



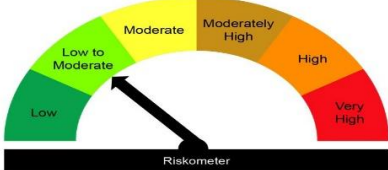
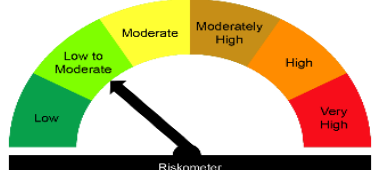
SCHEME INFORMATION DOCUMENT SECTION I

Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund

(An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027 with Relatively High Interest Rate Risk and Relatively Low Credit Risk)

Potential Risk Class Matrix			
Credit Risk of scheme→	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A Scheme with Relatively High interest rate risk and Relatively Low Credit Risk.			

Product Label

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
- Income over the target maturity period - Investment in constituents of CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027 <i>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them</i>	 The risk of the scheme is low to moderate.	 The risk of the benchmark is low to moderate. As per AMFI Tier I Benchmark i.e. CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027

Scheme Code : BNDN/O/O/OIN/22/10/0057

Name of Mutual Fund	Bandhan Mutual Fund
Name of Asset Management Company	Bandhan AMC Limited
Name of Trustee Company	Bandhan Mutual Fund Trustee Limited
Addresses of the entities	6th Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013
Website	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 (*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.	Name of the scheme	Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund
II.	Category of the Scheme	Index Funds
III.	Scheme type	An open-ended Target Maturity 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.
IV.	Scheme code	BNDN/O/O/OIN/22/10/0057
V.	Investment objective	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 – 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
VI.	Liquidity/listing details	Units of the Scheme may be purchased or redeemed on all Business Days at NAV based prices subject to the prevailing load structure. The units of the Scheme are presently not listed on any stock exchange. Investors having a bank account with Banks whom the Fund has an arrangement from time to time can avail of the facility of direct debit/credit to their account for purchase/sale of their units. 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. The Scheme is an open ended scheme, sale and repurchase is available on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange. However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock Exchanges at a later date, and thereupon the Fund will make a suitable public announcement to that effect.
VII.	Benchmark (Total Return Index)	CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027. The Scheme will seek to invest in the constituents of CRISIL IBX 90:10 SDL plus Gilt Index – September 2027. Therefore the composition of CRISIL IBX 90:10 SDL plus Gilt Index – September



Sr. No.	Title	Description
		2027 makes it most suited to compare the performance of the Scheme. ABOUT THE INDEX CRISIL IBX 90:10 SDL plus Gilt Index – September 2027 seeks to track the performance of large GSec and SDL issuers near to the maturity date of the index. The index will terminate on 30th September 2027. The weights assigned to the constituents are as follows: SDL: 90% G-Sec: 10%
VIII.	NAV disclosure	NAV will be determined for every Business Day except in special circumstances. NAV calculated upto four decimal places. NAV of the Scheme shall be made available on the website of AMFI (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). 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. Further details mentioned in Section II – 'III. Other Details' – 'B. Transparency/NAV'.
IX.	Applicable timelines	Timeline for Dispatch of redemption proceeds: The Fund shall dispatch the redemption proceeds within 3 (three) working days from the date of acceptance of duly filled in redemption request at any of the official point of acceptance of transactions. 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. Timeline for Dispatch of IDCW: The Fund shall dispatch the IDCW warrant to the unitholders shall be made within seven working days from the record date. The record date shall be two working days from the issue of public notice, wherever applicable, for the purpose of payment of dividend. In the event of delay the AMC shall pay to the concerning investor's interest @15% p.a. for delayed period beyond



Sr. No.	Title	Description																																				
		the specified period of seven (7) working days from the record date																																				
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme offers Regular Plan & Direct Plan. Both the Plans will have separate NAV and a common portfolio. The Investors should note that NAV of the Income Distribution cum capital withdrawal option^ Option and the Growth Option will be different after the declaration of Income Distribution cum capital withdrawal under the Scheme. ^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Both the Plans under the Scheme offer Income Distribution cum capital withdrawal Option & Growth Option. Income Distribution cum capital withdrawal Option under each Plan further offers of choice of Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and transfer of Income Distribution cum capital withdrawal option. Please note that where the Unitholder has opted for Payout of Income Distribution cum capital withdrawal option and in case the amount of Income Distribution cum capital withdrawal payable to the Unitholder is Rs.100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme. Default option: The investors must clearly indicate the Option/facility (Growth or Income Distribution cum capital withdrawal option / Reinvestment of Income Distribution cum capital withdrawal option, transfer of Income Distribution cum capital withdrawal option or Payout of Income Distribution cum capital withdrawal option) in the relevant space provided for in the Application Form. In case the investor does not select any Option, the default shall be considered as Growth Option. Within Income Distribution cum capital withdrawal option if the investor does not select any facility, then default facility shall be Reinvestment of Income Distribution cum capital withdrawal option. The details on treatment of application under “Direct/Regular” Plan is provided in SAI. Treatment of applications under "Direct" / "Regular" Plans: <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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8	Mentioned	Not Mentioned	Regular Plan																																			



Sr. No.	Title	Description	
		AMC shall ensure that before accepting any business from any MFD, such a MFD is duly empaneled with the AMC. Transactions received, if any, from / under the ARN of a non-empaneled MFD may be processed under Direct Plan, with prompt intimation to the non-empaneled MFD, and the investor. In cases of wrong/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Further in case of transactions received from Invalid ARN, the AMC shall follow the guidelines provided in AMFI Best Practise circular dated February 2, 2024.	
XI.	Load Structure	Exit Load: Nil	
XII.	Minimum Application Amount/switch in	Subscription: Fresh Purchase (including switch-in) - Rs.1,000/- and in multiples of Re. 1/- thereafter Additional Purchase (including switch-in) - Rs.1,000/- and any amount thereafter Redemption: Rs.500/- or the account balance of the investor, whichever is less. SIP: Rs.100/- and in multiples of Rs.1 thereafter STP (being Target Scheme): Rs.500/- and any amount thereafter (for Fixed amount / Fixed Percentage option) / Rs.500/- and any amount thereafter (for capital appreciation option) SWP: Rs.200/- and in multiples of Re.1 thereafter.	
XIII.	Minimum Additional Purchase Amount	Particulars	Details
		Additional Purchases (including switches)	Rs.1000/- and any amount thereafter
XIV.	Minimum Redemption/switch out amount	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. 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	



Sr. No.	Title	Description
XVI	Swing pricing disclosure	Not applicable
XVII.	Stock lending/ short selling	Not applicable.
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 (www.Bandhanmutual.com). 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. All applications for purchase/redemption of units should be submitted by investors at the official point of acceptance of transactions at the office of the registrar and/or AMC as may be notified from time to time. For details please refer to the application form and/or website of the Mutual Fund at www.bandhanmutual.com. Please refer section II for details
XIX.	Investor services	Contact details for general service request and for compliant resolution: E-Mail : Investormf@bandhanamc.com Toll-Free : 1-800-266 66 88/ 1-800-300 666 88 Details of Investor Relation Officer Name : Ms. Neeta Singh Address and Contact Number: Bandhan AMC Limited, 6th Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013 Contact number: 022 66289999 E-Mail : neeta.singh@bandhanamc.com
XX	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme / close ended schemes) (as applicable)	The Scheme will mature on September 30, 2027. If the maturity date falls on a nonbusiness day, the immediately following business day shall be considered as maturity date of the Scheme. Upon the Maturity Date, the Units of the Scheme will be automatically Redeemed at the NAV applicable on the Maturity Date. The Redemption proceeds will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date. Redemption proceeds shall be paid to investors not later than 3 working days from the date of maturity of the scheme.
XXI	Special product/ facility available during the NFO and on ongoing basis	The facilities/products Available are: Systematic Investment Plan (SIP): 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.



Sr. No.	Title	Description
		Investors have an option to choose weekly SIP frequency as below – a. Any day option from Monday to Friday. Default day: Wednesday, if any day is not selected. - OR b. Fixed dates i.e. 7, 14, 21 and 28. If none of the weekly option is selected then, default weekly frequency will be every Wednesday of the week. (Note - If SIP day falls on non-business day, the SIP transaction shall be processed on the next business day.) For investment on monthly & quarterly basis, unit holders can choose any day of the month from 1st to 31st as the date of the instalment. 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. OTHER SIP FACILITIES: Perpetual SIP: 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. Differential SIP: 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. SIP Top-up facility - Top-up facility has to be opted at the time of SIP registration. Existing SIPs cannot be converted into this facility For details on SIP facilities, please refer SAI Booster SIP Facility: “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. SIP Pause Facility: 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. Systematic Transfer Plan:



Sr. No.	Title	Description
		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. 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. Systematic Withdrawal Plan: 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. 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.
XXII.	Weblink	Link for last 6 months TER and Daily TER: https://bandhanmutual.com/statutory-disclosures/total-expense-ratio Link for scheme factsheet: https://bandhanmutual.com/downloads/factsheets .



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 there under shall be applicable.
- (viii) The Trustees have ensured that the Bandhan CRISIL SDL plus Gilt 90.10 September 2027 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
# SDLs securities forming part of the SDL portion of CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027	95%	100%
# GSecs securities forming part of the GSec portion of CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027		
Cash, Money Market Instruments	0%	5%

#Pursuant to Clause 3.5.4 of SEBI Master Circular, replication of the G-sec Index by the Scheme shall be as follows:

- i. The duration of the portfolio of the Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.
- ii. In case of Target Maturity (or Target Date) Fund, the following norms for permissible deviation in duration shall apply:
 - a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
 - b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
 - c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Fund.

During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology.

The Scheme will not invest in overseas securities, derivatives, securitized debt, debt instruments having structured obligations or credit enhancements as specified under clause 4.3 of SEBI Master Circular, credit default swaps, unrated debt instruments, Commodity Derivatives, foreign securities nor will it engage in short selling, securities lending or repo in corporate debt securities, units of Scheme managed by Bandhan Mutual Fund or in any other Scheme of any other Mutual Fund, REITs and InvIts instrument.

