

# A fund that tunes to **Market's rhythm.**



## Bandhan Multi-Factor Fund

(An open ended equity scheme investing based on an adaptive and evolving multi-factor quantitative model theme)

**NFO Opens: 10<sup>th</sup> July 2025**

**NFO Closes: 24<sup>th</sup> July 2025**



## Key Information Memorandum (KIM) & Application Form

Bandhan AMC Limited

Bandhan Mutual Fund

# BANDHAN MULTI-FACTOR FUND

(An open ended equity scheme investing based on an adaptive and evolving multi-factor quantitative model theme)

**NFO Opens: July 10, 2025 | NFO Closes: July 24, 2025**

**Scheme Re-opens on: August 01, 2025**

Scheme Code - **BNDN/O/E/THE/25/05/0085**

**The Scheme will re-open for ongoing subscription and redemption within five business days from the date of allotment of units.**

Offer for Units of ₹10 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices

### Bandhan Multi-Factor Fund

(An open ended equity scheme investing based on an adaptive and evolving multi-factor quantitative model theme)

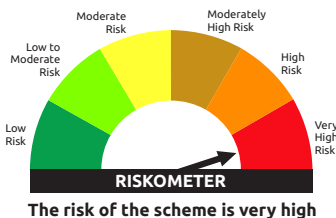
This product is suitable for investors seeking\*:

- To create wealth over a long term.
- Investment predominantly in equity and equity related instruments based on an adaptive and evolving multi-factor quantitative model.

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

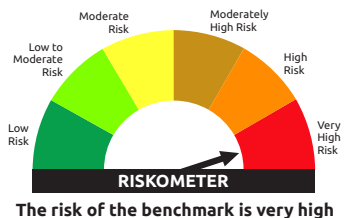
\*The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made

#### Scheme Riskometer#



#### Benchmark Riskometer

##### BSE 200 TRI



This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.Bandhanmutual.com](http://www.Bandhanmutual.com).**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated June 26, 2025.

**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, Jupiter Mills Compound,  
841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013.

**Website** : [www.bandhanmutual.com](http://www.bandhanmutual.com)

# INSTRUCTIONS

Please read the Scheme Information Document carefully before signing the application form and tendering payment. The application form should be filled in Block letters in English only.

## A) INVESTORS DETAILS

- Applicant's name and date of birth should be as per PAN. Address must be given in full (P.O. Box No. alone is not sufficient)
- All communication shall be made to the first applicant or the Karta in case of HUF.
- The subscription amounts can be tendered by cheque payable locally at any of the AMC offices or CAMS Collection Centres, crossed "A/c Payee only" /NEFT/RTGS/Fund transfer or OTM.
- Please mention the application form number and the name of the first applicant on the reverse of the instrument.

## B) PAN DETAILS

As per SEBI Circular No. MRD/DoP/Cir- 05/2007 dated April 27, 2007, it is now mandatory that Permanent Account Number (PAN) issued by the Income Tax Department would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. Accordingly investors will be required to furnish a copy of PAN together with the Application Form. Application Forms without these information and documents will be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.

## C) DETAILS FOR COMPLIANCE WITH ANTI MONEY LAUNDERING REGULATIONS OF SEBI

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on amfiindia.com) appointed by any of the KYC Registration Agency and submit documents for completion of appropriate KYC checks. The details for KYC compliance can also be downloaded from AMFI website, www.amfiindia.com or website of the mutual fund, www.bandhanmutual.com. The Mutual Fund website also prescribes the list of documents that can be submitted by investors to the POS to get their KYC checks completed.

It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its subsequent letters dated June 19, 2009 and July 24, 2012 has conveyed that systematic investment plans (SIP) and lumpsum investments (both put together) per mutual fund up to ₹ 50,000/- per year per investor shall be exempted from the requirement of PAN. Accordingly, investments in Bandhan Mutual Fund (including SIP investment where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto ₹ 50,000/- per investor per year shall be exempt from the requirement of PAN. However, eligible Investors (including joint holders) should comply with the KYC requirement through registered KRA by submitting Photo Identification documents as proof of identification and the Proof of Address [self-attested by the investor / attested by the ARN Holder/AMFI distributor]. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No) in the application form. This exemption of PAN will be applicable only to investments by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

Thus, submission of PAN is mandatory for all other investors existing as well as prospective investors (except the ones mentioned above) (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected. Application Forms without quoting of PERN shall be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.

After completion of KYC compliance, investors need to approach KRA for Change of Address and not Registrar (CAMS). In respect of KYC compliant Folio, prospective Change of Address received along with transaction slip will not be processed by Registrar (CAMS). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

In line SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the following additional provisions are applicable effective December 1, 2012:

- In case of an existing investor who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms which are available on our website : [www.bandhanmutual.com](http://www.bandhanmutual.com) along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase/ new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would be a one time submission of documentation.
- Further, investors investing under a SIP up to ₹ 50,000 per year i.e. the aggregate of installments in a rolling 12 month period ("Micro SIP"), are also required to comply with the above mentioned KYC procedure. However, they are exempt from the requirement

of providing PAN as a proof of identification.

**Ultimate Beneficial Owner(s)** : As per the requirements of Anti-Money Laundering related laws and regulatory guidelines on client due diligence and identification of Beneficial Ownership, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) [UBO(s)]'. For the purpose of these guidelines, UBO means the natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes those persons who exercise ultimate effective control over a legal person or arrangement. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on Ultimate Beneficial Owner(s) (UBOs) by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of Bandhan Mutual Fund or visit our website [www.bandhanmutual.com](http://www.bandhanmutual.com) for the Declaration Form.

In case of any change in the KYC and / or beneficial ownership information, the investor should immediately intimate Bandhan AMC / its Registrar / KRA, as may be applicable, about such changes.

All investments in Bandhan Mutual Fund need to comply with the PAN/PERN and KYC (including UBO) requirements as stated above, failing which the AMC/Trustee reserve the right to reject the application.

## D) PAYMENT OPTIONS

### RESIDENT INVESTORS

- The subscription amounts can be tendered by cheque payable locally at any location where we have an NFO Collection Centre and crossed "A/c Payee only". Application forms accompanied with outstation cheques/ post dated cheques will not be accepted.
- Cheque has to be drawn on "**Bandhan Multi-Factor Fund**".
- Investors residing in cities with no NFO Collection Centre can apply through DD. The AMC will not accept any request for refund of demand draft charges.
- ASBA facility is available for investing in the Scheme. Investors wishing to avail such facility should fill in form titled 'ASBA Form' (available on our website) and submit it to SCSB.

### NON-RESIDENT INVESTOR

- In case of FII/ NRIs/ Persons of Indian Origin applying on repatriation basis, payment may be made by Cheques drawn out of NRE/ FCNR Accounts.
- In case of Indian Rupee drafts purchased from abroad or payments from FCNR/NRE accounts, a Certificate from the Bank issuing the draft confirming the debit and/ or foreign inward remittance Certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted.

## E) INVESTMENT DETAILS AND DEFAULT OPTIONS

- Minimum investment amount is ₹1,000/- and any amount thereafter (for Direct & Regular Plan each).

**Direct Plan:** Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

**Regular Plan:** Regular plan is for investors purchasing / subscribing units in this scheme through distributors.

- Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application i.e. "**Bandhan Multi-Factor Fund**". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan and no commission will be paid to the distributor. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

- Kindly select either the IDCW Payout, Transfer or Reinvestment Option on the Application Form.

The IDCW declared under this scheme will have transfer out option into any scheme of Bandhan Mutual Fund.

- If the mandate of operation is not clearly ticked, the default option will be 'Anyone or Survivor' in case the number of holders is more than one.
- For SIP applications received during NFO Period, the SIP start date shall be at least 30 days after the NFO allotment date.

## F) APPLICATIONS UNDER POWER OF ATTORNEY

In case of an application under a Power of Attorney please submit a notarised copy of the Power of Attorney along with the application form. The Mutual Fund reserves the right to reject applications not accompanied by a Power of Attorney. Further, the Mutual Fund reserves the right to hold redemption proceeds in case the requisite documents are not submitted.

## G) APPLICATIONS BY LIMITED COMPANY/ FIRM/ TRUST/ BODY CORPORATE/ REGD. SOCIETY

In case of an application by a Limited Company/ Body Corporate/ Registered Society/ Trust/ Partnership Firm, please submit the following documents, mandatorily alongwith the application form.

**Trust** : Duly certified copies of Trust Deed, specimen signatures of the authorised signatories & relevant resolution.

**Body Corporates** : Duly certified copies of Memorandum & Articles of Associations and/ or other documents governing the entity, specimen signatures of the authorised signatories & necessary Board Resolution.



**Partnership Firm** : Duty certified copies of Partnership deed, Specimen signatures of the authorised signatories & relevant Resolution.

**H) BANK DETAILS**

Investors are requested to mention the bank account details where the redemption / IDCW cheques should be drawn, since the same is mandatory as per the directives issued by SEBI.

Applications without this information will be deemed to be incomplete and are liable for rejection. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted. Please attach a copy of the cancelled cheque.

**I) DECLARATION AND SIGNATURES**

- Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate/ Notary Public under his/ her official seal.
- In case of HUF, the Karta will sign on behalf of the HUF.
- Applications by minors should be signed by their guardian. The guardian in the bank account should be the same as mentioned in the investment.

**J) GENERAL INSTRUCTIONS**

- For direct applications, the Investor should write in the space provided for the broker code "Direct Application" or "Not Applicable (N.A.)".
- In case of change in broker, the investor will be required to strike off the old broker code and countersign near the new broker code, before submitting the application form / transaction form/ purchase from at the applicable collection centres / OPA (Official points of Acceptance).
- The Registrar and the AMC shall effect the received changes in the broker code within the reasonable period of time from the time of receipt of written request from the investor at the designated collection centres / OPA. Decision of the Registrar/AMC in this regard shall be final and acceptable to all.
- All Unitholders who have currently invested through channel distributors and intend to make their future investments through the Direct route, are advised to complete the procedural formalities prescribed by AMC from time to time. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
- The Fund may from time to time commence/ discontinue Direct Credit arrangements with various banks for a direct credit of redemptions/ IDCW. Investors would not have to submit a separate consent letter to avail of this service. The AMC would commence this operation based on the bank mandate details forwarded by the Investor.
- Any communication /despatch of redemption /IDCW proceeds, account statements etc. to the unitholders would be made by the Registrar/AMC in such a manner as they may consider appropriate in line with reasonable standards of servicing. IDCW /Redemption proceeds may also be credited to the Unitholder's bank accounts electronically. In case the Unitholders require these to be sent by cheque/ draft using postal /courier service, the unitholders shall provide appropriate instructions for the same to the AMC/Registrar.
- CAMS / AMC will accept the NFO applications (duly filled) from the investors along with the Cheques / RTGS/NEFT instructions/ any other mode of payment.**
- Please note the application forms have to be strictly submitted with the nearest local CAMS ISC designated as a Point of Service or the Bandhan Mutual Fund branch present at your location. The collection Banks will not accept the NFO application forms. Please refer the list of local CAMS ISCs and the Bandhan Mutual Fund branches to find the branch located nearest to you.**

- K)** (i) NFO Collection Bankers: ICICI Bank Ltd. and HDFC Bank Ltd.  
(ii) Payment shall be accepted through RTGS/NEFT/ Fund Transfer as well as cheques during the NFO of the scheme.

**L) Minimum period of 7 business days are required for Registration and subsequent execution of IDCW Transfer option from the date of NFO allotment.**

- M) Employee Unique Identification Number (EUIIN)** : Pursuant to SEBI guidelines, investor(s) have the provision in the application form to specify the unique identity number ("EUIIN") of the employee/relationship manager/sales person ("RM") of the distributor interacting with the investor(s) for the sale of mutual fund products, along with the AMFI Registration Number ("ARN") of the mutual fund distributor. AMFI has allotted EUIIN to all the RM's of AMFI registered mutual fund distributors. Investors are required to specify the valid ARN of the distributor (including sub-broker where applicable), and the valid EUIIN of the distributor's/sub-broker's RM in the application form in the place provided for it. This will assist in handling the complaints of mis-selling, if any, even if the RM on whose advice the transaction was executed leaves the employment of the distributor.

- N) Politically Exposed Persons (PEP)** are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/ judicial / military officers, senior executives of state-owned corporations, important political party officials, etc.

- O) Country of Tax Residence and Tax ID number** : Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

- P) Additional KYC requirement** : Under Rule 9 of PMLA Rules, 2005, investments in MF schemes of upto ₹ 50,000/- per investor per Mutual Fund per Financial year shall be exempted from requirement of Additional KYC information.

**Q) Instructions For Nomination**

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.

- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unitholder. If no guardian is provided, nomination of minor will be invalid. The guardian should be a person other than the Unitholder. Nomination can also be in favour of the Central Govt., State Govt., local authority, any person designated by virtue of his office or a religious charitable trust.
- The Nominee shall not be a trust other than a religious or charitable trust, society, body corporate, Partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir(s). In case of nomination by joint unit holders, transfer to nominee is possible only on the death of all the Unit holders.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.
- Nomination shall be registered only if the form is filled in completely.
- Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals making a total of 100%. In the event of the unit holder(s) not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees.
- The investor/s by signing this nomination form is/are deemed to have read and understood the provisions of Regulation 29 A of SEBI (Mutual Funds) Regulations, 1996, [inserted vide SEBI (Mutual Funds) (Second Amendment) Regulations, 2002 w.e.f. June 11, 2002] read with SEBI Circular dated Feb. 16, 2004 and / or any amendments thereto or any rules / regulations framed in pursuant thereof governing the nomination facility and agree/s to be bound by the same.
- In case there is more than one holder in the folio then the form needs to be signed as per the mode of holding.
- Nomination details are maintained at the folio level.
- Separate nomination form to be filled to update details in an existing folio.
- Nomination shall be mandatory for all new folios which are opened by individual with Single mode of holding.**

**Applicants who wish to Opt-Out of nomination, must at the specific space in the nomination section confirm their intention to not nominate, failing which the form may be rejected at the discretion of the AMC.**

- Provide only PAN or Driving licence or Aadhaar (last 4) Copy of the document is not required. However, in case of NRI/OCI/PIO passport number is acceptable.

**R) Instruction for switch**

- All switch requests will be processed based on the Business Day and relevant cut-off time on which the application is accepted at the official points of acceptance.
- Switch out from any schemes of Bandhan Mutual Fund would be treated as redemption from source scheme and purchase in **Bandhan Multi-Factor Fund**.
- For units pertaining to a valid switch instruction from any schemes of Bandhan Mutual Fund, they will be switched-out subject to provisions mentioned in the SID of source scheme.
- The units in the **Bandhan Multi-Factor Fund** will be allotted at the NFO Price of the Scheme on the allotment date.
- Unit holders are required to maintain clear balance in accordance with amount specified in the Application Form on the execution date. In case of insufficient balance in the folio, the request for Switch will be rejected.
- Switch request will not be processed, if investor has opted for units in demat mode.
- Unit holders should note that, Unit holders' details and mode of holding (single, joint, anyone or survivor) in the **Bandhan Multi-Factor Fund** will be as per the existing folio number of the unitholder. Units will be allotted under the same folio number.
- Switch facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- The minimum switch amount will be ₹1,000/- and any amount thereafter.
- Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or IDCW Payout), by default, the units will be allotted under the Growth Option of the Plan.

**S) "On Behalf of Minor" Accounts:**

- The minor shall be the first and the sole holder in the folio.
- Guardian, being a natural guardian (i.e. father or mother) or a court appointed legal guardian should submit requisite documentary evidence to AMC/Registrar of fund to ascertain relationship/status of guardian.
- Date of birth of the minor along with supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE, Passport, PAN card etc., or other prescribed documents) should be provided while opening the folio.
- The minor cannot nominate any one on his / her investment.
- Investments in the name of Minors, must be 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.**
- Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor.

## FATCA & CRS TERMS & CONDITIONS

**Note :** The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

**Details under FATCA & CRS:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Bandhan Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

## FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	<ol style="list-style-type: none"><li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li><li>Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</li><li>Any one of the following documents: Certified Copy of *Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth</li></ol>
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"><li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li><li>Documentary evidence (refer list below)</li></ol>
Telephone number in a country other than India	<p><b>If no Indian telephone number is provided</b></p> <ol style="list-style-type: none"><li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li><li>Documentary evidence (refer list below)</li></ol> <p><b>If Indian telephone number is provided along with a foreign country telephone number</b></p> <ol style="list-style-type: none"><li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR</li><li>Documentary evidence (refer list below)</li></ol>

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body\*
- Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

\*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

If applicant TIN is not available, please tick (✓) the reason A, B, & C (as defined below)

**Reason A:** The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.

**Reason B:** No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected).

**Reason C:** Others; please state the reason thereof.

## ADDITIONAL KYC DETAILS INSTRUCTIONS

- Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.
- Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

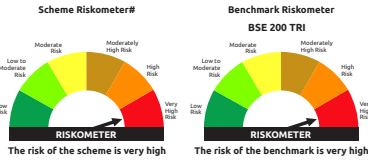
Bandhan Multi-Factor Fund

New Fund Offer Period : July 10, 2025 to July 24, 2025

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

- To create wealth over a long term.
- Investment predominantly in equity and equity related instruments based on an adaptive and evolving multi-factor quantitative model.

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



Application No. MFF

All sections should be filled in English and in BLOCK LETTERS only.

ARN- Distributor / RIA / PMRN Code#	ARN- Sub-Distributor Code	E EUIN No.	Internal Code for Sub-broker/ Employee
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#By mentioning RIA/ PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Bandhan Mutual Fund.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). - I/We hereby confirm that the EUIN box has been intentionally left blank by me/ us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/ relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of First / Sole Applicant / Guardian / Authorised Signatory

1 EXISTING FOLIO NO. 2 MODE OF HOLDING / OPERATION ☐ Single ☐ Anyone or Survivor ☐ Joint (Default option is anyone or survivor)

3 APPLICANT'S DETAILS (Name and Date of Birth as per PAN) (Please refer to the Instruction No. A, C, D, R) All fields are mandatory. Gender ☐ Male ☐ Female

1st APPLICANT Mr Ms M/s First Middle Last PAN / PEKRN\* KIN\* ☐ Proof Attached Date of Birth\*\*

GUARDIAN NAME IF MINOR / CONTACT PERSON (FOR NON INDIVIDUALS) / POA HOLDER Mr Ms First Middle Last PAN / PEKRN\* KIN\* ☐ Proof Attached Relationship with Minor applicant ☐ Natural guardian ☐ Court appointed guardian Date of Birth\*\*

2nd APPLICANT Mr Ms First Middle Last PAN / PEKRN\* KIN\* ☐ Proof Attached Date of Birth\*\*

3rd APPLICANT Mr Ms First Middle Last PAN / PEKRN\* KIN\* ☐ Proof Attached Date of Birth\*\*

\*Mandatory information - If left blank, the application is liable to be rejected. \*\*Mandatory in case the Sole/ First applicant is minor. \*Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN).

4 CORRESPONDENCE DETAILS OF SOLE/ FIRST APPLICANT (AS PER KYC RECORDS)

Correspondence Address HOUSE / FLAT NO. STREET ADDRESS CITY / TOWN STATE COUNTRY PIN CODE

Overseas Address (Mandatory for NRI / FII Applicants) HOUSE / FLAT NO. STREET ADDRESS CITY / TOWN STATE COUNTRY PIN CODE

Mobile No. Tel. No. Office Tel. No. Residence

Mobile No belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email ID Email id belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA (Please refer Instruction No. Z and ✓)

Second Holder Contact details Mobile No. Email ID

Mobile No belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email id belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Third Holder Contact details Mobile No. Email ID

Mobile No belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email id belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

All communications will be sent by default to the registered E-mail ID / Mobile No. In case you wish to receive physical communication (please ✓ here) ☐

If you wish to receive Annual Report or Abridged Summary via Post (Applicable only if email id is not available) (Please ✓ here) ☐ (Refer instruction Z)

5 TAX STATUS (Please ✓)

☐ Resident Individual ☐ Foreign National ☐ Public Limited Company ☐ Government Body ☐ AOP/BOI ☐ Defence Establishment

☐ On behalf of Minor ☐ Sole Proprietorship ☐ Private Limited Company ☐ Financial Institution ☐ Trust / Society / NGO ☐ Other Specify

☐ HUF ☐ Partnership Firm ☐ Body Corporate ☐ FII ☐ Non Profit Organization/Charities

☐ NRI ☐ LLP ☐ Bank ☐ Foreign Portfolio Investor ☐ QFI

6 DEMAT ACCOUNT DETAILS (OPTIONAL) (Applicable ONLY for investors who are willing to hold their investment in DEMAT form)

NSDL: Depository Participant (DP) ID (NSDL only) Beneficiary Account Number (NSDL only) CDSL: Depository Participant (DP) ID (CDSL only)

7 BANK DETAILS (Mandatory)

Mandatory information - If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the source bank account.) For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Account Number Account Type ☐ Current ☐ Savings ☐ NRO ☐ NRE ☐ FCNR ☐ Others (please specify)

Bank Name & Branch

Branch City IFSC Code 11 digit MICR Code 9 digit

BANDHAN MUTUAL FUND - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)

Application No.

Received, subject to realisation, verification and conditions

From Stamp & Signature

**8 INVESTMENT & PAYMENT DETAILS** (Please refer to the Instruction No. E & J) (Please refer SID for Scheme Riskometer, Benchmark Riskometer, Plans and Sub-options)

<b>Scheme Name</b>	<b>Bandhan Multi-Factor Fund</b>	<b>Plan</b>	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<b>Option</b>	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW-Reinvestment <input type="checkbox"/> IDCW-Payout <input type="checkbox"/> IDCW-Transfer*
Mode of payment	<input type="checkbox"/> Self <input type="checkbox"/> Third Party Payment (Please fill the Third Party Payment Declaration Form)	Payment mode	<input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Fund Transfer <input type="checkbox"/> OTM <input type="checkbox"/> RTGS/NEFT		
Amount (figures)	<input type="text"/>	Cheque/DD/UTR/UMR No.	<input type="text"/>	Cheque Date	<input type="text"/>
Account No.	<input type="text"/>	Account Type	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others	Please specify	
Bank & Branch Name	<input type="text"/>				

(\*Please fill STP/SWP/IDCW Transfer Registration Form separately)

**9 NOMINATION DETAILS** ☐ I/We wish to nominate ☐ I/We do not wish to nominate\*\* I/We want the details of my/our nominee to be printed in the statement of account ☐ Name of Nominee(s) with% Nomination: ☐ Yes / No (Default)

Nominee Name & Address*	In case of Minor			Allocation %*
	Guardian Name	Relationship with the minor	Date of birth	
Nominee 1				
Nominee 2				
Nominee 3				

(a) \*Mandatory (b) Other Details (Guardian details to be furnished in case nominee is a minor) (c) \*\*For identification details investor can provide PAN, Aadhaar (last 4 digit), Driving license or Passport

Nominee 1	Identification Details**	Mobile*	Email ID*	Relationship with investor*
Nominee 2	Identification Details**	Mobile*	Email ID*	Relationship with investor*
Nominee 3	Identification Details**	Mobile*	Email ID*	Relationship with investor*

\*\*OPT-OUT: I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in my/our folio.

 <b>Sign Here</b> →	First / Sole Applicant / Guardian	Second Applicant	Third Applicant
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**10 FATCA AND CRS DETAILS FOR INDIVIDUALS** (including Sole Proprietor) (Mandatory)

HUF & Non-Individual investors should mandatorily fill separate FATCA Form (Annexure II). The below information is required for all applicants / guardian

	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others Please specify
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others Please specify
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others Please specify

**Are you a tax resident (i.e. are you assessed for tax) in any other country outside India?** ☐ YES ☐ NO (please tick ✓)

If "YES" please fill for ALL countries (other than India in which you are a Resident for tax purpose i.e. where you are a Citizen/ Resident/ Green Card holder/ Tax Resident in the respective countries.

	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other please specify)	Identification Type (TIN or other please specify)
First Applicant / Guardian				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Second Applicant				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Third Applicant				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

☐ Reason A → The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.

☐ Reason B → No TIN required (Select this reasons Only if the authorities of the country of tax residence do not require the TIN to be collected) ☐ Reason C → Others please state the reasons thereof :

Address Type of Sole /1st Holder	Address Type of 2nd Holder	Address Type of 3rd Holder
<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business

Annexure I and Annexure II are available on the website of AMC i.e. www.bandhanmutual.com or at the Investor Service centres (ISCs) of Bandhan Mutual Fund

**11 KYC DETAILS** (Mandatory)

**OCCUPATION** [Please tick (✓)]

	Private Sector Service	Public Sector Service	Government Service	Business	Professional	Agriculturist	Retired	Housewife	Student	Forex Dealer	Others
First Applicant / Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Please specify
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Please specify
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Please specify

**GROSS ANNUAL INCOME** [Please tick (✓)]

First Applicant / Guardian	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore
	OR Net worth (Mandatory for Non-Individuals) ₹ <input type="text"/> as on <input type="text"/> as on (Not older than 1 year)
Second Applicant	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore OR Net worth ₹ <input type="text"/>
Third Applicant	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore OR Net worth ₹ <input type="text"/>

**OTHERS** [Please tick (✓)]

First Applicant / Guardian	For Individuals Please tick (✓) <input type="checkbox"/> I am Politically Exposed Person (PEP)^ <input type="checkbox"/> I am Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable
	For Non-Individuals Please tick (✓) (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. IV(h));
	(i) Foreign Exchange / Money Changer Services <input type="checkbox"/> Y <input type="checkbox"/> N (ii) Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Y <input type="checkbox"/> N (iii) Money Lending / Pawning <input type="checkbox"/> Y <input type="checkbox"/> N
Second Applicant	<input type="checkbox"/> Politically Exposed Person (PEP)^ <input type="checkbox"/> Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable
Third Applicant	<input type="checkbox"/> Politically Exposed Person (PEP)^ <input type="checkbox"/> Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable

**12 DECLARATION & SIGNATURES** (Please refer to the Instruction No. K)

I/We have read, understood and agree to comply with the terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act and Common Reporting Standards, statutory requirements prescribed by SEBI, AMFI, Prevention of Money Laundering Act, 2002 (PMLA), Privacy Policy of Bandhan AMC Limited available on the website of Bandhan Mutual Fund www.bandhanmutual.com and all applicable rules and regulations and hereby confirm that I/We have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding ₹ 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs / PIOs / FPIs only: I/We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines. I/We hereby provide my/our consent to Bandhan AMC Limited for (i) collecting, storing and usage of personal information for the purposes of processing my/our application and providing the services to which I/we have subscribed and for the purposes of meeting legal and regulatory requirements; (ii) receiving updates on promotional material and transaction related communication via mail, telecall, SMS, etc.

