transactions
  - Short selling
  - Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments)
- (iii) Investment in equity derivatives of underlying securities shall be allowed in instances of portfolio rebalancing or unavailability of the securities.

The scheme will not invest in credit default swaps, Debt Instruments having Structured Obligations / Credit Enhancements as per clause 12.3 of SEBI Master Circular, Overseas securities, Commodity Derivatives and Debt Derivatives instrument.

The scheme will not invest in securitized debt instruments.

### Portfolio Concentration Norms

Clause 3.4 of SEBI Master Circular specifies following portfolio concentration norms to be adopted by index fund:

- The index shall have a minimum of 10 stocks as its constituents.
- For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
- The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
- The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

The underlying index i.e. Nifty 100 Index complies with the aforesaid portfolio concentration norms. Further, the Fund shall evaluate and ensure compliance to aforesaid norms at the end of every calendar quarter. The updated constituents of the underlying index have also been made available on the website of the Fund i.e. [www.bandhanmutual.com](http://www.bandhanmutual.com).

**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>                                         | A maximum of 20% of the net assets will be deployed in securities lending and the maximum single party exposure will be restricted to 5% of the net assets.                                                                                      | Para 12.11 of SEBI Master Circular dated June 27, 2024               |
| 2.     | <b>Equity Derivatives for non-hedging purposes</b>                | -                                                                                                                                                                                                                                                |                                                                      |
| 3.     | <b>Securitized Debt</b>                                           | The scheme will not invest in securitized debt instruments.                                                                                                                                                                                      |                                                                      |
| 4.     | <b>Overseas Securities</b>                                        | The scheme will not invest in credit default swaps, Debt Instruments having Structured Obligations / Credit Enhancements as per clause 12.3 of SEBI Master Circular, Overseas securities, Commodity Derivatives and Debt Derivatives instrument. | Para 12.19 of SEBI Master Circular dated June 27, 2024               |
| 5.     | <b>ReITS and InVITS</b>                                           | -                                                                                                                                                                                                                                                | Clause 13 of Seventh Schedule of SEBI Mutual Funds Regulations, 1996 |
| 6.     | <b>AT1 and AT2 Bonds (debt instruments with special features)</b> | As per clause 12.2 of SEBI Master Circular, the scheme will not invest in instruments having special features.                                                                                                                                   | Para 12.2 of SEBI Master Circular dated June 27, 2024                |
| 7.     | <b>Any other instrument</b>                                       | Gross Exposure to Repo of Corporate Debt Securities - up to 5% of total assets.                                                                                                                                                                  | Para 12.18.1.1 of SEBI Master Circular dated June 27, 2024           |

The scheme will follow the applicable provisions as specified in SEBI Circular and SEBI (Mutual

Funds) Regulations, 1996 as amended from time to time.

#### **Rebalancing due to Short Term Defensive Consideration:**

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Clause 1.14.1.2 of SEBI Master circular, and the fund manager will rebalance the portfolio within 7 calendar days from the date of deviation.

#### **Rebalancing due to Passive Breaches**

In case of change in constituents of the index due to periodic review, the portfolio of Scheme will be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

The Scheme shall ensure compliance to the norms for portfolio as per clause 3.5 of SEBI Master Circular.

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

The corpus of the Scheme will be invested in equity and equity related products & in debt and money market instruments. Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities / instruments:

1. Equity and Equity related instruments belonging to Nifty 100 index.
2. Equity Derivatives
3. Debt securities and money market instruments including G-Sec/T-Bills/Cash Management Bills and CBLO/Repo/Reverse Repo
4. Certificate of Deposits (CDs).
5. Commercial Paper (CPs).
6. Any other securities / instruments as may be permitted by SEBI from time to time, subject to regulatory approvals if any.

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

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

#### **Equity**

The Scheme will be managed passively with investments in stocks in a proportion to the weights of these stocks in the Nifty 100 Index. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme.

#### **REPO IN CORPORATE DEBT SECURITIES**

The following guidelines for participation of mutual funds in Repo in corporate debt securities has been approved by the Board of Bandhan AMC Limited and Bandhan Mutual Fund Trustee Limited .

As per clause 12.18 of SEBI Master Circular mutual funds can participate in repos in corporate debt securities as per the guidelines issued by RBI from time to time and subject to few conditions mentioned therein .

The Trustees and the Asset Management Companies are required to frame guidelines about, inter alia, the following in context of these transactions, keeping in mind the interest of investors in their schemes:

- i. Category of counterparty
- ii. Credit rating of counterparty
- iii. Tenor of collateral
- iv. Applicable haircuts

**Conditions applicable (as per SEBI circular):**

- a) The gross exposure of any mutual fund scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme.
- b) The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivatives shall not exceed 100% of the net assets of the Scheme.
- c) The Mutual Funds can participate in repos on following corporate debt securities:
  - i. Listed AA and above rated corporate debt securities
  - ii. Commercial Papers (CPs) and Certificate of Deposits (CDs)
- d) In terms of Regulation 44 (2) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, mutual funds shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.
- e) Mutual funds shall ensure compliance with the Seventh Schedule of the Mutual Funds Regulations about restrictions on investments, wherever applicable, with respect to repo transactions in corporate debt securities.
- f) The details of repo transactions of the scheme in corporate debt securities, including details of counterparties, amount involved and percentage of NAV shall be disclosed to investors in the half yearly portfolio statements and to SEBI in the half yearly trustee report.
- g) To enable the investors in the mutual fund schemes to take an informed decision, the concerned Scheme Information Document shall disclose the following:
  - i. The intention to participate in repo transactions in corporate debt securities in accordance with directions issued by RBI and SEBI from time to time;
  - ii. The exposure limit for the scheme; and
  - iii. The risk factors associated with repo transactions in corporate bonds

**Guidelines to be followed by Bandhan Mutual Fund:**

The following guidelines shall be followed by Bandhan Mutual Fund for participating in repo in corporate debt security:

**i. Category of counterparty & Credit rating of counterparty**

All the counterparties with whom Bandhan Mutual Fund currently deals in repo (SLR) shall be eligible for corporate bonds repo subject to execution of corporate bond repo agreement.

**ii. Tenor of Repo**

Tenor of repo shall be capped to 3 months as against maximum permissible tenor of 6 months. Any repo for a tenor beyond 3 months shall require prior approval from investment committee of the fund. There shall be no restriction / limitation on the tenor of collateral.

**iii. Applicable haircut**

A haircut of minimum 5% or such other amount specified by SEBI / RBI (currently 7.50%), whichever higher, from on the market value of the underlying security irrespective of the tenor to adjust for the illiquidity of the underlying instrument. The haircut % mentioned herein is a function of how market practice evolves with respect to corporate bond repo. Prior approval of the Investment committee shall be sought for change in the haircut from existing 5% to such other % as deemed fit.

**iv. Additional internal investment limit:**

Any scheme shall not lend / borrow more than 10% of its corpus in repo against corporate bonds or 5% of total AUM of the Mutual fund (excluding Fund of fund) whichever is lower.

**Procedure & Recording of Investment Decisions and Risk Control**

All investment decisions, relating to the Scheme, will be undertaken by the AMC in accordance with the Regulations and the investment objectives specified in this Scheme Information Document. All investment decisions taken by the AMC along with justifications, in relation to the Scheme shall be recorded.

The Investment Management Committee (IMC) oversee the Investment function and will be responsible for laying down the broad Investment Policy and the Specific scheme mandates, in addition to monitoring scheme performance and reviewing portfolio strategy. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The risk control parameters would be laid down for each scheme based on the objectives of the scheme and prudent fund management practices will ensure that investor monies are invested in the appropriate risk/reward environment. The AMC would ensure that investments are made in accordance with the regulatory / internal guidelines, if any. Internal guidelines may be set by the AMC from time to time and reviewed in line with the market dynamics.

The designated Fund manager of the scheme will be responsible for taking the day-to-day investment decisions and will inter-alia be responsible for asset allocation, security selection and timing of investment decisions.

The Scheme may use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders interests.

The Scheme shall be benchmarked to Nifty 100 TRI.

Since the scheme is an index fund, the compositions of the benchmark are such that it is most suited for comparing performance of the Scheme.

In case of investments in debt instruments, the AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out requisite credit evaluation of the securities. Rated Debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC will be guided by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Fitch or any other rating agencies that may be registered with SEBI from time to time. In case a debt instrument is not rated, prior approval of the Board of Directors of Trustee and the AMC will be obtained for such an investment.

The AMC may approach rating agencies such as CRISIL, ICRA, etc for ratings of the scheme. The Scheme may use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interests.

Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modifications to the Investment Discretion Guidelines can be made by the IMC and will be ratified by the Board. The performance of the fund is monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the Schemes. The Board of Director discusses the performance and portfolio composition of the scheme and queries are responded to by the CEO.

The Scheme may invest in other Scheme managed by the AMC or in the Schemes of any other

Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-Scheme investment made by all Schemes of Bandhan Mutual Fund or in the Schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Bandhan Mutual Fund. The limit however does not apply to any Fund of Funds scheme. For the present, the Scheme do not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations.

### **Tracking Error**

The extent to which the NAV of the scheme moves in a manner inconsistent with the movements of the total returns of the Nifty 100 Index on any given day or over any given period of time arising from any cause or reason whatsoever including but not limited to differences in the weightage of the investments in the securities and the weightage to such securities in the Nifty 100 Index and the time lags in deployment or realization of funds under the Scheme as compared to the movement of or within the Nifty 100 Index as well as the market liquidity, cost of trading, management and other expenses.