The scheme will not invest in Corporate Bonds.

Further in line with SEBI Circular dated December 31, 2024, 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)

As per clause 12.2 of SEBI Master Circular, the scheme will not invest in instruments having special features.

As per clause 12.24 of SEBI Master Circular, the cumulative gross exposure through government securities, repo transactions money market instruments and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals if any, should not exceed 100% of the net assets of the scheme.

The AMC would monitor the Tracking Error and Tracking Difference of the Scheme on an ongoing basis and would seek to minimize it to the maximum extent possible. Under normal circumstances, the AMC shall endeavor that the Tracking Error of the Scheme shall not exceed 2% per annum. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index.

For the Fund the annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any.

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 in 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.

Disclosure Norms:

I. Portfolio:

As per clause 3.6.8 of SEBI Master Circular:

A. The Fund shall disclose the following on monthly basis:

- Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme
- Name and exposure to top 7 groups as a percentage of NAV of the scheme.
- Name and exposure to top 4 sectors as a percentage of NAV of the scheme.

B. Change in constituents of the index, if any, shall be disclosed on the AMC website on the day of change.

II. Tracking Error:

As per Clause 3.6.3.1(c) of SEBI Master Circular, the Fund shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMCs and AMFI.



III. Tracking Difference:

As per Clause 3.6.3.2 (a) of SEBI Master Circular, the annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	will not invest	-
2.	Equity Derivatives for non- hedging purposes	will not invest	-
3.	Securitized Debt	will not invest	-
4.	Overseas Securities	will not invest	-
5.	ReITS and InVITS	will not invest	-
6.	AT1 and AT2 Bonds	will not invest	-
7.	Any other instrument a. Exposure in Derivatives b. Gross Exposure to Repo in Corporate Debt Securities	will not invest	-

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

Change in Investment Pattern

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the permitted band as indicated above. Such changes in the investment pattern will be for short term and defensive considerations only, which would be rebalanced within 7 days from the date of deviation. In case the same is not aligned to the above asset allocation pattern within 7 days, justification shall be provided to the Investment committee. The Investment committee shall then decide on the course of action.

B. WHERE WILL THE SCHEME INVEST?

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

- SDLs and Gsecs not exceeding the target maturity date
- Treasury Bills
- Securities that are part of the underlying Index
- Money Market Instruments including treasury bills and government securities having an unexpired maturity upto one year, Tri-Party Repo, money at call or notice and other Money Market Instruments as may be permitted by SEBI / RBI from time to time.
- Repo / Reverse Repo in Gsecs



- f) Such other instruments as permitted by SEBI/RBI from time to time, subject to regulatory approvals.

For the purpose of further diversification and liquidity, 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.

The scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks as permitted under extant regulations. 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.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The scheme is a target maturity index fund which will employ an investment approach designed to track the performance of Crisil IBX Gilt Index - April 2027.

The Scheme would seek to invest in the securities forming part of underlying index. Where the scheme is not able to replicate the benchmark index completely on account of non-availability of the issuances of the issuer forming part of benchmark index, the Scheme would adhere with the requirements stipulated in SEBI Circular dated May 23, 2022 and other SEBI Guidelines/Circulars issued from time to time.

Procedure & Recording of Investment Decisions and Risk Control

Please refer to Statement of Additional Information (SAI) available on website www.bandhanmutual.com.

Portfolio Turnover

Portfolio turnover is defined as the lower of purchases and sales divided by the average assets under management of the Scheme during a specified period of time. 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 – Not applicable

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the scheme will be benchmarked against CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027.

The Scheme will seek to invest in the constituents of CRISIL IBX 90:10 SDL plus Gilt Index – September 2027. Therefore the composition of CRISIL IBX 90:10 SDL plus Gilt Index – September 2027 makes it most suited to compare the performance of the Scheme.



ABOUT THE INDEX

CRISIL IBX 90:10 SDL plus Gilt Index – September 2027 seeks to track the performance of large GSec and SDL issuers near to the maturity date of the index. The index will terminate on 30th September 2027. The weights assigned to the constituents are as follows:

SDL: 90%

G-Sec: 10%

Methodology for SDL Selection:

Eligible Period for SDL Securities maturing in 6-month period before the target date.

Issuer Selection:

1. States with a minimum amount outstanding of Rs. 7,500 crores in the eligible period as evaluated during the inception date of index shall be shortlisted.
2. Those states that have GSDP ratio (Total Outstanding Liability /Gross State Domestic Product ratio) of less than 45 as evaluated during the inception date of index shall be further shortlisted.
3. Top 8 issuers out of the shortlisted issuers as evaluated during the inception date of index shall be selected based on composite liquidity score.
4. Composite Liquidity score will be calculated based on the Liquidity score (70%) and Amount Outstanding score (30%) in the previous quarter.
5. Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

Security Selection:

1. Securities of selected issuers which are closest to target date, in the eligible period as evaluated during the inception date of index shall be selected.

Weighing Approach

1. Weights to individual securities will be calculated equally as evaluated during the base date of the index, which is the inception date of the index

Rebalancing:

1. The index constituents will be reviewed on a quarterly basis and the relative weights of the securities will change due to price movement and will be reset during the quarterly rebalancing.
2. Eligible securities as evaluated during each rebalancing date will be added on a quarterly basis and weights will be redistributed equally.
3. Selection of states will be reviewed on an annual basis based on the latest available financial data for states.
4. Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights 5. As the index includes securities that shall mature during the 6-month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach –
 - a. The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (state in case of SDL) and maturing on or just before the index maturity date.
 - b. In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights.
 - c. In case due to any reason, it is not possible to meet any norms as prescribed by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, then the proceeds from such redemption



shall be reinvested in a T-Bill maturing on or just before the index maturity date.

d. if the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.

6. The effective date of the above rebalancing shall be first working day of the month of rebalance.

Methodology for Gsec Selection in the Index:

Eligible Period for G-Sec: Securities maturing in 6-month period before the target date.

Security Selection:

1. Surrogate bonds (namely Food Corporation of India bonds, Oil bonds, Fertilizer bonds and UTI Special Bonds), STRIPS and Floating rate bonds shall be kept out of the purview of the selection process.
2. Securities with minimum Amount Outstanding should of Rs. 25000 crores as evaluated during the inception date of the index shall be eligible for selection
3. 2 securities with nearest maturity to the target date of the index as evaluated during the inception date of the index shall be selected. The selected security shall have a minimum average daily trading volume of Rs. 25 crores in the previous quarter as evaluated during the inception date of the index.

Weighing Approach:

1. Weights to individual securities will be calculated in the ratio of amount outstanding (30% weightage) and liquidity score (70% weightage), as evaluated during the base date of the index, which is the inception date of the index. Post the inception dates the weights calculated basis liquidity score and amount outstanding may drift due to price movements. Such weights shall be reset quarterly.
2. Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

Rebalancing

1. The index constituents will be reviewed on a quarterly basis and the relative weights of the Government securities will change due to price movement and will be reset during the quarterly rebalancing.
2. Eligible securities with minimum outstanding of Rs. 25000 crores as evaluated during each rebalancing date will be added on quarterly basis and weights will be redistributed based on ratio of amount outstanding (30% weightage) and liquidity score (70% weightage).
3. The relative weights of the Government securities will change due to price movement and will be reset during the quarterly rebalancing.
4. Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights,
5. As the index includes securities that shall mature during the 6-month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach –
 - a. The proceeds from security redemption will be reinvested in the longest maturity outstanding and maturing on or just before the index maturity date.
 - b. In case a replacement in the form of another outstanding security cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to compliance to the SEBI portfolio concentration norms.
 - c. In case due to any reason, it is not possible to meet any norms as prescribed by SEBI vide circular



no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date

d. If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.

6. The effective date of the above rebalancing shall be first working day of the month of rebalance.

Index having maturity date on a weekend (Saturday and Sunday) or on a holiday, or on an unplanned market off, will mature on the next working day.

E. WHO MANAGES THE SCHEME?

The Fund Managers of the Scheme are Mr. Gautam Kaul and Mr. Harshal Joshi. Their details are given below:

Name of the Fund Manager	Age / Qualification	Brief Experience	Other Schemes managed / co-managed
Mr. Gautam Kaul Senior Fund Manager – Fixed Income	47 years, MBA, B.Com (Managing this Fund since December 01, 2021)	Mr. Gautam Kaul joined the Fixed Income Fund Management team of Bandhan AMC on November 24, 2021 as Senior Fund Manager – Fixed Income. He was earlier associated with Edelweiss Asset Management Company Ltd. as Fund Manager from December 2016 to November 2021 and was managing various schemes of Edelweiss Mutual Fund. Prior to this, he was also associated with IDBI Asset Management Company Ltd. as Fund Manager from March 2010 to November 2016 and was managing various schemes of IDBI Mutual Fund. His prior associations also include Religare Asset Management Company Ltd., Sahara Asset Management Company Ltd. and Mata Securities India Private Ltd. (Total experience – 22 years)	Bandhan Retirement Fund, Bandhan Money Market Fund (Formerly Bandhan Money Manager Fund), Bandhan Banking and PSU Fund (Formerly Bandhan Banking & PSU Debt Fund), Bandhan Corporate Bond Fund, Bandhan Credit Risk Fund, Bandhan Long Duration Fund, Bandhan CRISIL IBX Gilt April 2026 Index Fund, Bandhan CRISIL IBX Gilt June 2027 Index Fund, Bandhan CRISIL IBX Gilt April 2028 Index Fund, Bandhan CRISIL IBX Gilt April 2032 Index Fund, Bandhan CRISIL IBX 90:10 SDL Plus Gilt– November 2026 Index Fund, Bandhan CRISIL IBX 90:10 SDL Plus Gilt– April 2032 Index Fund, Bandhan Multi Asset Allocation Fund - Debt portion