 <b>Sign Here</b> →	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant
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Instrument No.	Dated	Amount (₹)	Scheme
	<input type="text"/>		Bandhan Multi-Factor Fund



COMBO NFO APPLICATION FORM  
Bandhan Multi-Factor Fund  
(Start Date: July 10, 2025 End Date : July 24, 2025)

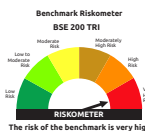


**Bandhan Multi-Factor Fund**

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

- To create wealth over a long term.
- Investment predominantly in equity and equity related instruments based on an adaptive and evolving multi-factor quantitative model.

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



**Bandhan Overnight Fund**

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

- To generate short term optimal returns in line with overnight rates & high liquidity.
- To invest in money market and debt instruments, with maturity of 1 day.

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



Application No. **MFF**

All sections should be filled in English and in BLOCK LETTERS only.

ARN- Distributor / RIA/ PMRN Code#	ARN- Sub-Distributor Code	E EUIN No.	Internal Code for Sub-broker/ Employee
#By mentioning RIA/ PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Bandhan Mutual Fund. Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). - I/We hereby confirm that the EUIN box has been intentionally left blank by me/ us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/ relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.			Signature of First / Sole Applicant / Guardian / Authorised Signatory

**1 EXISTING FOLIO NO.**  **2 MODE OF HOLDING / OPERATION** ☐ Single ☐ Anyone or Survivor ☐ Joint (Default option is anyone or survivor)

**3 APPLICANT'S DETAILS** (Name and Date of Birth as per PAN) (Please refer to the Instruction No. A, C, D, R) All fields are mandatory. Gender ☐ Male ☐ Female

**1st APPLICANT** Mr Ms M/s  First  Middle  Last

PAN / PEKRN\*  KIN\* ☐ Proof Attached ☐ Date of Birth\*\*

**GUARDIAN NAME IF MINOR / CONTACT PERSON (FOR NON INDIVIDUALS) / POA HOLDER** Mr Ms  First  Middle  Last

PAN / PEKRN\*  KIN\* ☐ Proof Attached Relationship with Minor applicant ☐ Natural guardian ☐ Court appointed guardian ☐ Date of Birth\*\*

**2nd APPLICANT** Mr Ms  First  Middle  Last

PAN / PEKRN\*  KIN\* ☐ Proof Attached ☐ Date of Birth\*\*

**3rd APPLICANT** Mr Ms  First  Middle  Last

PAN / PEKRN\*  KIN\* ☐ Proof Attached ☐ Date of Birth\*\*

\*Mandatory information - If left blank, the application is liable to be rejected. \*\*Mandatory in case the Sole/First applicant is minor. \*Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN).

**4 CORRESPONDENCE DETAILS OF SOLE/ FIRST APPLICANT (AS PER KYC RECORDS)**

<b>Correspondence Address</b>	<b>Overseas Address (Mandatory for NRI / FII Applicants)</b>
HOUSE / FLAT NO. <input type="text"/>	HOUSE / FLAT NO. <input type="text"/>
STREET ADDRESS <input type="text"/>	STREET ADDRESS <input type="text"/>
CITY / TOWN <input type="text"/>	CITY / TOWN <input type="text"/>
STATE <input type="text"/>	STATE <input type="text"/>
COUNTRY <input type="text"/>	COUNTRY <input type="text"/>
PIN CODE <input type="text"/>	PIN CODE <input type="text"/>

Mobile No.  Tel. No.  Office  Tel. No.  Residence

Mobile No belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email ID

Email id belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA (Please refer Instruction No. Z and ✓)

**Second Holder Contact details** Mobile No.  Email ID

Mobile No belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email id belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

**Third Holder Contact details** Mobile No.  Email ID

Mobile No belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email id belongs to:- ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

All communications will be sent by default to the registered E-mail ID / Mobile No. In case you wish to receive physical communication (please ✓ here) ☐  
If you wish to receive Annual Report or Abridged Summary via Post (Applicable only if email id is not available) (Please ✓ here) ☐ (Refer instruction Z)

**5 TAX STATUS (Please ✓)**

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Government Body	<input type="checkbox"/> AOP/BOI	<input type="checkbox"/> Defence Establishment
<input type="checkbox"/> On behalf of Minor	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Financial Institution	<input type="checkbox"/> Trust / Society/ NGO	<input type="checkbox"/> Other Specify <input type="text"/>
<input type="checkbox"/> HUF	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> FII	<input type="checkbox"/> Non Profit Organization/Charities	
<input type="checkbox"/> NRI	<input type="checkbox"/> LLP	<input type="checkbox"/> Bank	<input type="checkbox"/> Foreign Portfolio Investor	<input type="checkbox"/> QFI	

**6 BANK DETAILS (Mandatory)**

Mandatory information - If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the source bank account.) For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Account Number  Account Type ☐ Current ☐ Savings ☐ NRO ☐ NRE ☐ FCNR ☐ Others (please specify)

Bank Name & Branch

Branch City  IFSC Code  11 digit MICR Code  9 digit

**BANDHAN MUTUAL FUND - ACKNOWLEDGMENT SLIP** (To be filled in by the investor.)

Application No.

Received, subject to realisation, verification and conditions

From

Stamp & Signature

**7 INVESTMENT & PAYMENT DETAILS** (Please refer to the Instruction No. E & J) (Please refer SID for Scheme Riskometer, Benchmark Riskometer, Plans and Sub-options)

Scheme Name	Bandhan Overnight Fund	Plan		Option		Payment mode	<input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Fund Transfer <input type="checkbox"/> OTM <input type="checkbox"/> RTGS/NEFT							
Amount (figures)						Cheque/DD/UTR/UMR No.		Cheque Date	D	D	M	M	Y	Y
Account No.						Account Type	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others	Please specify						
Bank & Branch Name														

**8 SWITCH\* - SWITCHES WILL HAPPEN ON THE CLOSING DATE OF NFO - Bandhan Multi-Factor Fund** \*Please read Instruction 'S'

I/We request you to switch existing units/amount from **Bandhan Overnight Fund** to **Bandhan Multi-Factor Fund** (subject to the Terms & Conditions of Bandhan Overnight Fund)

Amount ₹ in figure  Amount ₹ in words  OR Units  OR ☐ All Units

From	Bandhan Overnight Fund	Plan		Option		To	Bandhan Multi-Factor Fund	Plan		Option	
------	------------------------	------	--	--------	--	----	---------------------------	------	--	--------	--

**9 NOMINATION DETAILS** ☐ I/We wish to nominate ☐ I/We do not wish to nominate<sup>35</sup> I/We want the details of my/our nominee to be printed in the statement of account ☐ Name of Nominee(s) with% Nomination: ☐ Yes / No (Default)

Nominee Name & Address*	In case of Minor			Allocation %*
	Guardian Name	Relationship with the minor	Date of birth	
Nominee 1				
Nominee 2				
Nominee 3				

(a) \*Mandatory (b) Other Details (Guardian details to be furnished in case nominee is a minor) (c) \*\*For identification details investor can provide PAN, Aadhaar (last 4 digit), Driving license or Passport

Nominee 1	Identification Details**	Mobile*	Email ID*	Relationship with investor*
Nominee 2	Identification Details**	Mobile*	Email ID*	Relationship with investor*
Nominee 3	Identification Details**	Mobile*	Email ID*	Relationship with investor*

<sup>35</sup>OPT-OUT: I/We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in my / our folio.

 Sign Here →	First / Sole Applicant / Guardian	Second Applicant	Third Applicant
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**10 FATCA AND CRS DETAILS FOR INDIVIDUALS** (including Sole Proprietor) (Mandatory)

HUF & Non-Individual investors should mandatorily fill separate FATCA Form (Annexure II). The below information is required for all applicants / guardian

	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality		
First Applicant / Guardian			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others	Please specify	
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others	Please specify	
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others	Please specify	

Are you a tax resident (i.e. are you assessed for tax) in any other country outside India? ☐ YES ☐ NO (please tick ✓)

If "YES" please fill for ALL countries (other than India in which you are a Resident for tax purpose i.e. where you are a Citizen/ Resident/ Green Card holder/ Tax Resident in the respective countries.

	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other please specify)	Identification Type (TIN or other please specify)
First Applicant / Guardian				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Second Applicant				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Third Applicant				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

☐ Reason A → The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.

☐ Reason B → No TIN required (Select this reasons Only if the authorities of the country of tax residence do not require the TIN to be collected) ☐ Reason C → Others please state the reasons thereof :

Address Type of Sole /1st Holder			Address Type of 2nd Holder			Address Type of 3rd Holder		
<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business

Annexure I and Annexure II are available on the website of AMC i.e. [www.bandhanmutual.com](http://www.bandhanmutual.com) or at the Investor Service centres (ISCs) of Bandhan Mutual Fund

**11 KYC DETAILS** (Mandatory)**OCCUPATION** [Please tick (✓)]

	Private Sector Service	Public Sector Service	Government Service	Business	Professional	Agriculturist	Retired	Housewife	Student	Forex Dealer	Others
First Applicant / Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Please specify
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Please specify
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Please specify

**GROSS ANNUAL INCOME** [Please tick (✓)]

First Applicant / Guardian	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	OR Net worth (Mandatory for Non-Individuals) ₹ <input type="text"/> as on <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> as on (Not older than 1 year)
Second Applicant	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	OR Net worth ₹ <input type="text"/>
Third Applicant	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	OR Net worth ₹ <input type="text"/>

**OTHERS** [Please tick (✓)]

First Applicant / Guardian	For Individuals Please tick (✓) <input type="checkbox"/> I am Politically Exposed Person (PEP) <sup>A</sup> <input type="checkbox"/> I am Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable
Second Applicant	For Non-Individuals Please tick (✓) (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. IV(h)); (i) Foreign Exchange / Money Changer Services <input type="checkbox"/> Y <input type="checkbox"/> N (ii) Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Y <input type="checkbox"/> N (iii) Money Lending / Pawning <input type="checkbox"/> Y <input type="checkbox"/> N
Third Applicant	<input type="checkbox"/> Politically Exposed Person (PEP) <sup>A</sup> <input type="checkbox"/> Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable

**12 DECLARATION & SIGNATURES** (Please refer to the Instruction No. K)

I/We have read, understood and agree to comply with the terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act and Common Reporting Standards, statutory requirements prescribed by SEBI, AMFI, Prevention of Money Laundering Act, 2002 (PMLA), Privacy Policy of Bandhan AMC Limited available on the website of Bandhan Mutual Fund [www.bandhanmutual.com](http://www.bandhanmutual.com) and all applicable rules and regulations and hereby confirm that I/We have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding ₹ 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs / PIOs / FPIs only: I / We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines. I/We hereby provide my/our consent to Bandhan AMC Limited for (i) collecting, storing and usage of personal information for the purposes of processing my/our application and providing the services to which I/we have subscribed and for the purposes of meeting legal and regulatory requirements; (ii) receiving updates on promotional material and transaction related communication via mail, telecall, SMS, etc.

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

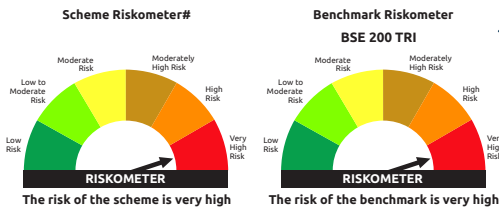
Instrument No.	Dated						Amount (₹)	Scheme
	D	D	M	M	Y	Y		Bandhan Multi-Factor Fund

Bandhan Multi-Factor Fund  
New Fund Offer Period : July 10, 2025 to July 24, 2025

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

- To create wealth over a long term.
- Investment predominantly in equity and equity related instruments based on an adaptive and evolving multi-factor quantitative model.

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



Application No. MFF

Transaction Slip for Existing Investors

DISTRIBUTOR / BROKER INFORMATION				TIME STAMPING
Name & Broker Code / ARN / RIA / PMRN Code#	Sub Broker / Sub Agent ARN Code	*EUIIN	Internal Code for Sub-broker/ Employee	
ARN- (ARN stamp here)	ARN-			

\*By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Bandhan Mutual Fund.