Tracking errors may result from a variety of factors including but not limited to:

- Any delay experienced in the purchase or sale of shares due to illiquidity of the market, settlement and realization of sale proceeds and / or the registration of any securities transferred and / or any delays in receiving cash Income Distribution cum capital withdrawal and resulting delays in reinvesting them.
- The Nifty 100 Index reflect the prices of securities at close of business hours. However, the Fund may buy or sell the securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the NSE.
- IISL undertakes periodic reviews of the securities that are represented in the Nifty 100 Index and from time to time may exclude existing securities or include new ones. In such an event, the Fund will endeavour to reallocate its portfolio but the available investment/ disinvestment opportunities may not permit precise mirroring of the Nifty 100 Index in a short period of time.
- The charging of expenses to the Fund including investment management fees and custodian fees.
- The potential for trades to fail which may result in the Scheme not having acquired shares at a price necessary to track the index.
- The holding of a cash position and accrued income prior to distribution and accrued expenses.
- Disinvestments to meet redemptions, recurring expenses, Income Distribution cum capital withdrawal payouts etc.

The tracking difference shall be targeted to be 50 bps (over and above actual TER charged). In case the same is not maintained, it shall be brought to the notice of trustees along with corrective actions taken by the AMC, if any.

### **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%                    |
| PSU                             |                          |
| Corporate Debentures AAA 3 year | 6.69%                    |
| Corporate Debentures AAA 5 year | 6.91%                    |
| NBFC                            |                          |
| 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.

For detailed derivative strategies, please refer to SAI.

### **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 ratio of the scheme for the period October 01, 2024 to September 30, 2025 is 0.08\*.

\*Portfolio Turnover Ratio is calculated as lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

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

The Scheme shall be benchmarked to Nifty 100 TRI.

Since the scheme is an index fund, the compositions of the benchmark are such that it is most suited for comparing performance of the Scheme.

Disclaimer for Nifty 100 Index – The Bandhan Nifty 100 Index Fund (“The Product”) is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (“IISL”). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Nifty 100 Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the Nifty 100 Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty 100 Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty 100 Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

#### E. WHO MANAGES THE SCHEME?

The Fund Managers of the Scheme is Mr. Abhishek Jain His details are given below:

| Name / Designation                                         | Age / Qualification                           | Brief Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Other schemes managed / co-managed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|------------------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Abhishek Jain<br><br>Associate Vice President - Equity | 41 years<br><br>B.A. and Chartered Accountant | <p>Mr. Abhishek Jain joined the equity fund management team of Bandhan AMC Limited on March 05, 2025. He has a total experience of 13 years.</p> <p>He was earlier associated with Groww Asset Management Co Limited from January 01, 2024 to March 03, 2025 wherein he was fund manager for passive schemes and dealer for equity schemes. Prior to this, he was associated with Edelweiss Tokio Life Insurance Co. Limited as Equity Dealer for quant based active schemes from September 01, 2022 to December 27, 2023. He was associated with Acko General Insurance Co. Limited as Deputy General Manager – Investment from November 08, 2021 to August 30, 2022, where in he was responsible for dealing activity in equity segment. Prior to this, in Shriram Asset Management Co Limited as Manager – Equity from January 05, 2018 to November 06, 2021 he was responsible for equity research of certain sector like IT, Telcom and Life insurance sector etc. and in Edelweiss Tokio Life Insurance Co Limited as Equity Dealer from January 05, 2012 to January 03, 2018 he was a dealer for quant based equity schemes</p> | <p>Bandhan Nifty 50 ETF, Bandhan Nifty 50 Index Fund, Bandhan Nifty 100 Index Fund, Bandhan Nifty 200 Momentum 30 Index Fund, Bandhan Nifty 100 Low Volatility 30 Index Fund, Bandhan Nifty IT Index Fund, Bandhan Nifty Alpha 50 Index Fund, Bandhan Nifty Smallcap 250 Index Fund, Bandhan BSE Sensex ETF, Bandhan Nifty 200 Quality 30 Index Fund, Bandhan Nifty 500 Value 50 Index Fund, Bandhan Nifty 500 Momentum 50 Index Fund, Bandhan Nifty Midcap 150 Index Fund, Bandhan BSE Healthcare Index Fund, Bandhan Nifty Bank Index Fund, Bandhan Nifty Alpha Low Volatility 30 Index Fund, Bandhan Nifty Next 50 Index Fund and Bandhan Nifty Total Market Index Fund</p> |

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

| Sr. No | Name of the scheme                            | Category of the scheme | Type of scheme                                                 | Investment Objective                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------|-----------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.     | Bandhan Nifty 50 Index Fund                   | Index Fund             | An open ended scheme tracking Nifty 50 Index                   | <p>The investment objective of the scheme is to replicate the Nifty 50 index by investing in securities of the Nifty 50 Index in the same proportion / weightage.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>                                                                                                                                                                                 |
| 2.     | Bandhan Nifty 100 Index Fund                  | Index Fund             | An open-ended scheme tracking Nifty 100 Index                  | <p>The investment objective of the Scheme is to replicate the Nifty 100 index by investing in securities of the Nifty 100 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty 100 Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>                                     |
| 3.     | Bandhan Nifty 200 Momentum 30 Index Fund      | Index Fund             | An open ended scheme tracking Nifty 200 Momentum 30 Index      | <p>The investment objective of the Scheme is to replicate the Nifty 200 Momentum 30 Index by investing in securities of the Nifty 200 Momentum 30 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty 200 momentum 30 Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p> |
| 4.     | Bandhan Nifty100 Low Volatility 30 Index Fund | Index Fund             | An open ended scheme tracking Nifty100 Low Volatility 30 Index | <p>The investment objective of the Scheme is to replicate the Nifty100 Low Volatility 30 index by investing in securities of the Nifty100 Low Volatility 30 Index in the same proportion / weightage with an aim to</p>                                                                                                                                                                                                                                                                                              |

| Sr. No | Name of the scheme                                               | Category of the scheme | Type of scheme                                                                                                                                                                                   | Investment Objective                                                                                                                                                                                                                                                                                                                                                            |
|--------|------------------------------------------------------------------|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                  |                        |                                                                                                                                                                                                  | <p>provide returns before expenses that closely correspond to the total return of Nifty100 Low Volatility 30 Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>                                                              |
| 5.     | Bandhan CRISIL IBX 90:10 SDL Plus Gilt– November 2026 Index Fund | Index Fund             | An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index– November 2026 with Relatively High interest rate risk and Relatively Low Credit Risk | <p>The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL plus Gilt Index– November 2026 before expenses, subject to tracking errors.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.</p> |
| 6.     | Bandhan CRISIL IBX Gilt April 2026 Index Fund                    | Index Fund             | An open-ended Target Maturity Index Fund investing in constituents of Crisil IBX Gilt Index - April 2026 with Relatively High interest rate risk and Relatively Low Credit Risk                  | <p>The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Crisil IBX Gilt Index - April 2026 before expenses, subject to tracking errors.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.</p>                  |
| 7.     | Bandhan CRISIL IBX Gilt April 2032 Index Fund                    | Index Fund             | An open-ended Target Maturity Index Fund investing in constituents of Crisil IBX Gilt Index - April 2032 with Relatively High interest rate risk and Relatively Low Credit Risk                  | <p>The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Crisil IBX Gilt Index - April 2032 before expenses, subject to tracking errors.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.</p>                  |
| 8.     | Bandhan CRISIL IBX 90:10 SDL Plus                                | Index Fund             | An open-ended Target Maturity Index Fund                                                                                                                                                         | The investment objective of the scheme is to provide investment returns corresponding to the total                                                                                                                                                                                                                                                                              |

| Sr. No | Name of the scheme                                | Category of the scheme | Type of scheme                                                                                                                                                                                  | Investment Objective                                                                                                                                                                                                                                                                                                                         |
|--------|---------------------------------------------------|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        | Gilt– September 2027 Index Fund                   |                        | investing in constituents CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027 with Relatively High interest rate risk and Relatively Low Credit Risk                                          | returns of the securities as represented by the CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027 before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.                                                                             |
| 9.     | Bandhan CRISIL IBX Gilt June 2027 Index Fund      | Index Fund             | An open-ended Target Maturity Index fund investing in constituents of CRISIL IBX Gilt June 2027 Index. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.         | The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL Gilt 2027 Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved. |
| 10.    | Bandhan CRISIL IBX Gilt April 2028 Index Fund     | Index Fund             | An open-ended Target Maturity Index fund investing in constituents of CRISIL IBX Gilt April 2028 Index. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk         | The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL Gilt 2028 Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved. |
| 11.    | Bandhan CRISIL IBX 90:10 SDL Plus Gilt April 2032 | Index Fund             | An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – April 2032 with Relatively High Interest Rate Risk and Relatively Low Credit Risk. | The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL plus Gilt Index – April 2032 before expenses, subject to tracking errors.                                                                                            |
| 12.    | Bandhan Nifty                                     | Index Fund             | An open ended                                                                                                                                                                                   | The investment objective of the                                                                                                                                                                                                                                                                                                              |

| Sr. No | Name of the scheme                    | Category of the scheme | Type of scheme                                         | Investment Objective                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------|---------------------------------------|------------------------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        | IT Index Fund                         |                        | scheme tracking Nifty IT Index                         | <p>Scheme is to replicate the Nifty IT Index by investing in securities of the Nifty IT Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty IT Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>                                                   |
| 13.    | Bandhan BSE Healthcare Index Fund     | Index Fund             | An open-ended scheme tracking BSE Healthcare Index     | <p>The investment objective of the Scheme is to replicate the BSE Healthcare Index by investing in securities of the BSE Healthcare Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of BSE Healthcare Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>  |
| 14.    | Bandhan Nifty Alpha 50 Index Fund     | Index Fund             | An open-ended scheme tracking Nifty Alpha 50 Index     | <p>The investment objective of the Scheme is to replicate the Nifty Alpha 50 Index by investing in securities of the Nifty Alpha 50 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Alpha 50 Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p> |
| 15.    | Bandhan Nifty Smallcap 250 Index Fund | Index Fund             | An open-ended scheme tracking Nifty Smallcap 250 Index | <p>The investment objective of the Scheme is to replicate the Nifty Smallcap 250 Index by investing in securities of the Nifty Smallcap 250 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Smallcap 250 Index, subject to tracking errors.</p>                                                                                                                                                    |