Name of the Fund Manager	Age / Qualification	Brief Experience	Other Schemes managed / co-manages
Mr. Harshal Joshi Senior Vice President - Fund Management	40 Years / PGDBM (Managing the fund since July 28, 2021)	Mr. Harshal Joshi has experience spanning over 16 years in Mutual Fund. He has been associated with Bandhan AMC since December'2008 with Fixed Income Investment team. Prior to the same he was associated with ICAP India Pvt. Ltd. (2006 to 2007).	Bandhan Multi Cap Fund - Debt portion, Bandhan Midcap Fund - Debt Portion, Bandhan Transportation & Logistics Fund - Debt Portion, Bandhan Arbitrage Fund - Debt portion, Bandhan Equity Savings Fund - Debt portion, Bandhan Aggressive Hybrid Equity Fund - Debt portion, Bandhan Conservative Hybrid Fund - Debt portion, Bandhan Income Plus Arbitrage Active FOF (Formerly Bandhan Income Plus Arbitrage Fund of Funds), Bandhan Liquid Fund, Bandhan Ultra Short Duration Fund (Formerly Bandhan Ultra Short Term Fund), Bandhan Low Duration Fund, Bandhan Gilt Fund with 10 year constant duration Fund (Formerly Bandhan Government Securities Fund – Constant Maturity Plan), Bandhan CRISIL IBX Gilt June 2027 Index Fund, Bandhan CRISIL IBX Gilt April 2028 Index Fund, Bandhan CRISIL IBX Gilt April 2032 Index Fund, Bandhan CRISIL IBX 90:10 SDL Plus Gilt– November 2026 Index Fund, Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund, Bandhan CRISIL IBX 90:10 SDL Plus Gilt– April 2032 Index Fund, Bandhan Business Cycle Fund - Debt portion, Bandhan Financial Services Fund – Debt portion and Bandhan Fixed Term Plan - Series 179



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	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. 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.
2.	Bandhan Nifty 100 Index Fund	Index Fund	An open-ended scheme tracking Nifty 100 Index	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. 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.
3.	Bandhan Nifty 200 Momentum 30 Index Fund	Index Fund	An open ended scheme tracking Nifty 200 Momentum 30 Index	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. 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.
4.	Bandhan Nifty100 Low Volatility 30 Index Fund	Index Fund	An open ended scheme tracking Nifty100 Low Volatility 30 Index	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 provide returns before expenses that closely correspond to the total return of Nifty100 Low Volatility 30 Index, subject to tracking



Sr. No	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
				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.
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	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. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
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	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. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
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	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. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
8.	Bandhan CRISIL IBX 90:10 SDL Plus Gilt–	Index Fund	An open-ended Target Maturity Index Fund	The investment objective of the scheme is to provide investment returns corresponding to the total returns of the



Sr. No	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
	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	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.



Sr. No	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
12.	Bandhan Nifty IT Index Fund	Index Fund	An open ended scheme tracking Nifty IT Index	The investment objective of the 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. 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.
13.	Bandhan BSE Healthcare Index Fund	Index Fund	An open-ended scheme tracking BSE Healthcare Index	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. 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.
14.	Bandhan Nifty Alpha 50 Index Fund	Index Fund	An open-ended scheme tracking Nifty Alpha 50 Index	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. 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.
15.	Bandhan Nifty Smallcap 250 Index Fund	Index Fund	An open-ended scheme tracking Nifty Smallcap 250 Index	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. However, there is no assurance or



Sr. No	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
				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	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. 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.
17.	Bandhan Nifty Bank Index Fund	Index Fund	An open-ended scheme tracking Nifty Bank Index	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. 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.
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	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. 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
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	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, there can be



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.	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 Index	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 Volatility 30 Index in the same proportion / weightage with an aim to



Sr. No	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
				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.

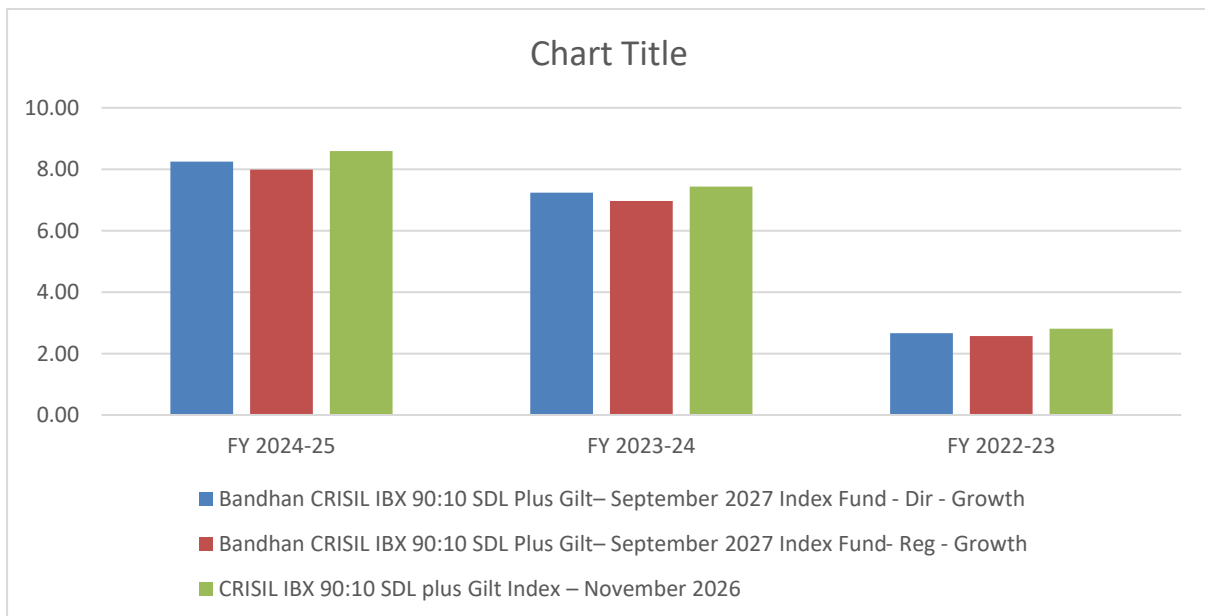
Refer <https://bandhanmutual.com/downloads/sid> for detailed comparative table of the above schemes.



G. HOW HAS THE SCHEME PERFORMED?

Returns (%) as on September 30, 2025:

Compounded Annualised Returns	Scheme Returns %		Benchmark Returns %	
	Direct	Regular	Direct	Regular
Returns for the last 1 Year	8.04%	7.77%	8.28%	8.28%
Returns for the last 3 Years	NA	NA	NA	NA
Returns for the last 5 Years	NA	NA	NA	NA
Returns Since Inception	8.00%	7.73%	8.28%	8.28%
Benchmark – CRISIL IBX 90:10 SDL plus Gilt Index – September 2027 Date of Inception: Direct Plan – 24th November 2022_ Regular Plan – _24th November 2022				



H. ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings
Refer <https://bandhanmutual.com/downloads/disclosures> for top 10 holdings by issuer and fund allocation towards various sectors
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage



of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description <https://bandhanmutual.com/downloads/disclosures>

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

iv. Portfolio Turnover ratio – Not applicable

v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value
1.	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
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No. of Units outstanding under Scheme

During the continuous offer of the scheme, the units will be available at the applicable NAV based prices. This is the price that an investor will pay for purchase / switch in.

Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors:

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



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.

The NAVs of Growth Option and Income Distribution cum capital withdrawal option will be different after the declaration of the first Income Distribution cum capital withdrawal ..

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.

The NAV shall be calculated and rounded off up to at least four decimals, as decided by the AMC from time to time and will be declared on each business day

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:

The AMC has estimated that upto 1.00% (plus additional expenses as permitted under SEBI Regulations) of the daily net assets of the scheme will be charged to the scheme as expenses.

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



Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)^	Upto 1.00%
Additional expenses under regulation 52 (6A) (c)	-

^ 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.

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.
- c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.
 - d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

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	-
Returns after Expenses at the end of the year (Rs.)	1,300	1,350
Returns	13.00%	13.50%

Disclosure on Goods and Service Tax:

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

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

- Goods and Service 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 and Service Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods and Service Tax, if any, shall be credited to the scheme.
- Goods and Service 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 <https://bandhanmutual.com/statutory-disclosures/total-expense-ratio> (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) 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

All switches will be treated as redemption in the source scheme and subscription in the destination scheme, with the entry and exit load as may be applicable.

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 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. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.
- Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme's portfolio.
- The NAV of the scheme to the extent invested in Money market securities, are likely to be affected by changes in the prevailing rates of interest which may affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- Investment decisions made by the AMC may not always be profitable.
- The ability of the Scheme for payment of Income Distribution cum capital withdrawal will be dependent on the Scheme having distributable surplus and subject to approval of the Trustees. Accordingly, investors may not get Income Distribution cum capital withdrawal in case distributable surplus is not available.

Risk related to Government Securities and money market securities

1. The NAV of the Scheme is likely to be affected by changes in the prevailing rates of interest.
2. Different types of securities in which the scheme would invest (Govt. Securities / money market instruments etc.) as given in the Scheme Information Document carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern.
3. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
4. **Price-Risk or Interest-Rate Risk:** Government securities and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing these 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. Price-risk is not unique to Government securities but is true for all fixed income securities. Despite a high degree of liquidity in comparison with other debt instruments on occasions, there



could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

5. **Reinvestment Risk:** Investments in government securities and money market instruments may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
6. **Credit Risk:** In simple terms this risk means that the issuer of an 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. The credit / default risk, however, in respect of government securities is zero.
7. **Basis Risk (Interest - rate movement):** During the life of a floating rate security, 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.
8. **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favourably leading to fluctuation in the NAV.
9. **Liquidity Risk:** Even though the Government securities market is more liquid compared to other debt market segments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or on occasions when an unusually large transaction has to be put through. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes.
10. **Other Risk:** In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.