\*Please sign below in case the EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

SIGN HERE	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

MANDATORY	KYC compliance status (Please ✓)	<input type="checkbox"/> 1st Applicant	<input type="checkbox"/> 2nd Applicant	<input type="checkbox"/> 3rd Applicant	Folio No.														
	Name of the Sole/ First Unit Holder																		

<b>1 PURCHASE REQUEST</b> (Cheque/DD to be drawn in favour of "Bandhan Multi-Factor Fund"). In case you do not mention Plan and/or Option units will be allotted under default option as per SID/KIM.																													
Scheme Name	Bandhan Multi-Factor Fund				Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW-Reinvestment	<input type="checkbox"/> IDCW-Payout	<input type="checkbox"/> IDCW-Transfer*																	
PAYMENT MODE (Please ✓): <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Fund Transfer <input type="checkbox"/> OTM <input type="checkbox"/> RTGS / NEFT																													
Bank A/c No													A/c. Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR	<input type="checkbox"/> Others										
Cheque / DD / UTR No. / UMRN										Date		D	D	M	M	Y	Y	Amount (figures (₹))											
Drawn on Bank										Drawn on Branch & City																			
Payment Type (Please ✓) <input type="checkbox"/> Non-Third Party Payment <input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')																													
DEMAT ACCOUNT DETAILS (Mandatory for units in Demat Mode - Please ensure that the sequence of names as mentioned as given in folio, matches as per the Depository Details.)																													
NSDL: Depository Participant (DP) ID (NSDL only)										Beneficiary Account Number (NSDL only)										CDSL: Depository Participant (DP) ID (CDSL only)									

<b>2 SWITCH REQUEST</b> (Please refer to the SID of the scheme you are switching from and to)																				
FROM	Scheme Name	Bandhan										Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct						
	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	<input type="checkbox"/> IDCW Payout	<input type="checkbox"/> IDCW Reinvestment	<input type="checkbox"/> IDCW - Transfer*	<input type="checkbox"/> IDCW frequency													
Amount ₹		in figure				Amount ₹				in words				OR	Units	OR	<input type="checkbox"/> All Units			
TO	Scheme Name	Bandhan Multi-Factor Fund				Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW-Reinvestment	<input type="checkbox"/> IDCW-Payout	<input type="checkbox"/> IDCW-Transfer*							

(\*Please fill STP/SWP/IDCW Transfer Registration Form separately)

YOUR CONFIRMATION/DECLARATION

I/ We have read, understood and agree to comply with the terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act and Common Reporting Standards, statutory requirements prescribed by SEBI, AMFI, Prevention of Money Laundering Act, 2002 (PMLA), Privacy Policy of Bandhan AMC Limited available on the website of Bandhan Mutual Fund www.bandhanmutual.com and all applicable rules and regulations and hereby confirm that I/We have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding ₹ 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs / PIOs / FPIs only: I/ We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines. I/We hereby provide my/our consent to Bandhan AMC Limited for (i) collecting, storing and usage of personal information for the purposes of processing my/our application and providing the services to which I/we have subscribed and for the purposes of meeting legal and regulatory requirements; (ii) receiving updates on promotional material and transaction related communication via mail, telecall, SMS, etc.

SIGN HERE	Sole/First Applicant	Second Applicant	Third Applicant

ACKNOWLEDGEMENT SLIP

Received, subject to realisation, verification and conditions

Scheme	Bandhan Multi-Factor Fund										Time Stamping
Folio No.											
<input type="checkbox"/> ADDITIONAL PURCHASE <input type="checkbox"/> SWITCH											



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# Bandhan Multi-Factor Fund

## SIP & SIP-TOP UP REGISTRATION / RENEWAL



ARN- Distributor / RIA / PMRN Code#	ARN- Sub-Distributor Code	E EUIN No.	Internal Code for Sub-broker/ Employee
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#By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Bandhan Mutual Fund.  
Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of First / Sole Applicant /  
Guardian / Authorised Signatory

Please Tick (✓) ☐ SIP Registration ☐ SIP Renewal ☐ SIP with Top-up Registration

Please mention relevant SIP details below and also in the Bandhan Common Mandate (Bandhan OTM).

### UNIT HOLDER INFORMATION

Existing Folio Number  PAN

Name of the First Holder (Name and Date of Birth as per PAN)

### SYSTEMATIC INVESTMENT PLAN DETAIL (For Monthly / Quarterly frequency, choose any date from 1<sup>st</sup> to 31<sup>st</sup> of a given month)

Scheme **Bandhan Multi-Factor Fund** Plan  Option

Frequency Please (✓) ☐ Weekly Datewise (Transfer date will be 7<sup>th</sup>/ 14<sup>th</sup>/ 21<sup>st</sup>/ 28<sup>th</sup> of the month) ☐ Monthly (Default date 10<sup>th</sup>) ☐ Quarterly (Default date 10<sup>th</sup>)

SIP Day  SIP Period From  To  OR  40 Years Installment Amount (₹)  in figures

SIP TOP-UP (Optional) (Refer J (viii)) Registration for this facility is subject to the investor's bankers accepting the mandate for this registration. Frequency ☐ Half Yearly ☐ Yearly\* (Default) Amount ₹  in figures  (The Top-up amount should be ₹ 500 and multiples of ₹ 500 thereafter)

For SIP applications received during NFO, the SIP will start only after 30 days from the NFO allotment date.

### INITIAL SIP INSTALLMENT PAYMENT THROUGH (Please provide cheque for initial SIP Amount and fill below OTM for subsequent SIP installments.)

☐ My existing OTM registered to be used for initial & subsequent SIP instalments  (OR)

☐ Cheque No.  Cheque Date  Cheque Amount  Bank & Branch Name

### DEMAT ACCOUNT DETAILS (Applicable ONLY for investors who are willing to hold their investment in DEMAT form)

NSDL: Depository Participant (DP) ID (NSDL only)	Beneficiary Account Number (NSDL only)	CDSL: Depository Participant (DP) ID (CDSL only)
<input type="text"/>	<input type="text"/>	<input type="text"/>

I/ We have read, understood and agree to comply with the terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act and Common Reporting Standards, statutory requirements prescribed by SEBI, AMFI, Prevention of Money Laundering Act, 2002 (PMLA), Privacy Policy of Bandhan AMC Limited available on the website of Bandhan Mutual Fund www.bandhanmutual.com and all applicable rules and regulations and hereby confirm that I/We have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding ₹ 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs / PIOs / FPIs only: I / We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines. I/We hereby provide my/our consent to Bandhan AMC Limited for (i) collecting, storing and usage of personal information for the purposes of processing my/our application and providing the services to which I/we have subscribed and for the purposes of meeting legal and regulatory requirements; (ii) receiving updates on promotional material and transaction related communication via mail, telecall, SMS, etc.

First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant
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### Bandhan One Time Mandate (OTM)

UMRN  Date

Sponsor Bank Code  Utility Code

Tick (✓) ☒ CREATE ☐ MODIFY ☐ CANCEL I/We hereby authorize  Bandhan Mutual Fund to debit tick (✓) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other

Bank A/c. number

with Bank  IFSC  or MICR

an amount of (₹)  ₹

FREQUENCY ☒ Monthly ☒ Quarterly ☒ Half Yearly ☒ Yearly ☒ As & when presented DEBIT TYPE ☒ Fixed Amount ☒ Maximum Amount

PAN / Application No.  Mobile No.

Reference  Email ID

I agree for the debit mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule for charges of the bank.

### PERIOD

From	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
To	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Or	<input checked="" type="checkbox"/>	Until Cancelled					

Signature of Primary Account Holder  Signature of Account Holder  Signature of Account Holder

1.  Name as in bank records 2.  Name as in bank records 3.  Name as in bank records

- This is to confirm the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed & signed by me.
- I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorised the debit.



## TERMS AND CONDITIONS :

- 1) Bandhan Mutual Fund can register the attached 'One Time mandate' to facilitate collection of payments towards investments in Mutual Funds as directed by the investors.
- 2) The facility is made available to investors of Bandhan Mutual funds who subscribe to use this one time mandate for their intended investment collections only.
- 3) The Scheme Information Document (SID), Scheme Additional Information (SAI) and Key Information Memorandum, all Instructions, Addenda issued from time to time, as available on the Bandhan Mutual Funds' website, Risk Factors, Loads and all other information related to various requirements of the respective Scheme/Plan shall be understood and referred to before providing the mandate by the investor. It is deemed that the investor agrees to the terms and conditions of the respective chosen scheme as stipulated by AMC from time to time.
- 4) Bandhan MF shall map this mandate, after due acceptance from investor's bank, as one of the authorised payment modes in the RTA folio records for all investments in Bandhan Mutual Fund and the above mapping shall be purely based on automatic matching of PAN mentioned in the attached mandate with the first holder's PAN (Guardian's PAN for Minors) in investor's folios.
- 5) Bandhan MF, directly as or through its appointed aggregator (service provider) shall arrange to lodge only the duly valid Mandate with investor's bank under Automated Clearing House (ACH) Rules.
- 6) As per NPCI, mandate can be registered upto 40 years.
- 7) Any charges payable by the investor to his/her bank for registering and honoring this mandate will not be borne by Bandhan and for the same to be debited to bank account, the mandate contains necessary authorization.
- 8) Bandhan MF or its aggregator shall also facilitate collection of periodical or adhoc payments due from the Investor, (either for fresh purchase or additional purchase or SIP investments as the case may be) as per duly lodged and accepted mandate terms. This will be as per specific instructions received from Bandhan Mutual Fund for the desired adhoc/ periodical transactions instructions issued/conveyed to them directly by the investor through various permitted modes.
- 9) Bandhan MF shall ensure that under any circumstances, the funds will not be used other than for the intended purpose and Bandhan MF shall not have any title or ownership over the proceeds except for the interim period pending pass through to the Bandhan MF.
- 10) Bandhan MF shall be bound by rules and procedures prescribed by NPCI from time to time for this ACH Debit mandate collection services operated by them.
- 11) The investor cannot hold the Bandhan Mutual Fund or the aggregator responsible for any loss, if mandate is rejected or any of its transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any reason at or of the investor bank.
- 12) Bandhan MF will not be responsible or liable for nor be in default for reasons of any failure or delay in ensuring obligations under this facility, where such failure or delay is caused, in whole or in part, by any force majeure event (including network failures) which are beyond the reasonable control of Bandhan MF.
- 13) The investor clearly understands that this common ACH mandate provides for multiple debits on same settlement date to pay various underlying transactions for values, each of which shall be less or equal to the maximum amount specified in the relevant mandate. Accordingly, the investor shall ensure that the intended bank account remains funded well in advance of any given date to meet all his adhoc/periodical commitments for transactions under the relevant mandates. Investor shall note that his bank may charge service fees for any dishonor.
- 14) All the intended transactions will be presented on best efforts basis if received by and within the timelines agreed by the service provider and the decision of the investor's bank will be final in acceptance or rejection of any or all transaction.
- 15) Bandhan MF shall recover any wrongful credits afforded in investor's folios and for which notice/information is hereby waived.
- 16) The investor clearly understands that debit of funds for transactions using Bandhan One Time Mandate form will be subject to normal processing time taken for clearing such transactions through the ACH platform and in accordance with NPCI guidelines.
- 17) SIPs can be registered for a maximum period of 40 years.
- 18) All Applicants name and date of birth should be as per PAN.
- 19) In case the chosen SIP date is not available in a particular month, the SIP instalment will be processed on the last available calendar day of the month. If last available calendar day falls on a non-business day, then the SIP instalment will be processed on the next available business day.

**Toll free 1800 266 6688 / 1800 300 66688**

Available Between  
9:00 am - 6:00 pm on weekdays

Please note our investor  
service email id  
**[investormf@bandhanamc.com](mailto:investormf@bandhanamc.com)**

**[www.bandhanmutual.com](http://www.bandhanmutual.com)**

# Bandhan Multi-Factor Fund

## Registration Form for Systematic Transfer Plan



### DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN / RIA / PMRN	Sub Broker / Sub Agent ARN Code	*EUIIN	Internal Code for Sub-broker/ Employee
ARN- (ARN stamp here)	ARN-		

\*Please sign below in case the EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

#By mentioning RIA/ PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Bandhan Mutual Fund.

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction No. XIII). - I/We hereby confirm that the EUIIN box has been intentionally left blank by me/ us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. ☐

Signature of First / Sole Applicant /  
Guardian / Authorised Signatory

### EXISTING UNIT HOLDER INFORMATION (Please mention the PAN/PERN without which, this application form will be considered incomplete and is liable to be rejected.)