| Sr. No | Name of the scheme                                               | Category of the scheme | Type of scheme                                                                                                                   | Investment Objective                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------|------------------------------------------------------------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                  |                        |                                                                                                                                  | However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.                                                                                                                                                                                                                                                                                                                                      |
| 16.    | Bandhan Nifty Total Market Index Fund                            | Index Fund             | An open-ended scheme tracking Nifty Total Market Index                                                                           | <p>The investment objective of the Scheme is to replicate the Nifty Total Market Index by investing in securities of the Nifty Total Market Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Total Market Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p> |
| 17.    | Bandhan Nifty Bank Index Fund                                    | Index Fund             | An open-ended scheme tracking Nifty Bank Index                                                                                   | <p>The investment objective of the Scheme is to replicate the Nifty Bank Index by investing in securities of the Nifty Bank Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of Nifty Bank Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>                          |
| 18.    | Bandhan CRISIL-IBX 10:90 Gilt Plus SDL Index - Dec 2029 Fund     | Index Fund             | An open-ended Target Maturity Index Fund predominately investing in constituents of CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 | <p>The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 before expenses, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the investment objectives of the scheme will be realized and the scheme does not assure or guarantee any returns</p>                                                         |
| 19.    | Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund | Index Fund             | An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6                                        | <p>The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL-IBX Financial Services 3-6 Months Debt Index before expenses, subject to tracking errors. However,</p>                                                                                                                                                                                                                                    |

| Sr. No | Name of the scheme                               | Category of the scheme | Type of scheme                                                                         | Investment Objective                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------|--------------------------------------------------|------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                  |                        | Months Debt Index. A relatively low interest rate risk and relatively low credit risk. | there can be no assurance or guarantee that the investment objective of the Scheme will be achieved and the scheme does not assure or guarantee any returns                                                                                                                                                                                                                                                                                                                          |
| 20.    | Bandhan Nifty 200 Quality 30 Index Fund          | Index Fund             | An open ended scheme tracking Nifty 200 Quality 30 Index                               | The investment objective of the Scheme is to replicate the Nifty 200 Quality 30 Index by investing in securities of the Nifty 200 Quality 30 Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of Nifty 200 Quality 30 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.  |
| 21.    | Bandhan Nifty 500 Momentum 50 Index Fund         | Index Fund             | An open-ended scheme tracking Nifty 500 Momentum 50 Index                              | The investment objective of the Scheme is to replicate the Nifty 500 Momentum 50 Index by investing in securities of the Nifty 500 Momentum 50 Index in the same proportion/weightage with an aim to provide returns before expenses that track the total return of Nifty 500 Momentum 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns. |
| 22.    | Bandhan Nifty 500 Value 50 Index Fund            | Index Fund             | An open-ended scheme tracking Nifty 500 Value 50 Index                                 | The investment objective of the Scheme is to replicate the Nifty 500 Value 50 Index by investing in securities of the Nifty 500 Value 50 Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of Nifty 500 Value 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.        |
| 23.    | Bandhan Nifty Alpha Low Volatility 30 Index Fund | Index Fund             | An open-ended scheme tracking Nifty Alpha Low Volatility 30                            | The investment objective of the Scheme is to replicate the Nifty Alpha Low Volatility 30 Index by investing in securities of the Nifty Alpha Low                                                                                                                                                                                                                                                                                                                                     |

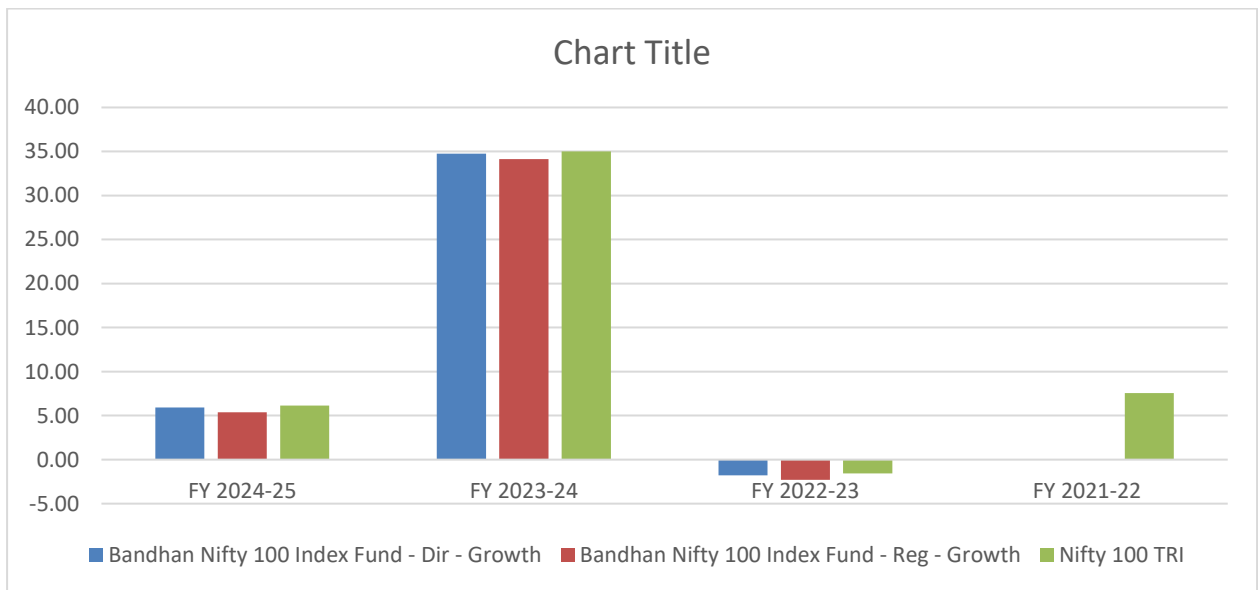
| Sr. No | Name of the scheme                          | Category of the scheme | Type of scheme                                               | Investment Objective                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------|---------------------------------------------|------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                             |                        | Index                                                        | Volatility 30 Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of Nifty Alpha Low Volatility 30 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.                                                                                                                                   |
| 24.    | Bandhan Nifty Midcap 150 Index Fund         | Index Fund             | An open-ended scheme tracking Nifty Midcap 150 Index         | The investment objective of the Scheme is to replicate the Nifty Midcap 150 Index by investing in securities of the Nifty Midcap 150 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Midcap 150 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.                        |
| 25.    | Bandhan Nifty Next 50 Index Fund            | Index Fund             | An open-ended scheme tracking Nifty Next 50 Index            | The investment objective of the Scheme is to replicate the Nifty Next 50 Index by investing in securities of the Nifty Next 50 Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of Nifty Next 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.                                  |
| 26.    | Bandhan BSE India Sector Leaders Index Fund | Index Fund             | An open-ended scheme tracking BSE India Sector Leaders Index | The investment objective of the Scheme is to replicate the BSE India Sector Leaders Index by investing in securities of the BSE India Sector Leaders Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of BSE India Sector Leaders Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns. |

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 for year                                                 | Scheme Returns % |         | Benchmark Returns % |         |
|----------------------------------------------------------------------------------------|------------------|---------|---------------------|---------|
|                                                                                        | Direct           | Regular | Direct              | Regular |
| Returns for the last 1 year                                                            | -4.96%           | -5.44%  | -4.81%              | -4.81%  |
| Returns for the last 3 years                                                           | 14.18%           | 13.62%  | 14.40%              | 14.40%  |
| Returns for the last 5 years                                                           | NA               | NA      | NA                  | NA      |
| Since inception                                                                        | 12.07%           | 11.52%  | 14.04%              | 14.04%  |
| Benchmark – Nifty 100 TRI                                                              |                  |         |                     |         |
| Date of Inception: Direct Plan – 24th February 2022_ Regular Plan – 24th February 2022 |                  |         |                     |         |



## H. ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings  
Refer <https://bandhanmutual.com/downloads/sid> for top 10 holdings by issuer and fund allocation towards various sectors
- 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
- Functional website link for Portfolio Disclosure - Refer <https://bandhanmutual.com/downloads/disclosures> for Monthly/ Half Yearly portfolio disclosure.
- Portfolio Turnover ratio of the scheme for the period October 01, 2024 to September 30, 2025 is 0.08\*  
\*Portfolio Turnover Ratio is calculated as lower of purchase or sale during the period /Average AUM for the last one year (includes Fixed Income securities and Equity derivatives)

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

| Sr. No. | Category of Persons                | Net Value |              |
|---------|------------------------------------|-----------|--------------|
|         | Concerned scheme's Fund Manager(s) | Units     | NAV per unit |
| 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

The NAV of the Scheme will be calculated upto four 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.

### 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) = 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.

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

The NAV of the Scheme will be calculated upto four 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 11.00 p.m. on all business days. 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)).

In case the NAV is not uploaded by 11.00 p.m it shall be explained in writing to AMFI for non adherence of time limit for uploading NAV on AMFI's website. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able

to publish the NAV.

Delay in disclosure of NAV etc. refer to SAI

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) = 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):

As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the regulatory limit of 1.00% of the Scheme's daily net assets.