Tracking Error Risk:

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index, non-availability of issuances, regulatory policies and any such reasons that may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the respective scheme. Tracking Error may arise including but not limited to the following reasons: -

- i) Expenditure incurred by the fund.
- ii) The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be invested at all time as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- iii) Securities trading may halt temporarily due to circuit filters.
- iv) Corporate actions such as debenture or warrant conversion, merger, change in constituents etc.
- v) Disinvestments to meet redemptions, recurring expenses, etc.
- vi) Execution of large buy / sell orders
- vii) Transaction cost (including taxes and insurance premium) and recurring expenses
- viii) Realisation of Unit holders' funds

It will be the endeavor of the fund manager to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum. However, in certain events like market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.



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	Risk mitigants / management strategy
Market Risk 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.
Liquidity risk : Risk of liquidity impact of entering/ exiting the underlying funds	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.
Reinvestment Risk 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.
Credit Risk 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.

II. Information about the scheme:

A. Where will the scheme invest –

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

- SDLs and Gsecs not exceeding the target maturity date
- Treasury Bills
- Securities that are part of the underlying Index
- Money Market Instruments including treasury bills and government securities having an unexpired maturity upto one year, Tri-Party Repo, money at call or notice and other Money Market Instruments as may be permitted by SEBI / RBI from time to time.
- Repo / Reverse Repo in Gsecs
- Such other instruments as permitted by SEBI/RBI from time to time, subject to regulatory approvals.

For the purpose of further diversification and liquidity, 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.



The scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks as permitted under extant regulations. 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.

A broad description of various securities:

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. Floating rate debt instruments are debt instruments issued by central government, state government, corporates, PSUs etc. with coupon reset periodically. The periodicity of reset could be daily, monthly, quarterly, half yearly and annually or any other periodicity as may be mutually agreed between the issuer and the Fund. The fund manager will have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rate in the economy.
3. 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.
4. Securitised Debt such as Mortgage Backed Securities (“MBS”) or Asset Backed Securities (“ABS”) is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. Asset Securitization is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. A typical process of asset securitization involves sale of specific receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments (promissory notes, participation certificates or other debt instruments) also referred to as “Securitised Debt” to the investors evidencing the beneficial ownership of the investors in the receivables. The financial instruments are rated by an independent credit rating agency.



5. Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/mortgage backed securities, securitised paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc.
6. Pass Through Certificate (PTC) represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two wheeler loans and other assets subject to applicable regulations.
7. Depository Receipts (DRs) are negotiable certificates that represent shares in a foreign company and are traded in local exchanges of most advanced economies. ADR (American Depository Receipt) and GDR (Global Depository Receipt) are two depository receipts that are traded in local markets but represent the equity of a company listed in another country.

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

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

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

3. The Mutual Fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.
4. The mutual fund shall not advance any loans for any purpose.
5. No investment shall be made in any Fund of Funds scheme.
6. The Scheme may invest in any other mutual fund scheme without charging any fees, provided that aggregate interscheme investment made by all schemes under the AMC or in schemes under the management of any other AMC shall not exceed 5% of the net asset value of the mutual fund.
7. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable to debt instruments under clause 1 and 1 A of the Seventh Schedule to the regulations.
8. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
 - a) such transfers are done at the prevailing market price for quoted instruments on spot basis;



- b) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made
- c) the same are in line with clause 12.30 of SEBI Master Circular.

9. The Scheme shall not make any investment in
- any unlisted security of an associate or group company of the sponsor; or
 - any security issued by way of private placement by an associate or group company of the sponsor; or
 - the listed securities of group companies of the sponsor which is in excess of 25% of the net assets
10. 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.
11. The Fund shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase/redemption of Unit or payment of interest and/or Income Distribution cum capital withdrawal to the Unit holder. The Scheme shall not borrow more than 20% of its net assets and the duration of the borrowing shall not exceed a period of 6 months.
12. 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 AMC;

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.

Further, in accordance with clause 12.8.3 of SEBI Master Circular, within the limits specified above, following prudential limits shall be followed for the scheme:



The scheme shall not invest more than:

- 10% of its NAV in debt and money market securities rated AAA; or
- 8% of its NAV in debt and money market securities rated AA; or
- 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

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

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

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

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

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

C. Fundamental Attributes

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

(i) Type of a scheme

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

(ii) Investment Objective

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

(iii) Terms of Issue

- Redemption: Please refer to the section on 'Part I Highlights/Summary of the Scheme'.
- 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)-

CRISIL-IBX 90-10 SDL Plus Gilt Index - September 2027

The scheme shall be benchmarked to CRISIL IBX 90-10 SDL Plus Gilt Index - September 2027 to track the performance of large SDL and GILT securities maturing between 01st April 2027 to 30 September 2027 and the index shall mature on 30th September 2027. The current asset allocation is 90% in SDL and 10% in GILT.

CRISIL-IBX 90-10 SDL Plus Gilt Index - September 2027

CRISIL IBX 90-10 SDL Plus Gilt Index - September 2027 seeks to track the performance of large SDL and GILT securities maturing between 01 April 2027 to 30 September 2027. The index shall mature on 30 September 2027.

Asset Allocation

- SDL: 90%
- GILT: 10%

The weights between asset classes may drift due to price movement and will be reset quarterly.

Features

- Total Return Index seeking to capture price and coupon returns of the underlying portfolio.
- It's a target date index which follows a roll-down approach.
- Government securities with a minimum outstanding of Rs. 25,000 crores, having the security with highest liquidity.
- State issuers with a minimum outstanding of Rs. 7,500 crores in the eligible period, having the security closest to target date.
- Index portfolio marked-to-market on a daily basis using CRISIL valuations
- Inception Date of Index: 4th November 2022.

Key Characteristics

- Replicability: The index constituents are valued on a daily basis. This lends the index a realistic approach by having the valuations close to the market levels

Methodology

Gilt

Security Selection:

- 2 securities with nearest maturity to the target date of the index in the eligible period will be selected.
- The selected security shall have a minimum average daily trading volume of Rs. 25 crores in the



previous quarter.

- Minimum Amount Outstanding should be Rs. 25,000 crores.
- Surrogate bonds (namely Food Corporation of India bonds, Oil bonds, Fertilizer bonds and UTI Special Bonds), STRIPS and Floating rate bonds shall be kept out of the purview of the selection process.
- The index constituents are valued on a daily basis using CRISIL Valuations

Weighing Approach:

- Weights to individual securities will be calculated in the ratio of amount outstanding (30% weightage) and liquidity score (70% weightage).
- Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

Rebalancing and Review:

- The index constituents will be reviewed on a quarterly basis and the relative weights of the Government securities will change due to price movement and will be reset during the quarterly rebalancing.
- Eligible securities with minimum outstanding of Rs. 25000 crores as evaluated during each rebalancing date will be added on quarterly basis and weights will be redistributed based on ratio of amount outstanding (30% weightage) and liquidity score (70% weightage).
- The relative weights of the Government securities will change due to price movement and will be reset during the quarterly rebalancing.
- Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights,
- As the index includes securities that shall mature during the 6-month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach –
 - The proceeds from security redemption will be reinvested in the longest maturity outstanding and maturing on or just before the index maturity date.
 - In case a replacement in the form of another outstanding security cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to compliance to the SEBI portfolio concentration norms.
 - In case due to any reason, it is not possible to meet any norms as prescribed by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date.
 - If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.
- The effective date of the above rebalancing shall be first working day of the month of rebalance.
- Any index having maturity date on a weekend (Saturday and Sunday) or on a holiday, or on an unplanned market off, will mature on the next working day.
- The relative weights of the Government securities will change due to price movement and will be reset during the quarterly rebalancing.

SDL

Issuer Selection:

- States with a minimum amount outstanding of Rs. 7,500 crores in the eligible period as evaluated during the inception date of index shall be shortlisted.
- Those states that have GSDP ratio (Total Outstanding Liability /Gross State Domestic Product ratio)



of less than 45 as evaluated during the inception date of index shall be further shortlisted.

- Top 8 issuers out of the shortlisted issuers as evaluated during the inception date of index shall be selected based on composite liquidity score.
- Composite Liquidity score will be calculated based on the Liquidity score (70%) and Amount Outstanding score (30%) in the previous quarter.
- Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

Security Selection:

- Securities of selected issuers which are closest to target date, in the eligible period as evaluated during the inception date of index shall be selected
- The index constituents are valued on a daily basis using CRISIL Valuations.
- Uday bonds will be excluded.

Weighing Approach:

- Weights to the issuers will be divided equally, at the inception of the index.
- The weights may drift due to price movement and due to cash flows accruing on account of coupon cash flows and will be reset during rebalancing.

Rebalancing and Review:

- The index constituents will be reviewed on a quarterly basis and the relative weights of the securities will change due to price movement and will be reset during the quarterly rebalancing.
- Eligible securities as evaluated during each rebalancing date will be added on a quarterly basis and weights will be redistributed equally.
- Selection of states will be reviewed on an annual basis based on the latest available financial data for states.
- Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights
- As the index includes securities that shall mature during the 6-month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach –
 - The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (state in case of SDL) and maturing on or just before the index maturity date.
 - In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights.
 - In case due to any reason, it is not possible to meet any norms as prescribed by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date.
 - if the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.
- The effective date of the above rebalancing shall be first working day of the month of rebalance.
- Any index having maturity date on a weekend (Saturday and Sunday) or on a holiday, or on an unplanned market off, will mature on the next working day.

