

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	BANDHAN RETIREMENT FUND
2	Option Names (Regular & Direct)	Bandhan Retirement Fund Regular Plan-Growth Bandhan Retirement Fund Regular Plan-IDCW Bandhan Retirement Fund Direct Plan-Growth Bandhan Retirement Fund Direct Plan-IDCW
3	Fund Type	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
4	Riskometer (At the time of Launch)	Very High
5	Riskometer (as on Date)	
6	Category as Per SEBI Categorization Circular	Solution oriented scheme
7	Potential Risk Class (as on date)	
8	Description, Objective of the scheme	The investment objective of the Scheme is to provide long-term capital appreciation / income by investing in a mix of equity, debt and other instruments to help investors meet their retirement goals. However, there can be no assurance that the investment objective of the scheme will be realized.
9	Stated Asset Allocation	Securities belonging to the Equity and equity related instruments - 50%-100%, Debt Securities and Money Market Instruments (including Government securities, Securitised debt) - 0%- 50% Units issued by INVITs - 0% - 10%.
10	Face Value	10
11	NFO Open Date	28th September 2023
12	NFO Close date	12th October 2023
13	Allotment Date	18th October 2023
14	Reopen Date	19th October 2023
15	Maturity Date (For closed-end funds)	
16	Benchmark (Tier 1)	CRISIL Hybrid 50+50 - Moderate Index
17	Benchmark (Tier 2)	
18	Fund Manager Name	Mr. Vishal Biraia (equity portion),Mr. Viraj Kulkarni (equity portion) Mr. Gautam Kaul (debt portion)
19	Fund Manager Type (Primary/Comanage/Description)	Equity Portion: Mr. Vishal Biraia, Mr. Viraj Kulkarni Debt Portion: Mr. Gautam Kaul
20	Fund Manager From Date	Mr. Vishal Biraia (28 January, 2023), Mr. Viraj Kulkarni (02 December, 2024) & Mr. Gautam Kaul (28th July 2023)
21	Annual Expense (Stated maximum)	Regular 2.55, Direct 0.96
22	Exit Load (if applicable)	Nil
23	Custodian	Deutsche Bank AG, Mumbai (DB)
24	Auditor	S.R.Batliboi & Co. LLP
25	Registrar	Computer Age Management Services Pvt. Ltd.(CAMS)
26	RTA Code (To be phased out)	Bandhan Retirement Fund Regular Plan-Growth - 385 Bandhan Retirement Fund Regular Plan-IDCW - 386 Bandhan Retirement Fund Direct Plan-Growth - D385 Bandhan Retirement Fund Direct Plan-IDCW - D386
27	Listing Details	N
28	ISINs	Bandhan Retirement Fund Regular Plan-Growth - INF194KB1GN7 Bandhan Retirement Fund Regular Plan-IDCW - INF194KB1GO5 Bandhan Retirement Fund Direct Plan-Growth - INF194KB1GU2 Bandhan Retirement Fund Direct Plan-IDCW - INF194KB1GV0
29	AMFI Codes (To be phased out)	Bandhan Retirement Fund - Direct Plan - Growth - 152102 Bandhan Retirement Fund - Direct Plan - IDCW - 152104 Bandhan Retirement Fund - Regular Plan - Growth - 152103 Bandhan Retirement Fund - Regular Plan - IDCW - 152104
30	SEBI Codes	BNDN/O/S/RET/23/09/0065
31	Minimum Application Amount	Rs.1000
32	Minimum Application Amount in multiples of Rs.	Re. 1
33	Minimum Additional Amount	Rs.1000
34	Minimum Additional Amount in multiples of Rs.	Re.1
35	Minimum Redemption Amount in Rs.	Rs.1000 or the account balance of the investor, whichever is less
36	Minimum Redemption Amount in Units	
37	Minimum Balance Amount (if applicable)	
38	Minimum Balance Amount in Units (if applicable)	
39	Max Investment Amount	
40	Minimum Switch Amount (if applicable)	Rs.1000
41	Minimum Switch Units	
42	Switch Multiple Amount (if applicable)	Re.1
43	Switch Multiple Units (if applicable)	
44	Max Switch Amount	
45	Max Switch Units (if applicable)	
46	Swing Pricing (if applicable)	
47	Side-pocketing (if applicable)	
48	SIP SWP & STP Details: Frequency	SIP Details: MONTHLY, Quarterly,SWP For SWP - Monthly/ Quaterly/ Half yearly/ Annually/ March Payout as per the SWP plan chosen by the investorSTPFor STP -Daily/ Weekly (datewise, Daywise)/ Fortnightly/ Monthly/ Quarterly as per the STP plan chosen by the investor
49	SIP SWP & STP Details: Minimum amount	SIP - Rs.100 SWP - Rs.200 STP - Rs.500/- and any amount thereafter (for Fixed amount / Fixed Percentage option)
50	SIP SWP & STP Details: In multiple of	SIP : Re.1 SWP: Re.1 STP: Re.1
51	SIP SWP & STP Details: Minimum Instalments	SIP: 6 SWP: 6 STP: 6
52	SIP SWP & STP Details: Dates	SIP Details: Monthly - Investor may choose any day of the month from 1st to 31st as the date of the instalment and Quarterly -Investor may choose any day of the month from 1st to 31st as the date of the instalment,SWP: Any dateSTP: Any date
53	SIP SWP & STP Details: Maximum Amount (if any)	