The total fees and expenses for operating the scheme as listed hereunder would be 1.00% of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.

| <b>Expense Head</b>                                                                                                 | <b>% of daily Net Assets</b> |
|---------------------------------------------------------------------------------------------------------------------|------------------------------|
| Investment Management and Advisory Fees                                                                             | Upto 1.00%                   |
| Trustee fee                                                                                                         |                              |
| Audit fees                                                                                                          |                              |
| Custodian fees                                                                                                      |                              |
| RTA Fees                                                                                                            |                              |
| Listing and depository fees                                                                                         |                              |
| Marketing & Selling expense incl. Cost of statutory advertisement                                                   |                              |
| Cost related to investor communications                                                                             |                              |
| Cost of fund transfer from location to location                                                                     |                              |
| Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants |                              |
| Costs of statutory Advertisements                                                                                   |                              |
| Cost towards investor education & awareness (5% of total TER charged to                                             |                              |

| Expense Head                                                                                     | % of daily Net Assets |
|--------------------------------------------------------------------------------------------------|-----------------------|
| direct plans, subject to maximum of 0.5 bps of AUM.)                                             |                       |
| Brokerage & transaction cost over and above 12 bps for cash market trades                        |                       |
| Goods and Services Tax on expenses other than investment and advisory fees                       |                       |
| Goods and Services Tax on brokerage and transaction cost                                         |                       |
| Other Expenses                                                                                   |                       |
| <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b> | <b>Upto 1.00%</b>     |

The scheme can charge upto 1.00% of the daily net assets as management fees.

^ In line with SEBI Circular dated December 31, 2024, the AMC / Mutual Fund shall set apart 5% of total TER charged to direct plans, subject to maximum of 0.5 bps of AUM 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.

At least 0.10% of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 0.10%) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Option is 1.00% p.a., the TER of the Direct Option would not exceed 0.90% p.a.

The AMC shall adhere provisions of Chapter 10 of SEBI Master Circular dated June 27, 2024 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:

- 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.
- 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.
- 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.

#### Illustration in returns between Regular and Direct Plan

| 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> |

#### 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.1-800-26666 88/ 1-800-2666688.) or your distributor.

| Type of Load | Load chargeable (as %age of NAV) |
|--------------|----------------------------------|
| Exit         | Nil                              |

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 Scheme attempts to track the respective indices and it would invest in the securities included in its Underlying indices regardless of their investment merit. The Scheme may be affected by a general decline in the Indian markets.
- Performance of the Nifty 100 Index will have a direct bearing on the performance of the scheme. In the event the Nifty 100 Index is dissolved or is withdrawn by NSE Indices Limited (NSEIL) or is not published due to any reason whatsoever, the Trustee reserves the right to modify the respective scheme so as to track a different and suitable index or to suspend tracking the Nifty 100 Index till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.
- Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty 100 Index or one or more securities covered by / included in the Nifty 100 Index and may arise from a variety of factors including but not limited to, any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of Income Distribution cum capital withdrawal, etc.
- The Indices reflect the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance, from NSE closing prices.
- NSEIL undertakes periodic reviews of the securities that are represented in the Nifty 100 Index and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and permit precise mirroring of the Nifty 100 Index during this period.
- The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
- Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
- Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet ongoing redemptions. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to: circuit filters in the securities, liquidity and volatility in security prices.
- Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error in the range of 2-3% per annum from the Benchmark. However, it needs to be clearly understood that the actual tracking error can be higher or lower than the range given.
- In case of investments in derivatives like index futures, the risk reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached

to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is relatively new market.

- **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.
- **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. It must, however, be noted that where the Scheme(s) has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme(s) would invest as given in the scheme information document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. 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.
- **Re-investment Risk:** Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Basis Risk (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.
- **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 favorably leading to fluctuation in the NAV.
- **Liquidity Risk:** Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.
- **Other Risk:** In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.
- **Securities Lending:** Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.
- **Short-selling of Securities:** Purchasing a security entails the risk of the security price going down. Short selling of securities (i.e. sale of securities without owning them) entails the risk of the security price going up there by decreasing the profitability of the short position. Short selling is subject to risks related to fluctuations in market price, and settlement/liquidity risks. If required by the Regulations, short selling may entail margin money to be deposited with the clearing house and daily mark to market of the prices and margins. This may impact fund pricing and may induce liquidity risks if the fund is not able to provide adequate margins to the clearing house. Failure to meet margin requirements may result in penalties being imposed by the exchanges and clearing house.

#### **Risk Associated with Investing in Equities**

The scheme proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro

factors. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities' purchases due to settlement problems could cause the Scheme to miss certain investment opportunities.

Investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Although it is intended to generate capital appreciation and maximize the returns by actively investing in equity/ equity related securities and utilising debt and money market instruments as a defensive investment strategy.

While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Scheme can go up and down because of various factors that affect the capital markets in general.

Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the Regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.

#### **Risk factors with investing in Derivatives**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. As and when the Scheme trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand.

Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract.

The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:

- Lack of opportunity available in the market;
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

**Risk associated with investing in Repo of Corporate Bond Securities**

**Settlement Risk:** Corporate Bond Repo will be settled between two counterparties in the OTC segment unlike in the case of TREPS transactions where CCIL stands as central counterparty on all transactions (no settlement risk).

**Quality of collateral:** The Mutual Fund will be exposed to credit risk on the underlying collateral – downward migration of rating. The Mutual Fund will impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AAA or equivalent.

**Liquidity of collateral:** In the event of default by the counterparty, the Mutual Fund would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization).

**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.

### Risk associated with Debt Investment

| Risk Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Risk Mitigants/management strategy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Market Risk</b><br>As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.                                                                                                                                        | In a rising interest rates scenario the Fund Managers will endeavor to increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.                                                                                                                                                                                                                                                   |
| <b>Liquidity or Marketability Risk</b><br>This refers to the ease with which a security can be sold at or near to its valuation Yield-To-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.                                                                                                                                                                                                                                                                                                                                  | The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The fund will however, endeavor to minimise liquidity risk by investing in securities having a liquid market.                                                            |
| <b>Credit Risk</b><br>Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk. | A traditional SWOT analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower.. |
| <b>Reinvestment Risk</b><br>This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.                                                                                                                                                                                                                                                                                                                           | Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.                                                                                                                                                                                                                                                                                                                                                                                            |

### Risks associated with Equity investment

| Risk Description   | Risk Mitigants/management strategy         |
|--------------------|--------------------------------------------|
| <b>Market Risk</b> | Market risk is a risk which is inherent to |

| Risk Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Risk Mitigants/management strategy                                                                                                                                                                                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme. The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume, volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p>an equity scheme. The scheme may use derivatives to limit this risk.</p>                                                                                                                                                                                                                                                                                    |
| <p><b>Liquidity risk</b><br/>The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>The fund seeks to control such risk by investing in such stocks having strong fundamentals, sound financial strength and superior quality of management and highly liquid papers. The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.</p> |
| <p><b>Derivatives Risk</b><br/>As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.</p> | <p>The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Investments in derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines. The fund will endeavor to maintain adequate controls to monitor the derivatives transactions entered into.</p>                                  |
| <p><b>Liquidity Risk:</b> In case of Arbitrage trades, under abnormal circumstances it will be difficult to square off the transaction due to liquidity being poor in the underlying stock, stock futures or options market.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <p>The fund will aim at taking exposure only into liquid stocks / derivatives where there will be minimal risk to square off the transaction.</p>                                                                                                                                                                                                              |

## **II. Information about the scheme:**

### **A. Where will the scheme invest –**

The corpus of the Scheme will be invested in equity and equity related products & in debt and money market instruments. Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities / instruments:

- 1) Equity and Equity related instruments belonging to Nifty 100 index.
- 2) Equity Derivatives
- 3) Debt securities and money market instruments including G-Sec/T-Bills/Cash Management Bills and CBLO/Repo/Reverse Repo
- 4) Certificate of Deposits (CDs).
- 5) Commercial Paper (CPs).
- 6) Any other securities / instruments as may be permitted by SEBI from time to time, subject to regulatory approvals if any.

The securities mentioned above could be listed, privately placed, secured, unsecured and of any maturity. The securities may be acquired through secondary market operations, private placement, rights offers or negotiated deals.

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 mentioned under clause 12.16 of SEBI Master Circular. 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.

The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

The scheme shall not make investments in Foreign Securitized debt. The Scheme may participate in securities lending as permitted under the Regulations, from time to time.

### **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.

#### **4. Derivatives:**

Futures are exchange-traded contracts to sell or buy financial instruments for future delivery at an agreed price. There is an agreement to buy or sell a specified quantity of financial instruments on a designated future date at a price agreed upon by the buyer and seller at the time of entering into a contract. To make trading possible, the exchange specifies certain standardized features of the

contract. A futures contract involves an obligation on both the parties to fulfill the terms of the contract.

- a. Option is a contract which provides the buyer of the option (also called holder) the right, without the obligation, to buy or sell a specified asset at the agreed price on or upto a particular date. For acquiring this privilege, the buyer pays premium (fee) to the seller. The seller on the other hand has the obligation to buy or sell specified assets at the agreed price and for this obligation he receives premium. The premium is determined considering a number of factors such as the market price of the underlying asset/security, number of days to expiry, risk free rate of return, strike price of the option and the volatility of the underlying asset. Option contracts are of two types viz:

- b. Call Option - The option that gives the buyer the right to buy a specified quantity of the underlying asset at the strike price is a call option. The buyer of the call option (known as the holder of call option) can call upon the seller of the option (writer of the option) and buy from him the underlying asset at the agreed price at any time on or before the expiry of the option.

The seller (writer of the option) on the other hand has the obligation to sell the underlying asset if the buyer of the call option decides to exercise his option to buy.