Portfolio as on 30th September, 2025:

Sr. no	Issuer Name	Weightage
1	Central Government 8.28% Taxable 21-Sep-2027	1.58%
2	Central Government 8.26% Taxable 02-Aug-2027	1.61%



3	Central Government 7.38% Taxable 20-Jun-2027	7.05%
4	Andhra Pradesh 8.49% Taxable 21-Aug-2027	11.18%
5	Gujarat 6.28% Taxable 01-Sep-2027	5.64%
6	Gujarat 7.4% Taxable 22-Sep-2027	5.61%
7	Haryana 7.41% Taxable 27-Sep-2027	11.22%
8	Maharashtra 7.33% Taxable 13-Sep-2027	11.23%
9	Rajasthan 6.23% Taxable 29-Sep-2027	11.28%
10	Tamil Nadu 8.61% Taxable 03-Sep-2027	11.17%
11	Telangana 7.38% Taxable 25-Sep-2027	11.23%
12	Uttar Pradesh 7.47% Taxable 27-Sep-2027	11.21%

CRISIL IBX 90:10 SDL plus Gilt Index – September 2027 seeks to track the performance of large G-Sec and SDL issuers near to the maturity date of the index. The index will terminate on 30th September 2027. The weights assigned to the constituents are as follows:

SDL: 90%

G-Sec: 10%

Methodology for SDL Selection:

Eligible Period for SDL Securities maturing in 6-month period before the target date.

Issuer Selection:

1. States with a minimum amount outstanding of Rs. 7,500 crores in the eligible period as evaluated during the inception date of index shall be shortlisted.
2. Those states that have GSDP ratio (Total Outstanding Liability /Gross State Domestic Product ratio) of less than 45 as evaluated during the inception date of index shall be further shortlisted.
3. Top 8 issuers out of the shortlisted issuers as evaluated during the inception date of index shall be selected based on composite liquidity score.
4. Composite Liquidity score will be calculated based on the Liquidity score (70%) and Amount Outstanding score (30%) in the previous quarter.
5. Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

Security Selection:

1. Securities of selected issuers which are closest to target date, in the eligible period as evaluated during the inception date of index shall be selected.

Weighing Approach

1. Weights to individual securities will be calculated equally as evaluated during the base date of the index, which is the inception date of the index

Rebalancing:

1. The index constituents will be reviewed on a quarterly basis and the relative weights of the securities will change due to price movement and will be reset during the quarterly rebalancing.
2. Eligible securities as evaluated during each rebalancing date will be added on a quarterly basis and weights will be redistributed equally.
3. Selection of states will be reviewed on an annual basis based on the latest available financial data for states.
4. Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security



or securities, will be reinvested on the same day in the index in the proportion of existing weights 5. As the index includes securities that shall mature during the 6-month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach –

- a. The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (state in case of SDL) and maturing on or just before the index maturity date.
- b. In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights.
- c. In case due to any reason, it is not possible to meet any norms as prescribed by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date.
- d. if the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.

6. The effective date of the above rebalancing shall be first working day of the month of rebalance.

Methodology for G-sec Selection in the Index:

Eligible Period for G-Sec: Securities maturing in 6-month period before the target date.

Security Selection:

1. Surrogate bonds (namely Food Corporation of India bonds, Oil bonds, Fertilizer bonds and UTI Special Bonds), STRIPS and Floating rate bonds shall be kept out of the purview of the selection process.
2. Securities with minimum Amount Outstanding should of Rs. 25000 crores as evaluated during the inception date of the index shall be eligible for selection
3. 2 securities with nearest maturity to the target date of the index as evaluated during the inception date of the index shall be selected. The selected security shall have a minimum average daily trading volume of Rs. 25 crores in the previous quarter as evaluated during the inception date of the index.

Weighing Approach:

1. Weights to individual securities will be calculated in the ratio of amount outstanding (30% weightage) and liquidity score (70% weightage), as evaluated during the base date of the index, which is the inception date of the index. Post the inception dates the weights calculated basis liquidity score and amount outstanding may drift due to price movements. Such weights shall be reset quarterly.
2. Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

Rebalancing

1. The index constituents will be reviewed on a quarterly basis and the relative weights of the Government securities will change due to price movement and will be reset during the quarterly rebalancing.
2. Eligible securities with minimum outstanding of Rs. 25000 crores as evaluated during each rebalancing date will be added on quarterly basis and weights will be redistributed based on ratio of amount outstanding (30% weightage) and liquidity score (70% weightage).
3. The relative weights of the Government securities will change due to price movement and will be reset during the quarterly rebalancing.
4. Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security



or securities, will be reinvested on the same day in the index in the proportion of existing weights,
5. As the index includes securities that shall mature during the 6-month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach –

a. The proceeds from security redemption will be reinvested in the longest maturity outstanding and maturing on or just before the index maturity date.

b. In case a replacement in the form of another outstanding security cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to compliance to the SEBI portfolio concentration norms.

c. In case due to any reason, it is not possible to meet any norms as prescribed by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date

d. If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.

6. The effective date of the above rebalancing shall be first working day of the month of rebalance.

Index having maturity date on a weekend (Saturday and Sunday) or on a holiday, or on an unplanned market off, will mature on the next working day.

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:

Listing and transfer of units	The Scheme is an open ended scheme, sale and repurchase is available on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange. However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock Exchanges at a later date, and thereupon the Fund will make a suitable public announcement to that effect. In accordance with clause 14.4.4 of SEBI Master Circular, units of the Scheme which that are held in 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. Units of the Scheme are freely transferable in demat and non demat mode. For units held in non-demat form, the AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. Investors may note that stamp duty and other statutory levies, if any, as applicable from time to time shall be borne by the investor.
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	If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.
Dematerialization of units	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. 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. 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.
Maximum Amount to be raised (if any)	Nil
Dividend Policy (IDCW)	The Scheme will endeavor to declare Income Distribution cum Capital Withdrawal (“IDCW”) 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.
Allotment procedure) (Detailed)	For NFO allotment and fresh purchase during ongoing sales with creation of a new Folio: - 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. - 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.



- 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.

- 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 half yearly (September/March), on or before twenty first day of succeeding month.

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

The CAS will be sent via email (instead of physical statement) where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.

B) For Unitholders who have not registered their PAN / PEKRN with the Mutual Fund:

For folios not included in the Consolidated Account Statement (CAS):

- 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.
- 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.
- For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.
- 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.

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

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. C) For all Unitholders 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.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	THE FOLLOWING PERSONS MAY APPLY FOR SUBSCRIPTION TO THE UNITS OF THE SCHEME (SUBJECT, WHEREVER RELEVANT, TO PURCHASE OF UNITS OF MUTUAL FUNDS BEING PERMITTED UNDER RESPECTIVE CONSTITUTIONS, RELEVANT STATUTORY REGULATIONS AND WITH ALL APPLICABLE APPROVALS): • Resident adult individuals either singly or jointly • Minor through parent/lawful guardian • 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). • 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) • The Trustee of Private Trusts authorised to invest in mutual fund Schemes under their trust deed. • Partner(s) of Partnership Firms. • Karta of Hindu Undivided Family (HUF). • Banks (including Co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions. • Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis. • Foreign Portfolio Investors (FPIs) duly registered under applicable SEBI regulations on full repatriation basis. • Army, Air Force, Navy and other para-military funds. • Scientific and Industrial Research Organizations. • Mutual fund Schemes. • Provident/Pension/Gratuity and such other Funds as and when permitted to invest. • International Multilateral Agencies approved by the Government of India. • Others who are permitted to invest in the Scheme as per their respective constitutions 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.
Who cannot invest	The following persons are not eligible to subscribe to the Units of the Scheme:



	1) Residents in Canada 2) United States Persons (U.S. Persons) shall not be eligible to invest in the schemes of Bandhan Mutual Fund and the Mutual Fund / AMC shall not accept subscriptions from U.S. Persons, except for lump sum subscription, switch transactions requests and registration of systematic transactions received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a transaction request along with such documents as may be prescribed by the AMC/Mutual Fund from time to time. In case of systematic transaction facility, the decision for such investment in the Scheme will be deemed to have been taken by the investor on the date of execution of the SIP/STP enrolment forms while present in India, though the investments will trigger on periodical basis at the predetermined dates in the month at the prevailing NAV and of specified amount as detailed in the SIP/STP enrolments form(s) executed by the investor. 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. 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. 3) Any entity who is not permitted to invest in the Scheme as per their respective constitutions and applicable regulations 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.
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 (www.Bandhanmutual.com). 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.



	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. Cheques/Pay Orders/Demand Drafts should be drawn as follows: 1. The Cheque/DD/Payorder should be drawn in favour of “Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 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 CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund A/c Permanent Account Number” - “Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund A/c First Investor Name” or - “Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 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. 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.
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	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). 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. 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. MANDATORY QUOTING OF BANK MANDATE BY INVESTORS 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.
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.	The AMC do not facilitate reissue of repurchased units.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	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.	Cut off timing for subscriptions/ redemptions/ switches Subscription facility is available on a continuous basis. A. Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount): • In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds 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 cutoff 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, the allocation to 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 option etc. irrespective of the installment date or Income Distribution cum capital withdrawal record date. I. For Redemptions including switch-out of units 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.	Fresh Purchase - Rs.1,000/- and in multiples of Re. 1/- thereafter Additional Purchase - Rs.1,000/- and in multiples of Re. 1/- thereafter SIP: Rs.100/- and in multiples of Rs.1 thereafter STP (being Target Scheme): Rs.500/- and any amount thereafter (for Fixed amount / Fixed Percentage option) / Rs.500/- and any amount thereafter (for capital appreciation option) SWP: Rs.200/- and in multiples of Re.1 thereafter. Redemption: Rs.500/- or the account balance of the investor, whichever is less.
Accounts Statements	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). 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. 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 For further details, refer SAI.
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.



Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
Bank Mandate	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.
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay (presently @ 15% per annum). However, the Asset Management Company will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC/Trustee is required to obtain from the investor/Unit holders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In accordance with clause 14.3 of SEBI Master Circular, the unclaimed Redemption amount and IDCW amount that are currently allowed to be deployed by the Mutual Fund only in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Provided that such schemes where the unclaimed redemption and dividend amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix. AMCs shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50 bps, whichever is lower. 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. 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. The investors can visit the website of the AMC to check the unclaimed amount in their folios.