MANDATORY	Name of the First Holder										
	Folio No.	<input type="text"/>	PAN/PERN (mandatory)	<input type="text"/>	Enclosed	<input type="checkbox"/>	PAN/PERN Proof	<input type="checkbox"/>	KYC Compliant	<input type="checkbox"/>	
	KIN	<input type="text"/>	KYC Identification Number	<input type="text"/>							

### SYSTEMATIC TRANSFER PLAN (STP) (Please read overleaf instructions carefully)

FROM Scheme	Bandhan	Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW	<input type="checkbox"/> IDCW-Payout <input type="checkbox"/> IDCW - Reinvestment
TO Scheme	Bandhan Multi-Factor Fund	Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW-Reinvestment <input type="checkbox"/> IDCW-Payout <input type="checkbox"/> IDCW-Transfer	

### SYSTEMATIC TRANSFER PLAN - FIXED

<b>Transfer Frequency (Please tick (✓) any one of the below frequencies)</b> <input type="checkbox"/> Daily <input type="checkbox"/> Weekly - Daywise ( <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday) <input type="checkbox"/> Weekly - Datewise (Transfer date will be 7 <sup>th</sup> /14 <sup>th</sup> /21 <sup>st</sup> /28 <sup>th</sup> of the month) <input type="checkbox"/> Fortnightly (Transfer date will be 1 <sup>st</sup> /16 <sup>th</sup> of the month) <input type="checkbox"/> Monthly (Any day of the month except 29 <sup>th</sup> , 30 <sup>th</sup> & 31 <sup>st</sup> )	<b>SYSTEMATIC TRANSFER PLAN - CAPITAL APPRECIATION</b> <b>Transfer Frequency (Please tick (✓) any one of the below frequencies)</b> <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual Any day of the month except 29 <sup>th</sup> , 30 <sup>th</sup> & 31 <sup>st</sup> .
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Transfer Instalment ₹	<input type="text"/>	₹ in words	<input type="text"/>
STP Period	Start	<input type="text"/>	End
		<input type="text"/>	<input type="text"/>
		OR	No. of Installments
			<input type="text"/>

STP WILL START ONLY AFTER 10 DAYS FROM THE NFO ALLOTMENT DATE.

### DECLARATION & SIGNATURES

I/ We have read, understood and agree to comply with the terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act and Common Reporting Standards, statutory requirements prescribed by SEBI, AMFI, Prevention of Money Laundering Act, 2002 (PMLA), Privacy Policy of Bandhan AMC Limited available on the website of Bandhan Mutual Fund [www.bandhanmutual.com](http://www.bandhanmutual.com) and all applicable rules and regulations and hereby confirm that I/We have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding ₹ 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

For NRIs / PIOs / FPIs only: I / We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines. I/We hereby provide my/our consent to Bandhan AMC Limited for (i) collecting, storing and usage of personal information for the purposes of processing my/our application and providing the services to which I/we have subscribed and for the purposes of meeting legal and regulatory requirements; (ii) receiving updates on promotional material and transaction related communication via mail, telecall, SMS, etc.

First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant	POA Holder
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## INSTRUCTIONS

- The STP/ Cap STP/ SWP/ Cap SWP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box where boxes have been provided. The STP/ Cap STP/ SWP/ Cap SWP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of Bandhan Mutual Fund.
- Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferor/ Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of Bandhan Mutual Fund, brokers/distributors and also displayed at the Bandhan Mutual Fund website i.e. [www.bandhanmutual.com](http://www.bandhanmutual.com)
- Unitholders' names should match with the details in the existing folio number, failing which; the application is liable to be rejected.
- Investment through Distributors/ Agents is not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIDN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIDN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIDN is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIDN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. These requirements do not apply to Overseas Distributors. They also hold an EUIDN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected. Direct Investments Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Transferee Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- In respect of STP/ Cap STP/ SWP/ Cap SWP enrollments made in the Bandhan Mutual Fund Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the facility. For Scheme load structure, please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of Bandhan Mutual Fund or visit our website [www.bandhanmutual.com](http://www.bandhanmutual.com)
- Bandhan Mutual Fund / Bandhan AMC reserve the right to change/modify the terms and conditions of the STP/ Cap STP/ SWP/ Cap SWP. For the updated terms and conditions of STP, contact the nearest ISC or visit our website [www.bandhanmutual.com](http://www.bandhanmutual.com).

### SYSTEMATIC TRANSFER PLAN

- STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of Bandhan Mutual Fund (Transferor Scheme) can opt to transfer a fixed amount at regular intervals to designated open-ended schemes) of Bandhan Mutual Fund (Transferee Scheme). The STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme. The schemes are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Bandhan Mutual Fund for updated list.
- Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme, Units will be allotted under the same folio number.
- One STP Enrolment Form can be filled for one Scheme/Plan/ Option only.
- The minimum 6 number of instalments required under all frequencies.
- The application for enrollment for STP should be submitted at least 10 Days and not more than 90 days before the desired commencement date. In case the Start Date is mentioned but End Date is not mentioned, the application form is liable to be rejected. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- Capital Appreciation STP will be terminated / not processed if (i) On marking of lien or pledge of units in the source scheme (ii) On receipt of intimation of death of the unit holder.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP.
- Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.
- Units of Bandhan ELSS Tax Saver Fund (open-ended equity linked savings schemes with a lock-in period of 3 years) cannot be assigned / transferred / pledged/ redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.
- A confirmation message (SMS + email) for registration / rejection will be sent by CAMS (Registrar and Transfer Agent) to the investor once the registration has been completed / form has been rejected, as the case may be. The statement of account will be triggered on the STP installment date similar to a normal switch transaction.
- Change in target or source scheme will not be permitted. Any such request will be construed as de-registration from the existing facility and re-registration for the new facility in the new source / target scheme, as applicable. The tracking will commence post successful registration by CAMS (Registrar and Transfer Agent).
- Fixed STP Plan:
  - Offers unit holders the Fixed Systematic Transfer Plan facility at daily, weekly - Day wise (Transfer on every Monday), weekly - Datewise (Transfer date will be 7th, 14th, 21st, 28th of the month), fortnightly (Transfer date will be 1st, 16th of the month) and monthly (Any date except 29th, 30th, 31st of the month) intervals.
  - Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, the application form is liable to be rejected.
  - Unit holders are requested to refer the individual scheme information document (SID) for 'minimum subscription' and 'subsequent installment amount'.
  - In case there is no minimum amount available in the source scheme, the residual amount will be transferred to the Transferee Scheme.
  - If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date/ Day and the same will be considered for the purpose of determining the applicability of NAV.
- Capital Appreciation STP Plan:
  - The source scheme should have Growth option.
  - The date on which the request is given by the investor is entered in the system as commencement date. The capital appreciation will be calculated from the commencement date and the investor's opted start date.
  - Frequency: Monthly, Quarterly, Half yearly, Annual. The capital appreciation will be determined on the next business day if the 30th, 90th, 180th or 366th day turns out to be a non-business day for the switch-out scheme.
  - Monthly Option – Any day STP except for 29th, 30th & 31st; Quarterly Option – Any day STP except for 29th, 30th, 31st of the first month of each quarter which may start from any month; Half yearly Option – Any day STP except for 29th, 30th & 31st of the first month of each 6 month period, Annual - Any day STP except for 29th, 30th & 31st of the first month of a 12 month period.
  - If the commencement date is 15th December 2024 and if the investor provides the start date 1st January 2025, then capital appreciation for first trigger will be calculated between the commencement date (15th December 2024) and the investor's opted start date (1st January 2025)
    - For Monthly frequency the subsequent trigger date is 1st February 2025
    - For Quarterly Frequency the subsequent trigger date is 1st April 2025
    - For Half-yearly Frequency the subsequent trigger date is 1st July 2025
    - For Year yearly Frequency the subsequent trigger date is 1st January 2026
  - If the investor has not mentioned any date then the default date will be considered as 10th.
  - Minimum Capital Appreciation Transfer Amount: INR 500
  - There will be no upper limit on the Capital Appreciation Switch out amount.
  - The investor will have to mention the start and end date. The investor may choose to mention the start date and the number of installments. In case the start date is mentioned but end date is not mentioned and number of installments is not mentioned, the application will be registered for the minimum number of installments. In case the end date is mentioned but start date is not mentioned, the application will be registered after the expiry of 10 days from submission of the application from the default date i.e. 10th of every month / quarter / half year / annual provided the minimum number installments are met.
- The switch will be triggered only if the required minimum capital appreciation clause is achieved. If this is not the case as on the trigger date the switch for that respective month / quarter / half year / year will be skipped. There is no limitation on number of skips.
- If any trigger is skipped for a particular frequency due to the appreciation amount being less than the minimum amount, the subsequent tracking of the capital appreciation will continue with the amount as on the last executed STP.
- The calculation of capital appreciation will be done at a transaction level in the respective scheme and folio. For example: If the investor has opted for this facility (monthly frequency) and CAMS (Registrar and Transfer Agent) has registered the STP in their system on 1st January 2025. All subsequent lump sum purchases (including switch-ins) in the source scheme will be tracked from the date of purchase for a period till the next Cap STP date. If at an individual transaction level there has been a minimum appreciation of INR 500, then such a transaction will qualify for switch and accordingly the capital appreciation amount would be calculated and switched to the target scheme. For all qualifying transactions, the switch amount into the target scheme will be a single collective amount after adding transaction level appreciation for all qualifying transactions.

# Bandhan Multi-Factor Fund SYSTEMATIC WITHDRAWAL PLAN - REGISTRATION FORM



DISTRIBUTOR / BROKER INFORMATION				TIME STAMPING
Name & Broker Code / ARN / RIA	Sub Broker / Sub Agent ARN Code	*EUIIN	Internal Code for Sub-broker/ Employee	
ARN- (ARN stamp here)	ARN-			

\*Please sign below in case the EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

#By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Bandhan Mutual Fund.

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction No. XIII). – I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of First / Sole Applicant /  
Guardian / Authorised Signatory

EXISTING UNIT HOLDER INFORMATION (Please mention the PAN/PERN without which, this application form will be considered incomplete and is liable to be rejected.)				
MANDATORY	Name of the First Holder			
	Folio No.		PAN/PERN (mandatory)	Enclosed <input type="checkbox"/> PAN/PERN Proof <input type="checkbox"/> KYC Compliant

<input type="checkbox"/> SWITCH CUM SYSTEMATIC WITHDRAWAL PLAN	<input type="checkbox"/> SYSTEMATIC WITHDRAWAL PLAN
--	---

SWITCH OPTION (To be filled along with SWP section below)				
I wish to switch	₹	OR	Units	
FROM Scheme	Bandhan			Plan <input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment <input type="checkbox"/> IDCW Transfer <input type="checkbox"/> IDCW Frequency			
TO Scheme	Bandhan Multi-Factor Fund	Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option <input type="checkbox"/> Growth <input type="checkbox"/> IDCW-Reinvestment <input type="checkbox"/> IDCW-Payout <input type="checkbox"/> IDCW-Transfer*

SYSTEMATIC WITHDRAWAL PLAN				
Scheme	Bandhan Multi-Factor Fund	Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option <input type="checkbox"/> Growth <input type="checkbox"/> IDCW-Reinvestment <input type="checkbox"/> IDCW-Payout <input type="checkbox"/> IDCW-Transfer*
SWP Period	Start	End	(If End date is not mentioned SWP will be effected till funds are available)	
Option (select ANY ONE option)	Frequency			
<input type="checkbox"/> Fixed Amount	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual			
<input type="checkbox"/> Percentage Withdrawal of Specified Amount	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual			
	Specified Amount (Minimum ₹ 50,000/-)	₹ (in figures)	₹ (in words)	
<input type="checkbox"/> Capital Appreciation**	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual			
	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> Others			
	<input type="checkbox"/> 5% p.a. <input type="checkbox"/> 7% p.a. <input type="checkbox"/> 9% p.a. <input type="checkbox"/> Other (Not less than 5%)			
	N. A.			

SWP SHALL COMMENCE ONLY AFTER 10 DAYS FROM THE NFO ALLOTMENT DATE.