- c. Put Option - The right to sell is called put option. A Put option gives the holder (buyer) the right to sell a specified quantity of the underlying asset at the strike price. The seller of the put option (one who is short Put) however, has the obligation to buy the underlying asset at the strike price if the buyer decides to exercise his option to sell.

#### **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.

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

Pursuant to the Regulations and amendments thereto, the following investment restrictions are presently applicable to the Scheme:

- 1) The Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights or ten percent of units of REITS issued by a single issuer.

Provided that investment in asset management company or the trustee company of a mutual fund shall be governed by clause (a) sub-regulation (1) of regulation 7B of the Regulations.

- 2) The Scheme shall not invest more than 10% of its net assets in equity shares or equity related instruments of any entity.

**Provided** that, the limit of 10 per cent shall not be applicable for investments in case of index

fund or exchange traded fund or sector or industry specific scheme.

- 3) 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 that the Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI;

Provided further that the Scheme may enter into derivatives transactions in a recognised stock exchange, subject to the framework specified by SEBI;

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.

- 4) All investments by the Scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
- 5) The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Boards of the Trustee Company and the asset management company;

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Tri-Party repos on government securities or treasury bills;

Provided further that investment within such limit can be made in mortgaged backed securitised debts which are rated not below investment grade by a rating agency registered with SEBI.

Provided that Bandhan Nifty 100 Index Fund (the scheme) being an Index Fund, the scheme will not be able to invest more than 5% of its NAV in the said debt instruments.

- 6) The Scheme shall not make any investment in:
- i. any unlisted security of an associate or group company of the sponsor;
  - ii. any security issued by way of private placement by an associate or group company of the sponsor or
  - iii. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- 7) Transfer of investments from one Scheme to another Scheme in the same Mutual Fund is permitted provided:
- i. such transfers are done at the prevailing market price for quoted instruments on spot basis;
  - ii. the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
  - iii. the same are in line with clause 12.30 of SEBI Master Circular.
- 8) The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. Provided that this clause shall not apply to any Fund of Funds scheme.

- 9) The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- 10) All the Scheme's investments will be in transferable securities.
- 11) No loans for any purpose can be advanced by the Scheme.
- 12) The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest and/or Income Distribution cum capital withdrawal to the Unitholder's, provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
- 13) 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 / AMCs 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.
- 14) The Scheme will comply with provisions specified in clause 12.25 of SEBI Master Circular related to overall exposure limits applicable for derivative transactions as stated below:
  - (a) The cumulative gross exposure through equity, debt, derivative positions and across various other asset classes in which the Scheme is permitted to invest should not exceed 100% of net assets of the Scheme.
  - (b) Mutual Funds shall not write options or purchase instruments with embedded written options.
  - (c) The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
  - (d) Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
  - (e) Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
    - i. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities till the existing position remains.
    - ii. Hedging position cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in point a).

- iii. Any derivative instrument used to hedge the underlying security as the existing position being hedged.
- iv. The quantity of underlying associated with the derivative position taken for hedging purpose does not exceed the quantity of the existing position against which hedge has been taken.
- (f) Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a) above.
- (g) Definition of Exposure in case of Derivatives Positions – Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss.

Exposure in derivative positions shall be computed as follows:

| Position      | Exposure                                             |
|---------------|------------------------------------------------------|
| Long Future   | Futures Price * Lot Size * Number of Contracts       |
| Short Future  | Futures Price * Lot Size * Number of Contracts       |
| Option Bought | Option Premium Paid * Lot Size * Number of Contracts |

- 15) The scheme shall not make any investment in a Fund of Funds scheme.
- 16) All investments by the Scheme in Commercial Papers (CPs) would be made only in CPs which are listed or to be listed.
- 17) 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.

- 18) Investment in unrated debt and money market instruments, other than government securities, treasury bills etc by the Scheme shall be subject to the following:
  - a. Investments shall only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
  - b. Exposure of the Scheme in such instruments, shall not exceed 5% of the net assets of the Scheme.

All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.

- 19) The Scheme being an index fund, the investment by the Scheme in the equity shares or equity related instruments of any company shall be in accordance with the weightage of the scrips in Nifty 100 Index.

The Scheme will comply with SEBI regulations and any other Regulations applicable to the investments of Mutual Funds from time to time. The Trustees may alter the above restrictions from

time to time to the extent that changes in the Regulations may allow and/or as deemed fit in the general interest of the Unitholders.

All investment restrictions shall be applicable at the time of making the investment.

### **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.

### **Disclosures regarding the index**

Disclaimer for Nifty 100 Index – The Bandhan Nifty 100 Index Fund ("The Product") is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Nifty 100 Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the

Nifty 100 Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty 100 Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty 100 Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

#### **Index Eligibility Criteria:**

The company should be a constituent of Nifty 500 and Investible weight factor (IWF) of stock should be at least 0.10 (10% free float) OR 6 month average free float market capitalization of the stock should be at least 25% of the 6 month average full market capitalization of the of the existing smallest index constituent (prior to index review) by full market capitalization in Nifty 100 as of the cutoff date.

#### **Methodology**

Nifty 100 Index fund aims to track top 100 companies based on full market capitalisation from Nifty 500. This index intends to measure the performance of large market capitalisation companies. The Nifty 100 tracks the behavior of combined portfolio of two indices viz. Nifty 50 and Nifty Next 50. Stock's weight is based on its free-float market capitalization.

#### **Index Service Provider**

NSE Indices Limited (NSE Indices), a subsidiary of NSE Strategic Investment Corporation Limited was setup in May 1998 to provide a variety of indices and index related services and products for the Indian capital markets.

Constituents Detail as on 30<sup>th</sup> September 2025.

| Sr. no | SECURITY_NAME                              | WEIGHTAGE |
|--------|--------------------------------------------|-----------|
| 1      | ABB INDIA LTD.                             | 0.20%     |
| 2      | ADANI ENERGY SOLUTIONS LTD.                | 0.22%     |
| 3      | ADANI ENTERPRISES LTD.                     | 0.48%     |
| 4      | ADANI GREEN ENERGY LTD.                    | 0.23%     |
| 5      | ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD. | 0.76%     |
| 6      | ADANI POWER LTD.                           | 0.42%     |
| 7      | AMBUJA CEMENTS LTD.                        | 0.26%     |
| 8      | APOLLO HOSPITALS ENTERPRISE LTD.           | 0.55%     |

|    |                                                   |        |
|----|---------------------------------------------------|--------|
| 9  | ASIAN PAINTS LTD.                                 | 0.78%  |
| 10 | AXIS BANK LTD.                                    | 2.39%  |
| 11 | BAJAJ AUTO LTD.                                   | 0.71%  |
| 12 | BAJAJ FINSERV LTD.                                | 0.84%  |
| 13 | BAJAJ HOUSING FINANCE LTD.                        | 0.08%  |
| 14 | BAJAJ HOLDINGS & INVESTMENT LTD.                  | 0.39%  |
| 15 | BAJAJ FINANCE LTD.                                | 1.96%  |
| 16 | BANK OF BARODA                                    | 0.35%  |
| 17 | BHARAT ELECTRONICS LTD.                           | 1.07%  |
| 18 | BHARTI AIRTEL LTD.                                | 3.78%  |
| 19 | BOSCH LTD.                                        | 0.24%  |
| 20 | BHARAT PETROLEUM CORPORATION LTD.                 | 0.49%  |
| 21 | BRITANNIA INDUSTRIES LTD.                         | 0.52%  |
| 22 | CANARA BANK                                       | 0.31%  |
| 23 | CG POWER AND INDUSTRIAL SOLUTIONS LTD.            | 0.38%  |
| 24 | CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD. | 0.50%  |
| 25 | CIPLA LTD.                                        | 0.62%  |
| 26 | COAL INDIA LTD.                                   | 0.65%  |
| 27 | DIVIS LABORATORIES LTD.                           | 0.53%  |
| 28 | DLF LTD.                                          | 0.34%  |
| 29 | AVENUE SUPERMARTS LTD.                            | 0.49%  |
| 30 | DR. REDDY'S LABORATORIES LTD.                     | 0.55%  |
| 31 | EICHER MOTORS LTD.                                | 0.71%  |
| 32 | SIEMENS ENERGY INDIA LTD.                         | 0.22%  |
| 33 | ETERNAL LTD.                                      | 1.67%  |
| 34 | GAIL (INDIA) LTD.                                 | 0.35%  |
| 35 | GODREJ CONSUMER PRODUCTS LTD.                     | 0.35%  |
| 36 | GRASIM INDUSTRIES LTD.                            | 0.78%  |
| 37 | HINDUSTAN AERONAUTICS LTD.                        | 0.66%  |
| 38 | HAVELLS INDIA LTD.                                | 0.28%  |
| 39 | HCL TECHNOLOGIES LTD.                             | 1.08%  |
| 40 | HDFC BANK LTD.                                    | 10.71% |
| 41 | HDFC LIFE INSURANCE COMPANY LTD.                  | 0.60%  |
| 42 | HINDALCO INDUSTRIES LTD.                          | 0.81%  |
| 43 | HINDUSTAN UNILEVER LTD.                           | 1.65%  |
| 44 | HINDUSTAN ZINC LTD.                               | 0.15%  |
| 45 | HYUNDAI MOTOR INDIA LTD.                          | 0.27%  |
| 46 | ICICI BANK LTD.                                   | 7.10%  |
| 47 | ICICI LOMBARD GENERAL INSURANCE COMPANY LTD.      | 0.34%  |
| 48 | INDIAN HOTELS CO. LTD.                            | 0.47%  |
| 49 | INTERGLOBE AVIATION LTD.                          | 0.90%  |
| 50 | INFOSYS LTD.                                      | 3.83%  |
| 51 | INDIAN OIL CORPORATION LTD.                       | 0.41%  |
| 52 | INDIAN RAILWAY FINANCE CORPORATION LTD.           | 0.16%  |