Disclosure w.r.t investment by minors	As per clause of 17.6 of SEBI Master Circular and circular dated June 27, 2024, the following Process for Investments in the name of a Minor through a Guardian will be applicable- <i>Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.</i> 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. 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. 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. 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. Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.
Any other disclosure in terms of Consolidated Checklist on Standard Observations	Nil

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 (www.Bandhanmutual.com) and AMFI (www.amfiindia.com) within 10 days from the close of each month / half year in a user-friendly and downloadable spreadsheet format. In case of unitholder whose email addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. The unitholders whose e-mail address are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. An advertisement shall be published in at least one English daily newspaper and Hindi daily newspaper disclosing the hosting of 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 (www.Bandhanmutual.com) and that of AMFI (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).

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) and that of AMFI (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) 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).

Potential Risk Class (PRC) Matrix

Pursuant to clause 17.5 of SEBI Master Circular, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996. The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change. The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.

Refer SAI for further details

Debt Index Replication Factor:

Debt Index Replication Factor of the underlying index by the portfolio of the Scheme will be disclosed on website of the Mutual Fund (www.bandhanmutual.com) on a monthly basis.

A. Transparency/NAV Disclosure:

NAV will be determined for every Business Day except in special circumstances. The NAV of the Scheme will be calculated upto four decimal places. NAV of the Scheme shall be made available on the website of AMFI (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 Toll Free Number -1800-300-66688/1-800-2666688 and on the website of the Registrar and Transfer Agent CAMS (www.camsonline.com).

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



B. 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

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

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

Taxation of income from Debt Fund for debt investors		
All Category		
Taxation on Dividend	Resident	Applicable slab rate/ flat rate
	Non resident [excluding Foreign Portfolio investor ('FPI')]	Applicable slab rate/ flat rate (in case, investment made in foreign currency - 20% - under section 115A of the Act*)
	FPI (under section 115AD of the Act)	20%
Specified Mutual funds (fund where not more than 35% invested in equity shares of domestic company)- (definition prior to April 1, 2025)		
Short term capital gains (Deemed)	Acquired post 1st April 2023 and redeemed up to 31 March 2025	Applicable slab rate/ flat rate
Specified Mutual funds (>=65% SEBI Regulated Debt and Money Market)- (definition post April 1, 2025)		
Short term capital gains (Deemed)	Acquired post 1 April 2023 and redeemed any time on or after 1 April 2025	Applicable slab rate/ flat rate
Residual Category		
Long term capital gains	Resident (no indexation benefit)	12.5%
	Non resident (excluding FPI)	
	a) for redemption of unlisted units - no indexation and no foreign currency fluctuation)	
	b) for redemption of listed units (no indexation)	
Short term capital gains	FPI (no foreign currency fluctuation and no indexation benefit)	30%
	Resident/ Non resident (excluding FPI)	
	FPI (under section 115AD of the Act)	



* Income-tax Act, 1961 ('the Act')

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

E. Rights of Unitholders- Please refer to SAI for details.

F. List of official points of acceptance: Refer the below link-

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

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

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



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

REGISTRAR:

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

Official Points of Acceptance of Transactions, CAMS

• Agartala: Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin.: 799 001. Contact No. 9436761695, 0381-2323009, Email : camsaga@camsonline.com • Agra: CAMS SERVICE CENTER, No. 8, II Floor Maruti Tower, Sanjay Place, Agra, Uttarpradesh-282002 • Ahmedabad: CAMS SERVICE CENTER, 303 – 304, 3rd Floor Marcado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380 009 • Ahmednagar: CAMS SERVICE CENTER, Office No.3.1st Floor, Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar-414003 • Ajmer: CAMS SERVICE CENTER, AMC No. 423/30, Near Church, Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 305001 • Akola: Opp. RLT Science College, Civil Lines, Akola, Maharashtra, 444001 • Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh-202001 • Allahabad: CAMS SERVICE CENTER, 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Uttarpradesh – 211001 • Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala, 688001 • Alwar: CAMS SERVICE CENTER, 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan, 301001 • Amaravati: CAMS SERVICE CENTER, No.81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601 • Ambala: Computer Age Management Services Ltd. Shop No.4250, Near B. D. Senior Secondary School, Ambala Cantt, Ambala, Haryana - 133 001. • Amritsar: CAMS SERVICE CENTER, 3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar, Punjab 143001 • Anand: CAMS SERVICE CENTER, No.101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand Gujarat 388001 • Anantapur: 15-570-33, I Floor, Pallavi Towers, Subash Road, Opp: Canara Bank, Anantapur, Andhra Pradesh, 515001 • Andheri: CAMS Pvt Ltd, No.351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai-400069 • Ankleshwar: Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat, 393002 • Arrah: CAMS Service Centre, Old N C C Office, Ground Floor, Club Road, Arrah – 80230, Bihar Phone. No. 85445 18725 Email I'd: camsaar@camsonline.com • Asansol: CAMS SERVICE CENTER, Block – G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol, Westbengal Pin No 713303 • Aurangabad: CAMS SERVICE CENTER, 2nd Floor, Block No.D-21-D-22, Motiwala Trade CENTER, Nirala Bazar, New Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001 • Balasore: B C Sen Road, Balasore, Orissa, 756001 • Ballari: CAMS SERVICE CENTER, No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-583102 • Bangalore: CAMS SERVICE CENTER, Trade CENTER, 1st Floor 45, Dikensen Road (Next to Manipal CENTER), Bangalore, Karnataka, 560042 • Bangalore(Wilson Garden): CAMS SERVICE CENTER, First Floor, No.17/1, -(272) 12Th Cross Road, Wilson Garden, Bangalore-560027 • Bankura: 1st Floor, Central Bank Building, Machantala, P.O. Bankura, Dist. Bankura, West Bengal - 722101 • Bareilly: CAMS SERVICE CENTER, F-62-63, Second Floor, , Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 • Basti: CAMS C/O RAJESH MAHADEV & CO SHOP NO 3, 1st Floor JAMIA 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, Ph. No. 0278-2225572 camsbha@camsonline.com • Bhilai: CAMS SERVICE CENTER, 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER, C/o Kodwani Associates, Shop No.211-213, 2nd floor, Indra Prasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara-311001 (Rajasthan) • Bhopal: CAMS SERVICE CENTER, Plot no.10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh-462011 • Bhubaneswar: CAMS SERVICE CENTER, Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3-Bhubaneswar-Orissa-751001 • Bhuj: CAMS SERVICE CENTRE, Tirthkala First Floor, Opp BICB Bank, New Station Road Bhuj-Kutch, Pin - 370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201 • Bihar Sharif: R-C Palace, Amber Station Road, Opp Mamta Complex, Bihar Sharif-803101 • Bikaner: Behind Rajasthan Patrika In front of Vijaya Bank 1404, Amar Singh Pura Bikaner-334001 • Bilaspur: CAMS SERVICE CENTER, Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G.)-495001 • Bokaro: CAMS SERVICE CENTER, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 • Borivali: CAMS PVT LTD, 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar, Borivali, Mumbai - 400092 • Burdwan: CAMS SERVICE CENTER, No.399, G T Road, Basement, Building Name - Talk of the Town, Burdwan -713101, West- Bengal - 0342-3551397, camsbdw@camsonline.com • Calicut: CAMS SERVICE CENTER, No.29/97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut Kerala-673016 • Chandigarh: CAMS SERVICE CENTER, Deepak Tower, SCO 154-155, 1st Floor-Sector 17-Chandigarh-Punjab-160017 • Chennai: CAMS SERVICE CENTER, Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove, Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satellite ISC: No.158, Rayala Tower-1, Anna Salai, Chennai-600002 • Chhindwara: 2nd Floor, Parasias Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venkateswara Bakery, Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER, Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa, 753001 • Darbhanga: Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER, No.13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere, Karnataka, 577002 • Dehradun: CAMS SERVICE CENTER, No.204/121 Nari Shilp Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001 • Deoghar: S S M Jalan Road Ground floor Opp. 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, Uttar Pradesh-224001 • Faridabad: CAMS SERVICE CENTER, No.B-49, 1st Floor, Nehru Ground, Behind Anupam, Sweet House NIT, Faridabad, Haryana, 121001 • Firozabad: Computer Age Management Services Ltd. First Floor,



Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283203 • Gandhidham: CAMS SERVICE CENTER, Office No.4, Ground Floor, Ratnakala Arcade, Plot No.231, Ward-12B, Gandhidham-370201 • Gaya: CAMS SERVICE C/o. Sri Vishwanath Kunj Ground Floor, Tilha Mahavir Asthan Gaya - 823001 • Ghatkopar: CAMS SERVICE CENTER, Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077 • Ghaziabad: CAMS SERVICE CENTER, B-11, LGF RDC, Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002 • Goa: CAMS SERVICE CENTER, Office No.103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-403001 • Gondal (Parent Rajkot): A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311 • Gorakhpur: CAMS SERVICE CENTRE, Shop No.5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, bank Road, Gorakhpur-273001 • Gulbarga: Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101 • Guntur: CAMS SERVICE CENTER, D. No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur-522002 • Gurgaon: CAMS SERVICE CENTER, SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001 • Guwahati: CAMS SERVICE CENTER, Piyali Phukan Road, K.C.Path, House No.1, Rehabari, Guwahati-781008 • Gwalior: CAMS SERVICE CENTER, G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City CENTER, Gwalior Madhya Pradesh-474002 • Haldia: 1st Floor, New Market Complex, Durgachak Post Office,, Durgachak, Haldia, Westbengal 721602 • Haldwani: Durga City CENTER, Nainital Road, Haldwani, Uttarakhand-263139 • Hazaribag: Municipal Market Annanda Chowk, Hazaribag, Jharkhand, 825301 • Himmatnagar: Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar, Gujarat - 383 001. Ph. No. 02772 244332, Email:- camshim@camsonline.com • Hisar: CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001 • Hoshiarpur: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001 • Hosur: CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, 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, Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon, Maharashtra, 425001 • Jalna: Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203 • Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Jalpaiguri-735101 West Bengal • Jammu: JRDS Heights, Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu, Jammu & Kashmir, 180004 • Jamnagar: CAMS SERVICE CENTER, No.207, Manek CENTER, P N Marg, Jamnagar, Gujarat, 361001 • Jamshedpur: CAMS SERVICE CENTER, Millennium Tower, "R" Road Room No:15, First Floor, Bistupur, Jamshedpur, Jharkhand, 831001 • Janakpuri: CAMS SERVICE CENTER, No.306, 3rd Floor, DDA-2 Building, District Center, Janakpuri, New Delhi-110058 • Jaunpur: 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001 • Jhansi: No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001 • Jodhpur: CAMS SERVICE CENTER, No.1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003 • Junagadh: "Aastha Plus", 202-A, 2nd Floor Sardarbag Road, Nr. Alkapuri Opp. Zansi Rani Statue Junagadh Gujarat-362001 • Kadapa: CAMS Service Center D No 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa - 516001 Andhra Pradesh Phone-08562-248695 Email-camskdp@camsonline.com • Kakinada: CAMS SERVICE CENTER, D No.25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada-533001 • Kalyani: CAMS SERVICE CENTRE, A-1/50, Block A, Kalyani, Dist Nadia, Westbengal-741235 • Kannur: Room No.PP.14/435 Casa Marina Shopping CENTERTalap, Kannur, Kerala, 670004 • Kanpur: CAMS