\*Capital Appreciation : Start date for Capital appreciation under SWP is the date from which capital appreciation, if any, will be calculated till the first withdrawal date. \*\*Refer instructions

DECLARATION & SIGNATURES			
<p>I/We have read, understood and agree to comply with the terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act and Common Reporting Standards, statutory requirements prescribed by SEBI, AMFI, Prevention of Money Laundering Act, 2002 (PMLA), Privacy Policy of Bandhan AMC Limited available on the website of Bandhan Mutual Fund www.bandhanmutual.com and all applicable rules and regulations and hereby confirm that I/We have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding ₹ 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs / PIOs / FPIs only: I / We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines. I/We hereby provide my/our consent to Bandhan AMC Limited for (i) collecting, storing and usage of personal information for the purposes of processing my/our application and providing the services to which I/we have subscribed and for the purposes of meeting legal and regulatory requirements; (ii) receiving updates on promotional material and transaction related communication via mail, telecall, SMS, etc.</p>			
First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant	POA Holder

## ACKNOWLEDGMENT - SYSTEMATIC WITHDRAWAL PLAN - REGISTRATION FORM



Name of the First Holder	Folio No.		
SWP Scheme	Plan	Option	
Frequency	Date	Amount (₹) / Percentage	STAMP & SIGNATURE

## INSTRUCTIONS

### GENERAL INSTRUCTIONS

1. SWP facility is available only for units held / to be held in Non - Demat Mode in the Scheme. Currently it is available for all debt as well as equity schemes. (SWP from Bandhan Tax Advantage (ELSS) Fund is subject to completion of 3 years from the date of allotment of the respective units.) However, the schemes are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Bandhan Mutual Fund for updated list.
2. Please read the Key Information Memorandum and the terms of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form.
3. New Investors who wish to enroll for SWP are required to fill the SWP enrolment form along with the Scheme Application Form. Existing unit holders should provide their Folio Number.
4. If SWP falls on a Non-Business Day or on a date which is not available in a particular month, the SWP will be processed on the immediate next Business Day.
5. In case none of the frequencies have been selected then Monthly frequency shall be considered as the Default frequency (except Capital Appreciation plan).
6. In case no date is mentioned, 10th will be default date. In case no month is mentioned, 13th month will be the starting month.
7. Minimum number of instalments for SWP Facility for all frequencies shall be 6.
8. In case the number of instalments or SWP End Date is not specified, SWP will be effected till funds are available.
9. The SWP will terminate automatically if all the units are withdrawn from the folio, or if the enrollment period expires; whichever is earlier.
10. The applicant may choose to discontinue the SWP facility at any time, by providing a written request at their nearest Bandhan AMC Branch / CAMS Investor Service Centre.
11. All requests for discontinuing Systematic Withdrawal Plans (SWP) shall be subject to an advance notice of 10 days' prior the next withdrawal date.
12. The unitholder should submit the duly filled in SWP Enrolment Form minimum 10 days before the first withdrawal date.
13. Unitholders must use separate 'SWP' enrolment forms for different Schemes/Plans/Options.
14. Commencement date is the date from which the first withdrawal will commence.
15. If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and SWP will continue.
16. If there is nil balance on the SWP date on 6 consecutive due dates, the SWP will be automatically terminated and there will not be any further trigger.
17. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWP.
18. <sup>§</sup>SWP facility through Capital Appreciation Option are available ONLY for 'GROWTH' option of a selected scheme.
19. Bank Account for Payout: In order to protect the interest of Unitholders from fraudulent encashment of redemption / IDCW cheques, as per SEBI mandate, redemption / withdrawal proceeds under the SWP will be paid by forwarding a cheque or by directly crediting the Bank Account registered in the Scheme on the date of each withdrawal.
20. SWP will be automatically terminated if all units from the Scheme are pledged or upon receipt of intimation of death of the unit holder.
21. Unitholders can choose to apply for SWP directly from funds available in their folio OR by effecting switch and then subsequent SWP, by selecting the appropriate check-box.
22. Weekly SWP option available only in Bandhan Liquid Fund-Growth Option.
23. Weekly IDCW pay-out option is available only in Bandhan Liquid Fund.

### A. SWITCH CUM SYSTEMATIC WITHDRAWAL PLAN:

- i. Facility is provided to investors for a one-time switch from 'source' scheme (already available in folio) to a 'target' scheme, so as to enable them to initiate SWP from 'target' scheme.

- ii. SWP (Fixed amount or percentage withdrawal or capital appreciation) will be processed from the 'target' scheme. i.e. 'target' scheme under switch facility should be the same as 'source' scheme under SWP facility. In case they differ, or is not mentioned, the request will be declined.
- iii. SWP will be based on the outstanding amount in 'target' scheme (if existing investment is available in 'target' scheme, that also will be accounted).
- iv. Investors can opt for this facility and withdraw their investments systematically on Monthly/ Quarterly/ Half Year/Yearly basis. Withdrawals will be made/ effected on the date chosen for the selected frequency and would be treated as redemptions.
- v. The SWP start date shall be at least 7 working days after the date of switch-in transaction.

### B. PERCENTAGE WITHDRAWAL PLAN:

- i. Facility is provided to investors for withdrawal of an amount, as a percentage of the specified amount, on Monthly/Quarterly/Half Year/Yearly basis. Withdrawals will be made/effected on the date chosen for the selected frequency and would be treated as redemptions.
- ii. In case a percentage has not been opted by the investor, 7% would be considered as default.
- iii. The % will have to be in multiples of 1% and minimum SWP should amount to ₹ 200 and above.

### C. CAPITAL APPRECIATION PLAN:

- i. SWP under this plan is available for Monthly/ Quarterly/ Half Yearly / Annual intervals.
- ii. This plan is ONLY available from a GROWTH option of a scheme.
- iii. The capital appreciation, if any, will be calculated (subject to completion of lock-in/ pledge period, if any), from the commencement date of SWP under the folio, till the first SWP withdrawal date.
- iv. Subsequent capital appreciation, if any, will be the capital appreciation\* between the previous SWP date\*\* (where redemption has been processed and paid) and the next SWP withdrawal date. Provided such capital appreciation is minimum ₹ 200, on each withdrawal date.
- v. In case the SWP dates fall on a holiday or fall during a Non Business Day, the next Business Day will be deemed as the SWP withdrawal date. Capital appreciation, if any, in such cases will be calculated upto such deemed withdrawal date.
- vi. In case of redemption, capital appreciation will be computed on the balance units post redemption.
- vii. In case of interim additional purchase, capital appreciation will be calculated from the date of additional purchase for the units additionally purchased between two SWP dates.
- viii. Unitholders should note that in the event of there being no capital appreciation, no withdrawal / payment will be effected. If there is nil balance on the Cap SWP date on 6 consecutive due dates, the system will automatically cease the SWP and there will not be any further trigger.

### D. FIXED AMOUNT PLAN:

- i. Facility is provided to investors for withdrawal of a fixed amount, on Monthly/ Quarterly/ Half Year/ Yearly basis, on the specified date. Withdrawals will be made/effected on the date chosen for the selected frequency and would be treated as redemption.
- ii. Fixed Plan is available for BOTH Growth and IDCW Option under the selected scheme.
- iii. Unitholders under the Fixed Plan can redeem (subject to completion of lock-in/ pledge period, if any), under each Scheme / Plan / Option a minimum of ₹ 200 and in multiples of ₹ 100 thereafter.
- iv. Commencement date for Fixed Plan, is the date from which the first withdrawal will commence.



**UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER:**

1) I/We hereby undertake that, I/we have read the instructions contained in this Application Form and Scheme Information Document (SID) and Statement of Additional Information (SAI) I am/ we are an eligible ASBA Applicant/s as per the applicable provisions of the SEBI Circular no. SEBI / C/D / IL/ DIP / 34 / 2008 / 30 / 7 dated July 30 2008. 2) In accordance with provisions of ASBA in the SEBI Circular no. SEBI / IL/ D/ CRR No. 18 / 198647 / 2010 dated March 15, 2010 and as disclosed in the SAI / SAI, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all acts as are necessary to make an application in the New Fund Offer, including uploading of bid, blocking the amount to the extent mentioned in 'X' above in "DETAILS OF BANK ACCOUNT" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Fund / Scheme account on receipt of instructions from the Registrar to the Fund / Scheme after finalisation of the basis of allotment, entitling me/us to receive Units on such transfer of funds etc. (b) Registrar to the Fund / Scheme to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Scheme account. 3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application. 4) If the DP ID, Beneficiary or PAN furnished by me/us above is incorrect or incomplete or not matching with the depository records, my/ our application shall be rejected and Bandhan Mutual Fund or SCSB shall not be liable for losses, if any.

SIGNATURE OF THE APPLICANT/S	SIGNATURE OF BANK ACCOUNT HOLDER(S)
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**Bandhan Multi-Factor Fund**  
**NFO : ASBA FORM**



<b>Date :</b>	<b>Application Number :</b>
<b>Bandhan Multi-Factor Fund</b>	<b>Amount Blocked (₹) :</b>
<p>All future communication in connection with Applications made in this Issue should be addressed to the SCSB quoting the full name of the Sole/First Applicant, Application number, Investor's Depository Account Details, application amount, date of application form, and the account number from where application amount was blocked.</p> <p>Note: Only application registered on the electronic bidding system will be considered for allocation. Therefore, kindly ensure that you get a Transaction Registration Slip/ Order number confirming upload of your application, from the SCSB.</p>	<b>Bank Account no. :</b>
	<b>SCSB (Bank and Branch) :</b>
	<b>Name of Sole/ First Applicant :</b>
	<b>Date &amp; Time of Submission :</b>

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# Details of Ultimate Beneficial Owner including additional FATCA & CRS information (For Non-Individuals / Legal Entity) (Form 1B)

(All fields are mandatory, please consult your professional tax advisor for further guidance on your tax residency)



Name of the entity

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office  
\*Address of residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

PAN  Date of incorporation

City of incorporation  Country of incorporation

Entity Constitution Type ☐ Partnership Firm ☐ HUF ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP/BOI ☐ Trust ☐ Limited Liability Partnership ☐ Artificial Juridical Person  
(Please ✓ as appropriate) ☐ Liquidator ☐ Public Charitable Trust ☐ Religious Trust ☐ Unincorporated association / body of Individuals ☐ Private Trust ☐ Others

Please tick the applicable tax resident declaration:

1. Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number <sup>®</sup>	Identification Type (TIN or Other, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

<sup>®</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent<sup>®</sup>.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here  (Refer Instruction No. viii)

## ADDITIONAL KYC INFORMATION

\*Gross Annual Income (₹) [Please tick (✓)] ☐ Below 1 Lacs ☐ 1 Lacs - 5 Lacs ☐ 5 Lacs-10 Lacs ☐ 10 Lacs-25 Lacs ☐ 25 Lacs-1 Crore ☐ 1 Crore-5 Crore ☐ 5 Crore-10 Crore ☐ above 10 Crore

\*Net-worth (Mandatory for Non-Individuals) ₹  as on  (Not older than 1 year) \*Mandatory

In case of business / profession, indicate the details (including nature of goods/ services dealt in)

Non-Individual Investors involved/ providing any of the mentioned services

☐ Foreign Exchange / Money Changer Services ☐ Gaming/Gambling/Lottery/Casino Services ☐ Money Lending / Pawning ☐ None of these

## FATCA & CRS DECLARATION

### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, ☐ Global Intermediary Identification Number (GIIN)

Financial institution<sup>3</sup> ☐ Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

or  
Direct reporting NFE<sup>4</sup> ☐ Name of sponsoring entity

(please tick as appropriate)

GIIN not available (please tick as applicable)

☐ Applied for

If the entity is a financial institution

☐ Not required to apply for (please specify 2 digits sub-category)

☐ Not obtained - Non-participating FI

### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company OR <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/>
3	Is the Entity an active <sup>1</sup> Non Financial Entity (NFE) No <input type="checkbox"/>	Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part D)
4	Is the Entity a passive <sup>2</sup> Non Financial Entity (NFE) No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business <input type="text"/>

<sup>1</sup>Refer 2 of Part D | <sup>2</sup>Refer 3(ii) of Part D | <sup>3</sup>Refer 1(i) of Part D | <sup>4</sup>Refer 3(vi) of Part D |

...Continued Overleaf

## BANDHAN MUTUAL FUND - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)



Received, subject to realisation, verification and conditions, form for application KYC Details, FATCA and CRS declarations for Non Individual Accounts.

From

In Folio No.

On Date

Stamp & Signature

# DECLARATION

## UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Number for EACH controlling person(s). (Please attach additional sheets if necessary. Owner- documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form WB BENE (Refer 3(vi) of Part C)

### UBO / Controlling Person(s) details

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? ☐ Yes ☐ No

☐ If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

☐ If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) is to be provided below.

Details	UBO1/Senior Managing Official (SMO)	UBO2	UBO3
Name of the UBO/SMO <sup>1</sup>			
UBO / SMO PAN <sup>2</sup> For Foreign National, TIN to be provided]			
% of beneficial interest <sup>3</sup> .	<input type="checkbox"/> >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO)	<input type="checkbox"/> >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO)	<input type="checkbox"/> >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO)
UBO/SMO Country of Tax Residency <sup>4</sup> .			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number <sup>5</sup> .			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth <sup>6</sup>	Place of Birth Country of Birth	Place of Birth Country of Birth	Place of Birth Country of Birth
UBO / SMO Nationality			
UBO / SMO Date of Birth <sup>7</sup>	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
UBO / SMO PEP <sup>8</sup>	<input type="checkbox"/> Yes-PEP <input type="checkbox"/> Yes-Related to PEP <input type="checkbox"/> N-Not a PEP	<input type="checkbox"/> Yes-PEP <input type="checkbox"/> Yes-Related to PEP <input type="checkbox"/> N-Not a PEP	<input type="checkbox"/> Yes-PEP <input type="checkbox"/> Yes-Related to PEP <input type="checkbox"/> N-Not a PEP
UBO / SMO Address [include City, Pincode, State, Country]	Address : City : Pincode : State : Country :	Address : City : Pincode : State : Country :	Address : City : Pincode : State : Country :
UBO/SMO Address	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
UBO / SMO Father's Name			
UBO / SMO Occupation	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others
SMO Designation <sup>9</sup>			
UBO / SMO KYC Complied?	<input type="checkbox"/> Yes <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	<input type="checkbox"/> Yes <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	<input type="checkbox"/> Yes <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.
BEN2 Form or any other relevant supporting documents as applicable**	<input type="checkbox"/> Attached	<input type="checkbox"/> Attached	<input type="checkbox"/> Attached

# Mandatory column. Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory. \*Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited. \*\* Documentary proof for UBO.

### FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114 F to 114H as part of the Income-tax Rules 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US tax Identification Number. # It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If No TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**CERTIFICATION** ☐ I/ We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

**DECLARATION** ☐ I/We hereby acknowledge and confirm that the information provided above is/are true, correct and complete to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/we shall be liable for it. I/We also undertake to keep you informed immediately in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees, agents / service providers, other SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial authorities / agencies, the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Name			
Designation			
Signature	Signature	Signature	
Date	D D M M Y Y Y Y	Place	

Toll free 1800 266 6688 / 1800 300 66688  
Available Between  
9:00 am - 6:00 pm on weekdays

Please note our investor  
service email id  
investormf@bandhanamc.com

www.bandhanmutual.com

## PART D FATCA Instructions & Definitions

### 1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- **Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.
- **Custodial institution** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
  - The three financial years preceding the year in which determination is made; or
  - The period during which the entity has been in existence, whichever is less.

#### Investment entity is any entity:

- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
  - Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
  - Individual and collective portfolio management; or
  - Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

OR

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- The three-year period ending on 31 March of the year preceding the year in which the determination is made;

OR

- The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

### FI not required to apply for GIIN:

#### A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

### 2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

#### a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

#### b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

### c. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> <li>an Investor Protection Fund referred to in clause (23EA);</li> <li>a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ol>

### 3. Other definitions

#### (i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

#### (ii) Passive NFE

The term passive NFE means

- any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- an investment entity defined in clause (b) of these instructions
- a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

#### (iii) Passive income

The term passive income includes income by way of:

- IDCW,
- Interest
- Income equivalent to interest,
- Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE



## PART D FATCA Instructions & Definitions (Contd.)

- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

### (iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

#### (A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person - other means
03	CP of legal person - senior managing official
04	CP of legal arrangement - trust-settlor
05	CP of legal arrangement - trust-trustee
06	CP of legal arrangement - trust-protector
07	CP of legal arrangement - trust-beneficiary
08	CP of legal arrangement - trust-other
09	CP of legal arrangement - Other-settlor equivalent
10	CP of legal arrangement - Other-trustee equivalent
11	CP of legal arrangement - Other-protector equivalent
12	CP of legal arrangement - Other-beneficiary equivalent
13	CP of legal arrangement - Other-other equivalent
14	Unknown

### (v) Specified U.S. person - A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;

- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664© of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045© of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

### (vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

### (vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

### (viii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

# KEY INFORMATION MEMORANDUM

## Bandhan Multi-Factor Fund

(An open ended equity scheme investing based on an adaptive and evolving multi-factor quantitative model theme)

<b>Investment Objective:</b>	The scheme seeks to generate medium to long term capital appreciation by investing predominantly in equity and equity related instruments selected based on a multi-factor quantitative model. Disclaimer: There is no assurance or guarantee that the investment objective of the scheme will be realised.			
<b>Scheme Code</b>	BNDN/O/E/THE/25/05/0085			
<b>Asset Allocation Pattern of the scheme</b>	The asset allocation under the scheme will be as follows:			
	<b>Instruments</b>	<b>Indicative Allocation (% of Total Assets)</b>		
		<b>Minimum</b>	<b>Maximum</b>	
	Equity & equity related instruments selected based on multi-factor quantitative model theme	80%	100%	
	Other equities & equity related securities	0%	20%	
	Debt Securities and Money Market Instruments (including Government securities, Securitised debt)	0%	20%	
	Units issued by REITs & InvITs	0%	10%	
	Investment in Securities Lending - up to 20% of the total assets with maximum single counter party exposure restricted to 5% of the total assets. Subject to SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Clause 12.11 of SEBI Master Circular, as amended from time to time, the Fund can engage in securities lending and borrowing. Securities lending means lending a security to another person or entity for a fixed period of time, at a negotiated compensation. The security lent will be returned by the borrower on expiry of the stipulated period. The security lent will be returned by the borrower on expiry of the stipulated period up to 20% of the total assets with maximum single counter party exposure restricted to 5% of the total assets.			
	Exposure in Equity Derivatives (other than for hedging purpose) - up to 50% of total equity assets.			
	In line with para 12.18 of SEBI Master Circular, Gross Exposure to Repo of Corporate Debt Securities – up to the extent permitted by the Regulations (currently up to 10% of net assets of the scheme, subject to change in line with the regulations from time to time).			
	The Scheme shall invest in securitized debt - up to 40% of the debt assets.			
	The Scheme may engage in short selling of securities in accordance with the guidelines / regulations issued by SEBI. Short sale of securities means selling of securities without owning them. Engaging in short sale of securities is subject to risks related to fluctuations in market price, and settlement/liquidity risks.			
	#Money Market instruments includes commercial papers, commercial bills, Tri- party repos, treasury bills, Government securities having residual maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.			
	As per Clause 12.24 of SEBI Master Circular, the cumulative gross exposure through equity and equity related instruments, debt and money market instruments, derivative, repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.			
	Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets which includes Cash, Government Securities, T-bills and Repo on Government Securities.			
	Pursuant to Clause 12.25.3 of SEBI Master Circular and SEBI Letter to AMFI dated November 03, 2021, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:			
	a) Government Securities			
	b) T-Bills and			
	c) Repo on Government securities.			
	In terms of SEBI Circular Dated February 27, 2025, AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available.			
	The scheme will not invest in the following:			
	Credit default swaps;			
	Debt Instruments having Structured Obligations / Credit Enhancements as specified in Clause 12.1.1 of SEBI Master Circular;			
	Debt Instruments with Special Features (AT1 and AT2 Bonds) as stated in Clause 9.4 of SEBI Master circular as amended from time to time;			
	Commodity Derivatives,			
	Debt Derivatives instrument			
	Foreign securitized debt			
	Foreign /Overseas securities			
	<b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars)			
	<b>Sr. No.</b>	<b>Type of Instrument</b>	<b>Percentage of exposure</b>	<b>Circular references</b>
	1.	<b>Securities Lending</b>	up to 20% of the total assets with maximum single counter party exposure restricted to 5% of the total assets.	Para 12.11 of SEBI Master Circular
	2.	<b>Equity Derivatives for non- hedging purposes</b>	up to 50% of total equity assets	
	3.	<b>Securitized Debt</b>	up to 40% of the debt assets	
	4.	<b>Overseas Securities</b>	Not Applicable	Para 12.19 of SEBI Master Circular
	5.	<b>ReITS and InVITS</b>	Upto 10% of the total assets	Clause 13 of Seventh Schedule of SEBI Mutual Funds Regulations, 1996
	6.	<b>AT1 and AT2 Bonds (debt instruments with special features)</b>	Not Applicable	Para 12.2 of SEBI Master Circular
	7.	<b>Any other instrument</b>	Gross Exposure to Repo of Corporate Debt Securities - up to the extent permitted by the Regulations (currently up to 10% of net assets of the scheme, subject to change in line with the regulations from time to time).	Para 12.18.1.1 of SEBI Master Circular

	<p><b>Change in Investment Pattern</b></p> <p><b>Rebalancing due to Short Term Defensive Consideration</b></p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Clause 1.14.1.2 of SEBI Master circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> <p><b>Rebalancing due to Passive Breaches</b></p> <p>Pursuant to clause 2.9 of SEBI Master circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Clause 2.9 of SEBI Master circular.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.</p>												
<b>Investment Strategy</b>	<p>Bandhan Multi-Factor Fund is an open-ended thematic scheme that adopts a data-driven investment approach, leveraging a range of widely recognized quantitative factors. The goal is to construct a well-diversified portfolio, based on multiple factors, primarily consisting of large and mid-cap companies, aiming to maximize returns while effectively managing risk. The fund utilizes a proprietary multi-factor quantitative model.</p> <p>The model focuses on core factors such as Momentum, Low Volatility, Value, Quality, and Size, among others - each chosen for its strong academic foundation and empirical support. These factors are used to identify stocks to deliver superior risk-adjusted returns over time. Factors are broad, persistent drivers of return that have historically proven to be enduring. Individual factors tend to outperform at different points of time in the economic cycle. A multi-factor quantitative model's premise is on combining fundamental factors and behavioural factors to achieve a more consistent return across market and economic cycles.</p> <p>Multi-factor investing is designed to harness incremental returns while seeking to manage risks. The broad characteristics of the factors are as follows:</p> <ul style="list-style-type: none"> <li>• <b>Momentum:</b> The momentum factor attempts to capture excess returns to stocks with stronger past performance.</li> <li>• <b>Low Volatility:</b> Low volatility investing seeks to build a portfolio of stocks that exhibits less variability than the broad market. This stability is generally attractive to investors seeking to reduce risk of the portfolio.</li> <li>• <b>Value:</b> The value factor attempts to capture excess returns to stocks that have low prices relative to their fundamental value.</li> <li>• <b>Quality:</b> The quality factor attempts to capture excess returns to stocks that are characterized by low debt, stable earnings growth, and other metrics.</li> <li>• <b>Size:</b> The size factor reflects the tendency for lower market cap companies to outperform larger companies over the long term.</li> </ul> <p>By blending multiple factors that perform differently in different market environments, this strategy will endeavor to mitigate concentration risk and enhance overall portfolio stability. The commonly used metrics in each of the core factors are as follows:</p> <table border="1"> <tr> <th>Core Factor</th><th>Metrics</th></tr> <tr> <td>Momentum</td><td>Stock Returns, Moving Averages</td></tr> <tr> <td>Low Volatility</td><td>Standard deviations, Price to Earnings</td></tr> <tr> <td>Value</td><td>Earnings to Price ratio (E/P), Book Value to Price (B/P), Sales to Price (S/P), and Dividend Yield</td></tr> <tr> <td>Quality</td><td>Return on equity, Debt to equity, and Earnings variability</td></tr> <tr> <td>Size</td><td>Large, Mid and Small Cap</td></tr> </table> <p>The above list is for illustrative purposes only.</p> <p><b>Portfolio Construction:</b></p> <p>The model proposes to construct a portfolio of the top ranked stocks in each of the five factors selected from a universe of top 250 companies (Nifty Top 100 and next 150 which makes up the mid cap universe), so that there is a combination of Quality, Growth, Value, Size and Momentum styles to create a multi-factor model. Though the weightage of each factor would remain equal, the proprietary model is used to determine allocation to individual stocks based on their scores in each of the individual factors. However, during some cycles, based on market conditions, one or more factors may tend to dominate the factor allocation model.</p>	Core Factor	Metrics	Momentum	Stock Returns, Moving Averages	Low Volatility	Standard deviations, Price to Earnings	Value	Earnings to Price ratio (E/P), Book Value to Price (B/P), Sales to Price (S/P), and Dividend Yield	Quality	Return on equity, Debt to equity, and Earnings variability	Size	Large, Mid and Small Cap
Core Factor	Metrics												
Momentum	Stock Returns, Moving Averages												
Low Volatility	Standard deviations, Price to Earnings												
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Quality	Return on equity, Debt to equity, and Earnings variability												
Size	Large, Mid and Small Cap												
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p><b>Scheme specific risk factors</b></p> <p>The Scheme proposes to invest in a diversified portfolio of equity and equity related instruments by screening, selecting and weighting stocks based on the model. This model will factor in various fundamental, technical, quantitative and qualitative factors. There is no guarantee that the factor model will generate higher returns as compared to the benchmark.</p> <p><b>Risks associated with Capital Markets or Equity Markets</b></p> <ol style="list-style-type: none"> <li>1. Investing in a sectoral/ thematic fund is based on the premise that the fund will seek to invest in companies belonging to a specific sector/ theme. To this extent investment universe of the fund will be restricted as compared to the broader diversified market.</li> <li>2. Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market or within the company may occur, both of which may adversely affect investment results. Thus, investing in a sector/ thematic fund could involve potentially greater volatility and risk.</li> <li>3. Excessive competition from domestic as well as international players will have a significant bearing on the sector.</li> <li>4. 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.</li> <li>5. The Scheme proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities' purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities.</li> <li>6. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.</li> <li>7. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in the receipt of proceeds from the sale of securities. The NAV of the Scheme(s) can go up and down because of various factors that affect the capital markets in general.</li> </ol>												