|    |                                          |       |
|----|------------------------------------------|-------|
| 53 | ITC LTD.                                 | 2.85% |
| 54 | JINDAL STEEL LTD.                        | 0.29% |
| 55 | JIO FINANCIAL SERVICES LTD.              | 0.71% |
| 56 | JSW ENERGY LTD.                          | 0.21% |
| 57 | JSW STEEL LTD.                           | 0.79% |
| 58 | KOTAK MAHINDRA BANK LTD.                 | 2.16% |
| 59 | LIFE INSURANCE CORPORATION OF INDIA      | 0.15% |
| 60 | LODHA DEVELOPERS LTD.                    | 0.24% |
| 61 | LARSEN & TOUBRO LTD.                     | 3.17% |
| 62 | LTIMINDTREE LTD.                         | 0.35% |
| 63 | MAHINDRA & MAHINDRA LTD.                 | 2.24% |
| 64 | MARUTI SUZUKI INDIA LTD.                 | 1.55% |
| 65 | MAX HEALTHCARE INSTITUTE LTD.            | 0.61% |
| 66 | MAZAGOAN DOCK SHIPBUILDERS LTD.          | 0.15% |
| 67 | SAMVARDHANA MOTHERSON INTERNATIONAL LTD. | 0.35% |
| 68 | INFO EDGE (INDIA) LTD.                   | 0.38% |
| 69 | NESTLE INDIA LTD.                        | 0.61% |
| 70 | NTPC LTD.                                | 1.19% |
| 71 | OIL & NATURAL GAS CORPORATION LTD.       | 0.69% |
| 72 | POWER FINANCE CORPORATION LTD.           | 0.44% |
| 73 | PIDILITE INDUSTRIES LTD.                 | 0.34% |
| 74 | PUNJAB NATIONAL BANK                     | 0.29% |
| 75 | POWER GRID CORPORATION OF INDIA LTD.     | 0.94% |
| 76 | REC LTD.                                 | 0.34% |
| 77 | RELIANCE INDUSTRIES LTD.                 | 6.81% |
| 78 | SBI LIFE INSURANCE COMPANY LTD.          | 0.59% |
| 79 | STATE BANK OF INDIA                      | 2.67% |
| 80 | SHREE CEMENT LTD.                        | 0.29% |
| 81 | SHRIRAM FINANCE LTD.                     | 0.64% |
| 82 | SIEMENS LTD.                             | 0.20% |
| 83 | SOLAR INDUSTRIES INDIA LTD.              | 0.24% |
| 84 | SUN PHARMACEUTICAL INDUSTRIES LTD.       | 1.24% |
| 85 | TATA CONSUMER PRODUCTS LTD.              | 0.54% |
| 86 | TATA MOTORS LTD.                         | 1.05% |
| 87 | TATA POWER CO. LTD.                      | 0.48% |
| 88 | TATA STEEL LTD.                          | 1.03% |
| 89 | TATA CONSULTANCY SERVICES LTD.           | 2.18% |
| 90 | TECH MAHINDRA LTD.                       | 0.66% |
| 91 | TITAN COMPANY LTD.                       | 1.02% |
| 92 | TORRENT PHARMACEUTICALS LTD.             | 0.28% |
| 93 | TRENT LTD.                               | 0.77% |
| 94 | TVS MOTOR COMPANY LTD.                   | 0.60% |
| 95 | ULTRATECH CEMENT LTD.                    | 1.07% |
| 96 | UNITED SPIRITS LTD.                      | 0.29% |
| 97 | VARUN BEVERAGES LTD.                     | 0.44% |

|     |                         |       |
|-----|-------------------------|-------|
| 98  | VEDANTA LTD.            | 0.58% |
| 99  | WIPRO LTD.              | 0.50% |
| 100 | ZYDUS LIFESCIENCES LTD. | 0.18% |

**Impact cost for Nifty 100 Index as on 30<sup>th</sup> September 2025**

| Sr.no | Security Name                                     | Impact Cost |
|-------|---------------------------------------------------|-------------|
| 1     | ABB INDIA LTD.                                    | 0.02        |
| 2     | ADANI ENERGY SOLUTIONS LTD.                       | 0.04        |
| 3     | ADANI ENTERPRISES LTD.                            | 0.02        |
| 4     | ADANI GREEN ENERGY LTD.                           | 0.03        |
| 5     | ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD.        | 0.03        |
| 6     | ADANI POWER LTD.                                  | 0.04        |
| 7     | AMBUJA CEMENTS LTD.                               | 0.03        |
| 8     | APOLLO HOSPITALS ENTERPRISE LTD.                  | 0.01        |
| 9     | ASIAN PAINTS LTD.                                 | 0.01        |
| 10    | AXIS BANK LTD.                                    | 0.02        |
| 11    | BAJAJ AUTO LTD.                                   | 0.02        |
| 12    | BAJAJ FINSERV LTD.                                | 0.03        |
| 13    | BAJAJ HOUSING FINANCE LTD.                        | 0.04        |
| 14    | BAJAJ HOLDINGS & INVESTMENT LTD.                  | 0.04        |
| 15    | BAJAJ FINANCE LTD.                                | 0.02        |
| 16    | BANK OF BARODA                                    | 0.02        |
| 17    | BHARAT ELECTRONICS LTD.                           | 0.02        |
| 18    | BHARTI AIRTEL LTD.                                | 0.01        |
| 19    | BOSCH LTD.                                        | 0.03        |
| 20    | BHARAT PETROLEUM CORPORATION LTD.                 | 0.02        |
| 21    | BRITANNIA INDUSTRIES LTD.                         | 0.02        |
| 22    | CANARA BANK                                       | 0.03        |
| 23    | CG POWER AND INDUSTRIAL SOLUTIONS LTD.            | 0.03        |
| 24    | CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD. | 0.03        |
| 25    | CIPLA LTD.                                        | 0.02        |
| 26    | COAL INDIA LTD.                                   | 0.03        |
| 27    | DIVI'S LABORATORIES LTD.                          | 0.03        |
| 28    | DLF LTD.                                          | 0.03        |
| 29    | AVENUE SUPERMARTS LTD.                            | 0.04        |
| 30    | DR. REDDY'S LABORATORIES LTD.                     | 0.02        |
| 31    | EICHER MOTORS LTD.                                | 0.02        |
| 32    | SIEMENS ENERGY INDIA LTD.                         | 0.06        |
| 33    | ETERNAL LTD.                                      | 0.02        |
| 34    | GAIL (INDIA) LTD.                                 | 0.03        |
| 35    | GODREJ CONSUMER PRODUCTS LTD.                     | 0.03        |
| 36    | GRASIM INDUSTRIES LTD.                            | 0.02        |
| 37    | HINDUSTAN AERONAUTICS LTD.                        | 0.02        |

|    |                                              |      |
|----|----------------------------------------------|------|
| 38 | HAVELLS INDIA LTD.                           | 0.03 |
| 39 | HCL TECHNOLOGIES LTD.                        | 0.02 |
| 40 | HDFC BANK LTD.                               | 0.01 |
| 41 | HDFC LIFE INSURANCE COMPANY LTD.             | 0.02 |
| 42 | HINDALCO INDUSTRIES LTD.                     | 0.02 |
| 43 | HINDUSTAN UNILEVER LTD.                      | 0.02 |
| 44 | HINDUSTAN ZINC LTD.                          | 0.03 |
| 45 | HYUNDAI MOTOR INDIA LTD.                     | 0.04 |
| 46 | ICICI BANK LTD.                              | 0.02 |
| 47 | ICICI LOMBARD GENERAL INSURANCE COMPANY LTD. | 0.04 |
| 48 | INDIAN HOTELS CO. LTD.                       | 0.02 |
| 49 | INTERGLOBE AVIATION LTD.                     | 0.02 |
| 50 | INFOSYS LTD.                                 | 0.02 |
| 51 | INDIAN OIL CORPORATION LTD.                  | 0.02 |
| 52 | INDIAN RAILWAY FINANCE CORPORATION LTD.      | 0.03 |
| 53 | ITC LTD.                                     | 0.02 |
| 54 | JINDAL STEEL LTD.                            | 0.03 |
| 55 | JIO FINANCIAL SERVICES LTD.                  | 0.03 |
| 56 | JSW ENERGY LTD.                              | 0.04 |
| 57 | JSW STEEL LTD.                               | 0.03 |
| 58 | KOTAK MAHINDRA BANK LTD.                     | 0.01 |
| 59 | LIFE INSURANCE CORPORATION OF INDIA          | 0.03 |
| 60 | LODHA DEVELOPERS LTD.                        | 0.03 |
| 61 | LARSEN & TOUBRO LTD.                         | 0.02 |
| 62 | LTIMINDTREE LTD.                             | 0.03 |
| 63 | MAHINDRA & MAHINDRA LTD.                     | 0.01 |
| 64 | MARUTI SUZUKI INDIA LTD.                     | 0.02 |
| 65 | MAX HEALTHCARE INSTITUTE LTD.                | 0.03 |
| 66 | MAZAGOAN DOCK SHIPBUILDERS LTD.              | 0.02 |
| 67 | SAMVARDHANA MOTHERSON INTERNATIONAL LTD.     | 0.03 |
| 68 | INFO EDGE (INDIA) LTD.                       | 0.04 |
| 69 | NESTLE INDIA LTD.                            | 0.03 |
| 70 | NTPC LTD.                                    | 0.03 |
| 71 | OIL & NATURAL GAS CORPORATION LTD.           | 0.02 |
| 72 | POWER FINANCE CORPORATION LTD.               | 0.03 |
| 73 | PIDILITE INDUSTRIES LTD.                     | 0.02 |
| 74 | PUNJAB NATIONAL BANK                         | 0.03 |
| 75 | POWER GRID CORPORATION OF INDIA LTD.         | 0.03 |
| 76 | REC LTD.                                     | 0.03 |
| 77 | RELIANCE INDUSTRIES LTD.                     | 0.01 |
| 78 | SBI LIFE INSURANCE COMPANY LTD.              | 0.03 |
| 79 | STATE BANK OF INDIA                          | 0.01 |
| 80 | SHREE CEMENT LTD.                            | 0.03 |
| 81 | SHRIRAM FINANCE LTD.                         | 0.02 |
| 82 | SIEMENS LTD.                                 | 0.05 |