SERVICE CENTER, I Floor, 106 to 108, City Center, Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001 • Karimnagar: HNo.7-1-257, Upstairs S B H mangammathota, Karimnagar, Telangana, 505001 • Karnal (Parent : Panipat TP): No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001 • Karur: No. A5 75/1 Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu- 639002 • Katni: 1st Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501 • Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001 • Kharagpur: CAMS SERVICE CENTER, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305 • Kolhapur: CAMS SERVICE CENTER, No.2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001 • Kolkata: CAMS SERVICE CENTER, Kolkata: Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata - 700071 • Kolkata-CC (Kolkata Central): 3/1, R. N. Mukherjee Road, 3rd Floor, Office Space -3C, "Shreeram Chambers", Kolkata, West Bengal 700001 • Kollam: Uthram Chambers (Ground Floor) Thamarakulam Kollam - 691006. • Korba: Shop No 6, Shriram Commercial Complex Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba, 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: camsmn@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 1st 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, 1st 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, AndhraPradesh,524001 • 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001 camsdel@camsonline.com 011-61245468 • Noida: CAMS SERVICE CENTER,E-3,Ground Floor,Sector 3,Near Fresh Food factory,Noida-201301 • Palakkad: 10 / 688, Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad – 678 001 • Palanpur: CAMS SERVICE CENTER,Gopal Trade center,Shop No.13-14,3Rd Floor,Nr.BK Mercantile bank,Opp.Old Gunj,Palanpur-385001 • Panipat: CAMS SERVICE CENTER,SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103 • Patiala: CAMS SERVICE CENTRE,No.35 New Lal Bagh,Opp.Polo Ground,Patiala-147001 • Patna: CAMS SERVICE CENTER, 301B, Third Floor, Patna One Plaza, Near Dak bunglow Chowk, Patna – 800001, Phone - **0612-2999153** • Pitampura: CAMS SERVICE CENTER, Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034, Phone- 011-40367369, Camsdel@camsonline.com • Pondicherry: CAMS SERVICE CENTER,No.S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001 • Pune: CAMS SERVICE CENTER,Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeshkar Hospital,Karvenagar,Pune-411052 • Rae Bareli: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001 • Raipur: CAMS SERVICE CENTER,HIG,C-23 Sector - 1Devendra 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,AndhraPradesh,533101 • Rajapalayam: No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu626117 • Rajkot: CAMS SERVICE CENTER,Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001 • Ranchi: CAMS SERVICE CENTER,No.4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayalal,Ranchi,Jharkhand,834001 • Ratlam: Dafria & Co,No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001 • Ratnagiri: Orchid Tower, Ground Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, ArogyaMandir, Nachane Link Road, Ratnagiri, Maharashtra - 415 612 • Rohtak: CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001 • Roorkee: 22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667 • Rourkela: CAMS SERVICE CENTRE,2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012 • Sagar: Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002 • Saharanpur: I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001 • Salem: No.2, I Floor Vivekananda Street,New Fairlands,Salem,Tamilnadu,636016 • Sambalpur: C/o Raj Tibrewal & AssociatesOpp.Town High School,Sansarak Sambalpur,Orissa,768001 • Sangli: Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat 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 Uttarpradesh-242001 • Shillong: 3rd FloorRPG Complex,Keating Road,Shillong,Meghalaya,793001 • Shimla: I Floor, Opp. Panchayat Bhawan Main gateBus stand,Shimla,HimachalPradesh,171001 • Shimoga: No.65 1st FloorKishnappa Compound1st 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 Cinerma Market, Sirsa Haryana,125055 • Sitapur: Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001 • Solan: 1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall,Solan, HimachalPradesh 173212 • Solapur: Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001 • Sri Ganganagar: 18 L BlockSri 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 Uttarpradesh-228001 • Surat: CAMS SERVICE CENTRE,Shop No.G-5,International Commerce



Center,Nr.Kadiwala School,Majura Gate, Ring Road, Surat-395002 • Surendranagar: Shop No. 12, M.D.Residency, Swastik Cross Road, Surendranagar Gujarat 363001 • Tambaram: CAMS SERVICE CENTER, 3rd Floor, B R Complex, No.66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West Tambaram, Chennai-600045 • Thane: Computer Age Management Services Ltd. Dev Corpora, A Wing, 3rd Floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 • Tirunelveli: CAMS SERVICE CENTRE, No.F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli-627002 • Tirupati: Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati-517501, Andhra Pradesh • Tirupur: 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamilnadu, 641601 • Tiruvalla: 1st Floor, Room No - 61(63), International Shopping Mall, Opp St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Tiruvalla, Kerala – 689105 • Trichur: Room No. 26 & 27 Dee Pee Plaza, Kokkalai, Trichur, Kerala, 680001 • Trichy: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu, 620018 • Trivandrum: R S Complex, Opp of LIC Building, Pattom PO, Trivandrum, Kerala, 695004 • Tuticorin: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin Tamilnadu 628003 • Udaipur: CAMS SERVICE CENTRE, No.32, Ahinsapuri, Fatehpura Circle, Udaipur-313001 • Ujjain: 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain, Madhya Pradesh - 456 010. • Vadodara: CAMS SERVICE CENTER, No.103, Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007 • Valsad: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane Valsad, Gujarat, 396001 • Vapi: 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat, 396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 • Vasco(Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa, 403802 • Vashi: CAMS SERVICE CENTER, BSEL Tech Park, B-505, Plot No.39/5 & 39/5A, Sector 30A, Opp.Vashi Railway Station Vashi, Navi Mumbai-400705 • Vellore: CAMS SERVICE CENTRE, DOOR NO 86, BA Complex 1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001 Phone: - 0416-2900062 Email: - camsvel@camsonline.com • Vijayawada: CAMS SERVICE CENTER, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh, 520010 • Visakhapatnam: CAMS SERVICE CENTER, Flat No. GF2, D. No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016 • Warangal: F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana- 506001 • Yamuna Nagar: 124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001 • Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001 • Kalyan: CAMS Service Center, Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Email: camskyn@camsonline.com; CAMS Services located at No. 507, 5th Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382 421, Email id : 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. Contact Number- 9163567916 • Cooch Behar: CAMS SERVICE CENTER, S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Cooch Behar, West Bengal - 736101. Email- camschb@camsonline.com. Contact Number- 03582226739 • West Bengal: R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia - 741 101. Email - camsknj@camsonline.com. Contact Number- 6295288416 • West Bengal: Rabindra Pally, Beside of Gitanjali Cinema Hall, P O & P S Raiganj, Dist North Dinajpur, Raiganj, West Bengal - 733 134. Email - camsrgj@camsonline.com. Contact Number – 7550962155 • West Bengal: No. 107 / 1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742 103. Email - camsbho@camsonline.com. Contact Number- 8535855998 • West Bengal: Bhubandanga, Opposite Shiv Shambhu Rice Mill, First Floor, Bolpur, West Bengal - 731 204. Email- camsbol@camsonline.com. Contact number: 03463266013. • Dibrugarh - Amba Complex, Ground



Floor, H. S. Road, Dibrugarh - 786 001, Assam • Singh Building, Ground Floor, C/o-Prabhdeep Singh, Punjabi Gali, Opp. V-Mart, Gar Ali, Po & Ps-Jorhat, Jorhat - 785 001, Assam • Amreli - B 1 1st Floor, Mira Arcade, Library Road., Opp SBS Bank, Amreli - 365601, Ph. No. 02792-220792 Email:- camsamre@camsonline.com • Mukherjee Building First Floor, Beside MP Jewellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh Hooghly, West Bengal 712601, Phone: -07548048948, Email: - camsabh@camsonline.com • Silchar CAMS Branch, House No. 18 B, First Floor, C/O LT, Satyabrata Purkayastha, Opp To Shiv Mandir, Landmark - Sanjay Karate Building, Near Iskon Mandir, Ambicabathy, Silchar – 788004 • Suri CAMS Branch, Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal 731101 • 3rd Floor, DD-30, Andromeda Building, Salt Lake, Sector-1, Kolkata- 700064. • Nagaon: CAMS Service Centre, Amulapatty, V. B. Road, House No. 315, Nagaon, Assam -782003. Phone: - 03672 – 796194 Email I'd: camsnag@camsonline.com • Tezpur: CAMS Service Centre, Kanak Tower - First Floor, Opp. IDBI Bank / ICICI Bank, C.K. Das Road, Tezpur Sonitpur, Assam – 784001. Phone: - 03712 – 317712 Email I'd: camsnag@camsonline.com • Arambagh CAMS Service Centre, Mukherjee Building First Floor, Beside MP Jewellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh, Hooghly, West Bengal – 712601. Phone: - 75480 48948 Email I'd: camsnag@camsonline.com • Alipurduar CAMS Service Centre, Santi Nagar Ward No-14, Near Upal Mukhar Puja Ground, P.O. Alipurduar, Dist., Alipurduar, West Bengal – 736121. Phone: - 03564-296201 Email I'd: camsnag@camsonline.com