|     |                                    |      |
|-----|------------------------------------|------|
| 83  | SOLAR INDUSTRIES INDIA LTD.        | 0.04 |
| 84  | SUN PHARMACEUTICAL INDUSTRIES LTD. | 0.02 |
| 85  | TATA CONSUMER PRODUCTS LTD.        | 0.02 |
| 86  | TATA MOTORS LTD.                   | 0.02 |
| 87  | TATA POWER CO. LTD.                | 0.03 |
| 88  | TATA STEEL LTD.                    | 0.02 |
| 89  | TATA CONSULTANCY SERVICES LTD.     | 0.02 |
| 90  | TECH MAHINDRA LTD.                 | 0.03 |
| 91  | TITAN COMPANY LTD.                 | 0.02 |
| 92  | TORRENT PHARMACEUTICALS LTD.       | 0.03 |
| 93  | TRENT LTD.                         | 0.02 |
| 94  | TVS MOTOR COMPANY LTD.             | 0.03 |
| 95  | ULTRATECH CEMENT LTD.              | 0.02 |
| 96  | UNITED SPIRITS LTD.                | 0.03 |
| 97  | VARUN BEVERAGES LTD.               | 0.03 |
| 98  | VEDANTA LTD.                       | 0.02 |
| 99  | WIPRO LTD.                         | 0.02 |
| 100 | ZYDUS LIFESCIENCES LTD.            | 0.03 |

**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 equity 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</p> |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                             | Fund subject to production of satisfactory evidence.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Dematerialization of units</b>           | <p>Unit holder has an option to subscribe in dematerialized (demat) form the units of the Scheme in accordance with the provisions laid 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> </ul> |

- 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.

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

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|                                                                    | <p>half yearly (September/March), on or before twenty first day of succeeding month.</p> <p>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) 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</p> | <p>THE FOLLOWING PERSONS MAY APPLY FOR SUBSCRIPTION TO THE UNITS OF THE SCHEME (SUBJECT, WHEREVER RELEVANT, TO PURCHASE OF</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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| <p>investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p> | <p>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> <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> |
| <p><b>Who cannot invest</b></p>                                                                                           | <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</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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|                                       | <p>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.</p> <p>The AMC shall accept such investments subject to the applicable 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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

Cheques/Pay Orders/Demand Drafts should be drawn as follows:

1. The Cheque/DD/Payorder should be drawn in favour of “**Bandhan Nifty 100 Index Fund**” as mentioned in the application form/addendum at the time of the launch.

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):

“Bandhan Nifty 100 Index Fund A/c Permanent Account Number”

“Bandhan Nifty 100 Index Fund A/c First Investor Name” or

“Bandhan Nifty 100 Index Fund A/c Folio number”

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.

Please refer to the SAI and Application form for the instructions.

**Registrar and Transfer Agent (R&T):**

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

Please refer to the SAI and Application form for the instructions.

**Where can the applications for purchase/redemption switches be submitted?**

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.

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).

|                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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|                                                                                                                                                                         | <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>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>                                                                                                                                                                                                     |
| <b>Where can you submit the filled up applications.</b>                                                                                                                 | <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> |
| <b>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.</b> | The AMC do not facilitates reissue of repurchased units.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>                                                                           | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

**Cut off timing for subscriptions/ redemptions/ switches**

**This is the time before which your application (complete in all respects) should reach the official points of acceptance.**

Subscription facility is available on a continuous basis.

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

In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds 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

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

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.

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.

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.

**For Repurchase/Redemption/Switch-outs:**

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.

**Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/ redemption with AMC.**

| Particulars                               | Details                                                                 |  |
|-------------------------------------------|-------------------------------------------------------------------------|--|
| Fresh Purchase (including switches)       | Rs. 1000/- and in multiples of Re. 1/- thereafter                       |  |
| Additional Purchases (including switches) | Rs. 1000/- and in multiples of Re. 1/- thereafter                       |  |
| Repurchase/Redemption                     | Rs. 500/- or the account balance of the investor, whichever is less     |  |
| SIP                                       | Rs. 100/- and in multiples of Re. 1 thereafter [Minimum 6 installments] |  |
| SWP                                       | Rs. 200/- and any amount thereafter                                     |  |
| STP (in)                                  | Rs. 100/- and any amount thereafter                                     |  |

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| <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>                                                             | <p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Bank Mandate</b>                                                               | <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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <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).</p> <p>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.</p> <p>Provided that such schemes where the unclaimed redemption and dividend amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual</p>                                                                                                                                                                                                                                                                                                                                                                                                               |

|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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|                                              | <p>Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix.</p> <p>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, the following Process for Investments in the name of a Minor through a Guardian will be applicable-</p> <p>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, else the transaction is liable to get rejected.</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> <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> |

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|                                                                                         | Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units. |
| <b>Any other disclosure in terms of Consolidated Checklist on Standard Observations</b> | Not applicable                                                                                                                 |

### III. Other Details

#### A. 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

**B. Transparency/NAV Disclosure:**

NAV will be determined for every Business Day except in special circumstances. NAV will be calculated upto four 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 11.00 p.m. on all business days. 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)

**C. 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

**D. Associate Transactions-** Please refer to Statement of Additional Information (SAI)

**E. 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<br><br>In specific case of non residents, investment made in foreign currency taxable at the rate of 20% [under section 115A of the Income-tax Act, 1961 ( <i>‘the Act’</i> )].<br><br>For Foreign Portfolio investor ( <i>‘FPI’</i> ) - 20% (under section 115AD of the Act) | NIL                                                |
| Long Term Capital Gains                                                                                                                                                      | 12.5% (under section 112A of the Act)                                                                                                                                                                                                                                                                          |                                                    |
| Short Term Capital Gains                                                                                                                                                     | 20% (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 |                                                                                                                                                                                                                                                                                                                |                                                    |