Bandhan AMC OFFICES:

- Agra: Bandhan AMC Limited, Office No. G2 & G3 Block no - 20/4, Maruti Tower, Sanjay Palace, Agra 282002. U.P.
- Allahabad: S. N. Tower, 2nd Floor, 4 C, Maharshi Dayanand Marg, Opp. Radio Station, Civil Lines, Allahabad - 211 001.
- Ahmedabad: 203 & 204, Majestic 2nd Floor. 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, 2nd Floor, Eminent Mall, Mall Road, Amritsar - 143001. Mobile: 09356126222, Tel.: +91-183-5030393.
- Kolhapur: Unit No. UG5, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/34K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001.
- Bangalore: 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-43079000.
- Belgaum - A-101, Krrish Nest, Mangalwar Peth, Tilakwadi, Belgaum - 590006
- Bhilai: 26, Commercial Complex, Nehru Nagar (E), Bhilai, Chhattisgarh- 490020. Tel.: 0788 4060065
- Bhopal: Plot No. 49, 1st floor, Above Tata Capital Ltd., Zone - II, M.P Nagar, Bhopal (M.P.) - 462011 Tel.: +91- 0755 - 428 1896.
- Bhubaneswar: Rajdhani House, 1st Floor, 77 Kharvel Nagar, Janpath, Bhubaneswar - 751001. Tel.: 0674 6444252 /0674 2531048 / 0674 2531148.
- Chandigarh: SCO No. 2469-70, 1st Floor, Sector - 22C, Chandigarh - 160 022. Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918.
- Chennai: 4 Floor, Capitale Tower, 555 Anna Salai, Thiru Vi Ka Kudiyruppu, Teynampet , Chennai - 600018,Tamil Nadu. Tel.: +91-44-45644201/202.
- Cochin:39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 016. Tel: +91- 484-3012639/4029291, Fax: +91-484-2358639.
- Coimbatore: A2 Complex , No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678.
- Dehradun: G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun - 248 001. Tel.: +91-9897934555, 8171872220
- Durgapur: 6 th Floor, Space No. B, Pushpanjali, C71/A, Sahid Khudiram Sarani, City Centre, Durgapur



- 713216. Tel.: +91 8537867746.

- Goa: F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp.Don Bosco High School, Panjim, Goa - 403 001. Tel.: 0832-2231603.
- Gurgaon: 117, 1st Floor, Vipul Agora, M. G. Road, Gurgaon - 122 001. Ph: 011-47311336
- Guwahati: 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88.
- Hyderabad: 3rd floor, SB towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 500034. Tel.: +91- 40 - 23350744.
- Indore: 208 & 209, 2nd floor, DM Tower, 21/1 Racecourse Road Janjeerwala Square, New Palasia, Indore, Madhya Pradesh - 452001. Fax: +91-731-4206923.
- Jaipur: 310, 311 and 312, 3rd Floor, Ambition Tower, Nagar Chaukari Haveli, C- Scheme, Malan ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948.
- Jalandhar: Office No. 1, 2nd Floor, Satnam Complex, BMC Chowk, G.T. Road, Jalandhar - 144 001. Punjab-India. Tel. : 01815018264 / 01815061378/88.
- Jamshedpur: Room No - 111,1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshepdur – 831 001. Tel.: 0657-2230112/111/222.
- Jodhpur: Office no. 101, 1st floor, PRM Plaza, plot no. – 947, above Kotak Mahindra Bank, 10th D road sardarpura, Jodhpur – 342003, Rajasthan
- Kanpur: Office No. 607-608, Chandak Imperial Square, 6th Floor, 16/105, Mall Road, Civil Line, Kanpur, Uttar Pradesh- 208001.
- Kolkata: Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/1/2/3/4/5.
- Lucknow: First floor, Regency Plaza Building, 5, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow – 226 001. Tel.:+915224928100/106.
- Ludhiana: Ground Floor, Ludhiana Stock exchange building, Feroz Gandhi Market, Jila Kacheri Area, Ludhiana, Punjab - 141001. Tel.: +91-161-5022155/56/57.
- Madurai: No.278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No. : 0452 -6455530.
- Mangalore: 1st Floor, Crystal Arcade, Balmatta Road, Hampankatta, Mangalore - 575001. Tel.: +91 8242980769.
- Mumbai: Unit No. 27, Ground Floor, Khetan Bhavan,198, Jamshedji Tata Road, Churchgate: 400 020. Tel: +91-22-66289999
- Mumbai: Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Ghatkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077
- Mumbai: Ground Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555.
- Nagpur: Office No. 301, 3rd Floor, “Shalwak Manor” VIP Road, Ramdaspath, Nagpur - 440 010, Maharashtra Tel.: +91-712-6451428/ 2525657.
- Nashik: Unit No. 4, Ground Floor, Sammriddhi Residency, Tilakwadi, Opp. City Pride Hotel, Nashik - 422 002.
- New Delhi: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/ 02/ 03/ 04/ 05.
- Pitampura Delhi: Shop No. 01 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel.: +7065551661
- Patna: Hari Ram Heritage, Shop No. 5, 4th Floor, S. P. Verma Road, Patna - 800 001.
- Pune: 1st Floor, Signature Building, No 102,102A,102B, Bhandarkar Rd, Shreeman Society, Deccan Gymkhana, Pune, Maharashtra 411004. Tel.: +91-20-66020965/ 4.
- Raipur: Office No: F4 & F5, 1st Floor, Raheja Tower, Fafadhi, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001.Tel: +91-0771-4218890.
- Rajkot: “Star Plaza”, 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-



6626012.

- Jamnagar: Platinum, Office No. 204, 2nd Floor, Near Joggers Park Colony, Jamnagar, Gujarat - 361 008.
- Ranchi: Shop No. 104 and 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92.
- Surat: HG-12, Higher Ground Floor, International Trade Centre, Majura Gate Crossing, Ring Road, Surat- 395002. Tel.: +91-261-2475060, 2475070.
- Thane: Shop No. 1, Konark Towers, Ghantali Devi Road, Thane (West) 400602.
- Vadodara: 1st Floor, Emerald One, C-175, Jetalpur Road, Alkapuri, Vadodara – 390007.
- Varanasi: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sagra Varanasi - 221010 (U.P) Phone No. 05422226527.
- Vizag: Business Bay, D. No. 10-28-2/2/1, First Floor, Cabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatnam, Andhra Pradesh - 530 002.
- Jodhpur: Office no. 101, 1st floor, PRM Plaza, plot no. – 947, above Kotak Mahindra Bank, 10th D road sardarpura, Jodhpur – 342003, Rajasthan.
- Aurangabad: Investment, CTS No. 20553, Office, 122, Samarth Nagar, Varad Ganesh Road, Aurangabad - 431 001.
- Udaipur - 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001
- Gorakhpur - Shop No. 23A, Cross Road the Mall, Bank Road, Gorakhpur - 273 001
- Anand - Narayan Empire, No. 4, Ground Floor, Opp. Mazda Bakery, Besides Panchal Hall, Anand Vidyanagar Road, Anand - 388 001
- Siliguri - 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001
- Meerut - Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004
- Thiruvananthapuram - Workcast Private Limited of TC 22/3642, 3rd Floor, City Center, Sasthamangalam, Thiruvananthapuram, Kerala – 695010
- Thrissur (Kerala)- Kerala Innovative Technology and Entrepreneurship Zone (KITEZ) Thoppinmoola, Poothole, Thrissur - 680004
- Dhanbad - Jharkhand Office No. 204, 2nd Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand - 826 001
- Valsad - Tarang Commercial, 101, 1st Floor, Opp. LIC Office, Halar Cross Road, Valsad, Gujarat- 396 001
- Muzaffarpur - Ground Floor, Rajpati Kunj, Pani Tanki Chowk, Jaiswal Campus, Behind Dainik Bhaskar Office, Mithanpura Road, Muzaffarpur - 842 002
- Amravati - Mangilal Dada Heights, 3rd Floor, Near Kedia Traders, Shrikrishna Peth, Dufferin Road, Near Irwin Square, Amravati, Maharashtra - 444 601
- Bhavnagar - 304, 3rd Floor, Corporate Center, Waghawadi Road, Bhavnagar, Gujarat - 364 002
- Mysore - (Karnataka) – 1st Floor, 12th Main, 6th Cross, Kamli, Saraswathipuram, Mysore, Karnataka- 570009
- Noida- (Uttar Pradesh) - Shop No. 101, First Floor, Plot No. P-1, Vishal Chambers, Sector-18, Noida, Uttar Pradesh
- Trichy - Tamil Naidu - Shri Balaji Arcade, 3rd Floor, No. C-5, 10th Cross West, Thillainagar, Trichy, Tamil Nadu – 620018
- Jabalpur - Madhya Pradesh - Ground Floor, Motor Mitra Building Napier Town, Jabalpur. (M.P) Pin: 482002.
- Aligarh - Uttar Pradesh - Shop No. 109, 110 at First floor, Nikjay Plaza, Samad Road, Aligarh, Uttar Pradesh – 202001.

Please note that the Bandhan Branch offices at • Udaipur • Belgaum • Vizag • Thiruvananthapuram



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

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

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

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

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

MFCentral as Official Point of Acceptance:

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

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / phygital services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of the Platform. MFCentral may be accessed using <https://mfcentral.com/>

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

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

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