**F. Rights of Unitholders-** Please refer to SAI for details.

**G. List of official points of acceptance:** Refer the Link <https://bandhanmutual.com/investor-service/contact-us>

**H. 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](mailto: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,Shope No.211-213, 2nd floor,Indra Prasth Tower,syam Ki Sabji Mandi,Near Mukerjee Garden,Bhilwara-311001 (Rajasthan) • Bhopal: CAMS SERVICE CENTER,Plot no.10,2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011 • Bhubaneswar: CAMS SERVICE CENTER,Plot No -111,Varaha Complex Building,3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001 • Bhuj: CAMS SERVICE CENTRE, Tirthkala First Floor, Opp BCB Bank, New Station Road Bhuj-Kutch, Pin - 370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel,Amardeep Talkies Road,Bhusawal,Maharashtra,425201 • Biharsharif: R-C Palace, Amber Station Road, Opp Mamta Cpmplex,Biharsharif-803101 • Bikaner: Behind rajasthan patrika In front of vijaya bank 1404,amar singh pura Bikaner.334001 • Bilaspur: CAMS SERVICE CENTER,Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G)-495001 • Bokaro: CAMS SERVICE CENTER,Mazzanine Floor,F-4, City Centre,Sector 4, Bokaro Steel City,Bokaro,Jharkhand,827004 • Borivali: CAMS PVT LTD, 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar,,Borivali,Mumbai - 400092 • Burdwan: CAMS SERVICE CENTER, No.399, G T Road, Basement, Building Name - Talk of the Town, Burdwan -713101, West- Bengal - 0342-3551397, [camsbdw@camsonline.com](mailto:camsbdw@camsonline.com) • Calicut: CAMS SERVICE CENTER,No.29/97G,2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016 • Chandigarh: CAMS SERVICE CENTER,Deepak Tower,SCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017 • Chennai: CAMS SERVICE CENTER,Ground Floor No.178/10,Kodambakkam High RoadOpp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satelite ISC: No.158,Rayala Tower-1,Anna salai,Chennai-600002 • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER,Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER,No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venketeswara Bakery,Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER,Near Indian Overseas Bank,Cantonment Road,Mata Math,Cuttack,Orissa,753001 • Darbhanga: Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER,No.13, 1st Floor,Akkamahadevi Samaj Complex,Church Road,P.J.Extension,Davangere,Karnataka,577002 • Dehradun: CAMS SERVICE CENTER,No.204/121 Nari Shilp Mandir Marg(1st Floor) Old Connaught Place,Chakrata Road,Dehradun,Uttarakhand,248001 • Deoghar: S S M Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town,Deoghar,Jharkhand,814112 • Dhanbad: CAMS SERVICE CENTER,Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001 • Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri,Tamilnadu 636701 • Dhule: House No 3140, Opp Liberty Furniture,Jamnalal Bajaj Road, Near Tower Garden,Dhule,Maharashtra 424001 • Durgapur: CAMS SERVICE CENTER,Plot No.3601,Nazrul Sarani,City CENTER,Durgapur-713216 • Erode: CAMS SERVICE CENTER,171-E,Seshaiyer Complex,Agraharam Street,Erode,Tamilnadu,638001 • Faizabad: CAMS SERVICE CENTER,1/13/196,A,Civil Lines,Behind Tripati Hotel,Faizabad,Uttarpradesh-224001 • Faridabad: CAMS SERVICE CENTER,No.B-49, 1st Floor,Nehru Ground,Behind Anupam,Sweet House NIT,Faridabad,Haryana,121001 • Firozabad: Computer Age Management Services Ltd. First Floor, Adjacent to Saraswati Shishu Mandir School, 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, Oppsite To Kuttys Frozen Foods, Hosur-635110 • Hubli: CAMS SERVICE CENTER, No.204 - 205, 1st Floor 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka, 580029 • Hyderabad: CAMS SERVICE CENTER, No.208, II Floor, Jade Arcade Paradise Circle, Hyderabad, Telangana, 500003 • Indore: CAM SERVICE CENTER, No.101, Shalimar Corporate CENTER, 8-B, South Tukogunj, Opp. Greenpark, Indore, 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, Rustonji 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: HNo.7-1-257, Upstairs S B H mangammathota, Karimnagar, Telangana, 505001 • Karnal (Parent :Panipat TP): No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001 • Karur: No. A5 75/1 Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu- 639002 • Katni: 1st Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, 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 In front of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba, West Bengal, 495677 • Kota: CAMS SERVICE CENTER, No.B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan, 324007 • Kottayam: CAMS SERVICE CENTER, THAMARAPALLIL Building, Door No-XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam-686001 • Kukatpally: CAMS SERVICE CENTER, No.15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB colony, Kutkapally, Hyderabad-500072 • Kumbakonam: No.28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612 001. • Kurnool: CAMS SERVICE CENTER, Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001 • Lucknow: CAMS SERVICE CENTER, No. 4, 1st Floor, Center, Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow, Uttar Pradesh-226001 • Ludhiana: CAMS SERVICE CENTER, U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002 • Madurai: CAMS SERVICE CENTER, No. 272, First Floor, Suriya Towers, Good Shed Street, Madurai, Tamil Nadu, 625001 • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West Bengal 732101 • Mangalore: CAMS SERVICE CENTER, 14-6-674/15(1), Shop NO -UG11-2 Maximus Complex, Light House Hill Road, Mangalore - 575 001. Karnataka, Phone: 0824-4254040 / 0824-4273525, Email: camsmog@camsonline.com • Manipal: CAMS SERVICE CENTER, Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104 • Mapusa (Parent ISC : Goa): office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507. • Margao: CAMS SERVICE CENTER, F4-Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa-403601 • Mathura: 159/160 Vikas Bazar Mathura Uttar Pradesh-281001 • Meerut: CAMS SERVICE CENTER, No.108 Ist Floor, Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttar Pradesh, 250002 • Mehsana: 1st Floor, Subhadra Complex Urban Bank Road Mehsana, Gujarat, 384002 • Moga: Street No. 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga -142 001. Phone :- 01636 – 513234 Email :- camsmog@camsonline.com • Moradabad: CAMS SERVICE CENTER, No.H 21-22, Ist Floor, Ram Ganga Vihar, Shopping Complex, Opposite Sale Tax Office, Moradabad-244001 • Mumbai: CAMS SERVICE CENTER, Rajabhadur 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, Tamil Nadu 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 [camsdcl@camsonline.com](mailto:camsdcl@camsonline.com) 011-61245468 • Noida: CAMS SERVICE CENTER, E-3, Ground Floor, Sector 3, Near Fresh Food factory, Noida-201301 • Palakkad: 10 / 688, Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad – 678 001 • Palanpur: CAMS SERVICE CENTER, Gopal Trade center, Shop No.13-14, 3rd Floor, Nr.BK Mercantile bank, Opp.Old Gunj, Palanpur-385001 • Panipat: CAMS SERVICE CENTER, SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103 •

Patiala: CAMS SERVICE CENTRE, No.35 New Lal Bagh, Opp. Polo Ground, Patiala-147001 •  
 Patna: CAMS SERVICE CENTER, 301B, Third Floor, Patna One Plaza, Near Dak bungalow  
 Chowk, Patna – 800001, Phone - **0612-2999153** • Pitampura: CAMS SERVICE CENTER, Number  
 G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New  
 Delhi – 110034, Phone- 011-40367369, Camspdel@camsonline.com • Pondicherry: CAMS  
 SERVICE CENTER, No.S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee  
 House), Pondicherry, Pondicherry, 605001 • Pune: CAMS SERVICE CENTER, Vartak Pride, 1st  
 Floor, Survey No.46, City Survey No.1477, Hingne budruk, D.P. Road, Behind Dinanath mangeshkar  
 Hospital, Karvenagar, Pune-411052 • Rae 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 Munciple Aat, Arogya Mandir, Nachane Link Road,  
 Ratnagiri, Maharashtra - 415 612 • Rohtak: CAMS SERVICE CENTRE, SCO 06, Ground  
 Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124001 • Roorkee: 22, Civil Lines,  
 Ground Floor, Hotel Krish Residency, Roorkee, Uttarakhand 247667 • Rourkela: CAMS SERVICE  
 CENTRE, 2nd Floor, J B S Market Complex, Udit Nagar, Rourkela-769012 • Sagar: Opp. Somani  
 Automobiles Bhagwanganj Sagar, Madhya Pradesh 470002 • Saharanpur: 1 Floor, Krishna  
 Complex Opp. Hathi Gate Court Road, Saharanpur, Uttar Pradesh, 247001 • Salem: No.2, 1 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 Hoogly, Serampore – 712203 •  
 Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur Uttar Pradesh-242001 •  
 Shillong: 3rd Floor RPG Complex, Keating Road, Shillong, Meghalaya, 793001 • Shimla: 1 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,Tamilnadu,641601 • Tiruvalla: 1st Floor, Room No - 61(63), International Shopping Mall, Opp St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Tiruvalla, Kerala – 689105 • Trichur: Room No. 26 & 27 Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001 • Trichy: No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy,Tamilnadu,620018 • Trivandrum: R S Complex,Opp of LIC Building,Pattom PO,Trivandrum,Kerala,695004 • Tuticorin: 4B/A16, Mangal Mall Complex,Ground Floor,Mani Nagar,TuticorinTamilnadu628003 • Udaipur: CAMS SERVICE CENTRE,No.32,Ahinsapuri,Fatehpura Circle,Udaipur-313001 • Ujjain: 109,1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain, Madhya Pradesh - 456 010. • Vadodara: CAMS SERVICE CENTER,No.103, Aries Complex,Bpc Road, Off R.C.Dutt Road,Alkapuri,Vadodara,Gujarat,390007 • Valsad: 3rd floor,Gita Nivas, opp Head Post Office,Halar Cross LaneValsad,Gujarat,396001 • Vapi: 208, 2nd Floor HEENA ARCADE,Opp. Tirupati TowerNear G.I.D.C. Char Rasta,Vapi,Gujarat,396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 • Vasco(Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank,Vasco,Goa,403802 • Vashi: CAMS SERVICE CENTER,BSEL Tech Park,B-505,Plot No.39/5 & 39/5A,Sector 30A,Opp.Vashi Railway StationmVashi,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,AndhraPradesh,520010 • Visakhapatnam: CAMS SERVICE CENTER, Flat No. GF2, D. No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016 • Warangal: F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana- 506001 • Yamuna Nagar: 124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001 • Yavatmal: Pushpam, Tilakwadi,Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001 • Kalyan: CAMS Service Center, Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Email: [camskyn@camsonline.com](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, Kudasan, 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-Prabhdeep Singh, Punjabi Gali, Opp. V-Mart, Gar Ali, Po & Ps-Jorhat, Jorhat - 785 001, Assam • Amreli - B 1 1st Floor, Mira Arcade, Library Road., Opp SBS Bank, Amreli - 365601, Ph. No. 02792-220792 Email:- [camsamre@camsonline.com](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 Kudiyiruppu, Teynampet , Chennai - 600018, Tamil Nadu. Tel.: +91-44-45644201/202.
- Cochin: 39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 016. Tel: +91-484-3012639/4029291, Fax: +91-484-2358639.
- Coimbatore: A2 Complex , No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678.
- Dehradun: G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun - 248 001. Tel.: +91-9897934555, 8171872220
- Durgapur: 6 th Floor, Space No. B, Pushpanjali, C71/A, Sahid Khudiram Sarani, City Centre, Durgapur - 713216. Tel.: +91 8537867746.
- Goa: F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp.Don Bosco High School, Panjim, Goa - 403 001. Tel.: 0832-2231603.
- Gurgaon: 117, 1st Floor, Vipul Agora, M. G. Road, Gurgaon - 122 001. Ph: 011-47311336
- Guwahati: 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88.
- Hyderabad: 3rd floor, SB towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 500034. Tel.: +91- 40 - 23350744.
- Indore: 208 & 209, 2nd floor, DM Tower, 21/1 Racecourse Road Janjeerwala Square, New Palasia, Indore, Madhya Pradesh - 452001. Fax: +91-731-4206923.
- Jaipur: 310, 311 and 312, 3rd Floor, Ambition Tower, Nagar Chaukari Haveli, C- Scheme, Malan ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947,

0141-2360948.

- Jalandhar: Office No. 1, 2nd Floor, Satnam Complex, BMC Chowk, G.T. Road, Jalandhar - 144 001. Punjab-India. Tel. : 01815018264 / 01815061378/88.
- Jamshedpur: Room No - 111,1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshepdur – 831 001. Tel.: 0657-2230112/111/222.
- Jodhpur: Office no. 101, 1st floor, PRM Plaza, plot no. – 947, above Kotak Mahindra Bank, 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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