	<p>8. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the Regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.</p> <p>For details on risk factors and risk mitigation measures, please refer SID.</p>																																						
Plans and Options	<p>The Scheme has two Plans - <b>Regular Plan &amp; Direct Plan</b>, with a common portfolio and separate NAVs.</p> <p>Each of the Plans offer Growth &amp; Income Distribution cum capital withdrawal Option<sup>^</sup>. Income Distribution cum capital withdrawal Option (IDCW) under both the Plan(s) offer Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option &amp; Transfer of Income Distribution cum capital withdrawal option (from Equity Schemes to Debt Schemes Only).</p> <p><sup>^</sup>the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>Default option: The investors must clearly indicate the Option/facility (Growth or IDCW / Reinvestment of IDCW or Payout of IDCW or transfer of IDCW) 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 for all the plans of the scheme. Within IDCW if the investor does not select any facility, then default facility shall be Reinvestment of IDCW.</p> <p>For further disclosure on default plans and options, kindly refer SAI.</p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "<b>Bandhan Multi-Factor Fund - Direct Plan</b>". Investors should also indicate "Direct" in the ARN column of the application form.</p> <p><b>Treatment of applications under "Direct" / "Regular" Plans:</b></p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>AMC shall ensure that before accepting any business from any MFD, such a MFD is duly empaneled with the AMC. Transactions received, if any, from / under the ARN of a non-empaneled MFD may be processed under Direct Plan, with prompt intimation to the non-empaneled MFD, and the investor.</p> <p>In cases of wrong/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>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.</p> <p>Investors are requested to note that any change in Income Distribution cum capital withdrawal sub-option (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) due to additional investment done under Income Distribution cum capital withdrawal option or on the basis of a request received from the investor, will be applicable to all existing units in the Income Distribution cum capital withdrawal option of the concerned scheme under respective folio. However, this provision shall not be applicable to transactions undertaken/ units held in demat mode.</p> <p>Both the Plans will have a common portfolio. The Face value of the Units is ₹10/- per unit.</p>			Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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	6	Direct	Regular	Direct Plan																																			
	7	Mentioned	Regular	Regular Plan																																			
	8	Mentioned	Not Mentioned	Regular Plan																																			
Applicable NAV (after the scheme opens for subscriptions)	<p>Subscription facility is available on a continuous basis.</p> <p><b>A. Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):</b></p> <ol style="list-style-type: none"><li>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.</li><li>In respect of valid applications received after 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the Scheme either on same day or before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</li><li>Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day - i.e available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li><li>In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts.</li></ol> <p>The aforesaid provisions shall also apply to systematic transactions i.e Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal record date.</p> <p><b>B. For Redemption/Switch-outs:</b></p> <p>In respect of valid applications received upto 3.00 pm by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3.00 pm by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>																																						
	Minimum Application Amount/ Number of Units	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Redemption</b>																																			
		₹ 1000/- and in multiples of ₹ 1/- thereafter	₹ 1000/- and in multiples of ₹ 1/- thereafter	₹ 500/- or the account balance of the investor, whichever is less																																			
		SIP	₹100/- and in multiples of ₹1/- thereafter [minimum 6 installments]																																				
		SWP	₹ 200/- and any amount thereafter																																				
	STP (in)	₹ 500/- and any amount thereafter																																					
Despatch of Redemption Request	Redemption: Within 3 (three) working days of the receipt of the redemption request at the authorised centre of Bandhan Mutual Fund.																																						
Benchmark Index	<p>BSE 200 TRI</p> <p>As the Scheme will seek to invest in equity and equity-related securities of company based on an multi-factor quantitative model. Therefore, a broad market index is selected which accounts for a large section of the Indian market capitalization and covers major sectors. Additionally, BSE 200 TRI forms part of the Tier I benchmark of the AMFI-approved list for the thematic fund (Multi-Factor Theme).</p> <p>Benchmark has been chosen on the basis of the investment pattern/ objective of the scheme/s and the composition of the index. The Trustees may change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available, provided any change in benchmark will be subject to regulatory approval of SEBI.</p>																																						

Dividend Policy	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. The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.																					
Name of the Fund Manager	Mr. Rishi Sharma (equity portion) and Mr. Brijesh Shah (debt portion)																					
Name of the Trustee Company	Bandhan Mutual Fund Trustee Limited																					
Performance of the scheme:	This scheme is a new scheme and does not have any performance track record.																					
Additional Scheme Related Disclosures	<div>1. Scheme’s portfolio holdings This scheme is a new scheme and does not have any portfolio holdings. The investor can refer the below link for information on the above point as and when available- <a href="https://bandhanmutual.com/downloads/disclosures">https://bandhanmutual.com/downloads/disclosures</a></div> <div>2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme - Not applicable.</div> <div>3. Functional website link for Portfolio Disclosure - for Monthly/ Half Yearly This scheme is a new scheme and hence this disclosure is currently not available. The investor can refer the below link for information on the above point as and when available <a href="https://bandhanmutual.com/downloads/disclosures">https://bandhanmutual.com/downloads/disclosures</a></div> <div><b>Portfolio Turnover</b> 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 is calculated as lower of purchase or sale during the period /Average AUM for the last one year (includes Fixed Income securities and Equity derivatives)</div>																					
Expenses of the Scheme	New Fund Offer Period - The New Fund Offer expenses of the scheme will not be borne by the Scheme.																					
Load Structure	Exit load: <ul style="list-style-type: none"><li>• If redeemed/switched out on or within 30 days from the date of allotment: 0.50% of the applicable NAV.</li><li>• If redeemed/switched out after 30 days from date of allotment - Nil.</li></ul>																					
Recurring expenses	<div>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 2.25% (plus additional expenses as permitted under SEBI Regulations) of the daily net assets of the scheme will be charged to the scheme as expenses. As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the following limits</div> <div><div>1. on the first ₹ 500 crore of the Scheme’s daily net assets, will not exceed 2.25%;</div><div>2. on the next ₹ 250 crore of the Scheme’s daily net assets, will not exceed 2.00%;</div><div>3. on the next ₹ 1,250 crore of the Scheme’s daily net assets, will not exceed 1.75%;</div><div>4. on the next ₹ 3,000 crore of the Scheme’s daily net assets, will not exceed 1.60%;</div><div>5. on the next ₹ 5,000 crore of the Scheme’s daily net assets, will not exceed 1.50%;</div><div>6. on the next ₹ 40,000 crore of the Scheme’s daily net assets, Total Expense Ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof; and</div><div>7. on balance of the assets, will not exceed 1.05%.</div></div> <div>In addition to the recurring expense mentioned above, additional expenses of 0.05% of daily net assets of the scheme shall be chargeable. Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable For the actual current expenses being charged, the investor should refer to the website of the mutual fund.</div> <table><tr><th>Expense Head</th><th>% p.a. of daily Net Assets* (Estimated p.a.)</th></tr><tr><td>Investment Management &amp; Advisory Fee</td><td rowspan="12">Upto 2.25%</td></tr><tr><td>Audit fees/fees and expenses of trustees</td></tr><tr><td>Custodial Fees</td></tr><tr><td>Registrar &amp; Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td></tr><tr><td>Marketing &amp; Selling Expenses including Agents Commission and statutory advertisement</td></tr><tr><td>Costs related to investor communications</td></tr><tr><td>Costs of fund transfer from location to location</td></tr><tr><td>Cost towards investor education &amp; awareness</td></tr><tr><td>Brokerage &amp; transaction cost pertaining to distribution of units</td></tr><tr><td>Goods &amp; Services Tax on expenses other than investment and advisory fees</td></tr><tr><td>Goods &amp; Services Tax on brokerage and transaction cost</td></tr><tr><td>Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)</td></tr><tr><td>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)^</td><td>Upto 2.25%</td></tr><tr><td>Additional expenses under Regulations 52(6A)(c)</td><td>Upto 0.05%</td></tr><tr><td>Additional expenses for gross new inflows from specified cities</td><td>Upto 0.30%</td></tr></table> <div><div>^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.</div><div>@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.</div></div>	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)	Investment Management & Advisory Fee	Upto 2.25%	Audit fees/fees and expenses of trustees	Custodial Fees	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	Marketing & Selling Expenses including Agents Commission and statutory advertisement	Costs related to investor communications	Costs of fund transfer from location to location	Cost towards investor education & awareness	Brokerage & transaction cost pertaining to distribution of units	Goods & Services Tax on expenses other than investment and advisory fees	Goods & Services Tax on brokerage and transaction cost	Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)^	Upto 2.25%	Additional expenses under Regulations 52(6A)(c)	Upto 0.05%	Additional expenses for gross new inflows from specified cities	Upto 0.30%
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	<p>The expense of 30 bps shall be charged if the new inflows from retail investors from B30 cities as specified from time to time are at least -</p> <p>(i) 30 per cent of gross new inflows from retail investors in the scheme, or; (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:</p> <p>Provided that if inflows from retail investors from B30 cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.</p> <p>Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from retail investors from B30 cities. Provided further that amount incurred as expense on account of inflows from retail investors from B30 cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>In case inflows from retail investors from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:</p> <p style="text-align: center;">Daily net assets X 30 basis points X New inflows from individuals beyond top 30 cities</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">365* X Higher of (i) or (ii) above</p> <p style="text-align: center;">* 366, wherever applicable.</p> <p>For the above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto ₹ 2,00,000/- per transaction.</p> <p><i>Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.</i></p> <p>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 other than Direct Plan.</p> <p>The AMC shall adhere provisions of SEBI Circular dated October 22, 2018 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses.</p> <p>Accordingly:</p> <p>a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route.</p> <p>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.</p> <p>b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.</p> <p>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.</p> <p>d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.</p> <p><b>Impact of TER on returns of both Direct plan and Regular Plan</b></p> <table><tr><th>Particulars</th><th>Regular Plan</th><th>Direct Plan</th></tr><tr><td>Amount invested at the beginning of the year (₹)</td><td>10,000</td><td>10,000</td></tr><tr><td>Returns before Expenses (₹)</td><td>1,500</td><td>1,500</td></tr><tr><td>Expenses other than Distribution Expenses (₹)</td><td>150</td><td>150</td></tr><tr><td>Distribution Expenses (₹)</td><td>50</td><td>-</td></tr><tr><td>Returns after Expenses at the end of the year (₹)</td><td>1,300</td><td>1,350</td></tr><tr><td>Returns</td><td>13.00%</td><td>13.50%</td></tr></table> <p><b>Disclosure on Goods &amp; Services Tax:</b></p> <p>Goods &amp; Services Tax on investment management and advisory fees shall be in addition to the above expense.</p> <p>Further, with respect to Goods &amp; Services Tax on other than management and advisory fees:</p> <ul style="list-style-type: none"><li>- Goods &amp; Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.</li><li>- Goods &amp; Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods &amp; Services Tax, if any, shall be credited to the scheme.</li><li>- Goods &amp; Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.</li></ul> <p>For the actual current expenses being charged to the Scheme, the investor should refer to the website of the mutual fund at <a href="http://www.Bandhanmutual.com">www.Bandhanmutual.com</a> (Home &gt; 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.</p> <p>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.</p> <p>Actual expenses for the previous financial year: Not Applicable in case of a new scheme</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.</p>	Particulars	Regular Plan	Direct Plan	Amount invested at the beginning of the year (₹)	10,000	10,000	Returns before Expenses (₹)	1,500	1,500	Expenses other than Distribution Expenses (₹)	150	150	Distribution Expenses (₹)	50	-	Returns after Expenses at the end of the year (₹)	1,300	1,350	Returns	13.00%	13.50%
Particulars	Regular Plan	Direct Plan																				
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Distribution Expenses (₹)	50	-																				
Returns after Expenses at the end of the year (₹)	1,300	1,350																				
Returns	13.00%	13.50%																				
<b>Tax treatment for the Investors (Unitholders)</b>	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.																					
<b>Daily Net Asset Value (NAV) Publication</b>	<p>NAV will be determined for every Business Day except in special circumstances. NAV calculated upto three decimal places.</p> <p>NAV of the Scheme shall be made available on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the Mutual Fund (<a href="http://www.bandhanmutual.com">www.bandhanmutual.com</a>) by 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 (<a href="http://www.camsonline.com">www.camsonline.com</a>).</p> <p>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.</p>																					
<b>For Investor Grievances please contact</b>	<p><b>Name and Address of Registrar</b></p> <p>Computer Age Management Services Limited (CAMS)</p> <p>9th Floor, Tower II, Rayala Towers, #158, Anna Salai, Chennai - 600 002</p> <p>contact number is +91- 44 2843 3303 / +91-44 6102 3303 • E-Mail ID: <a href="mailto:enq_g@camsonline.com">enq_g@camsonline.com</a> • Website: <a href="http://www.camsonline.com">www.camsonline.com</a></p>																					
<b>Unitholders' Information</b>	<p><b>Monthly / Half yearly Portfolio Disclosures:</b></p> <p>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 (<a href="https://bandhanmutual.com/downloads/disclosures">https://bandhanmutual.com/downloads/disclosures</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) 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</p>																					

Fund are requested to update / provide their email address to the Fund for updating the database. An advertisement shall be published in at least one English daily newspaper and Hindi daily newspaper disclosing the hosting of scheme's half yearly portfolio on the website of AMC and AMFI. Investors may also place a specific request to the Mutual Fund for sending the half yearly portfolio through email.

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

#### **Half Yearly Financial Results**

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

#### **Annual Report**

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

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

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

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

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

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

In accordance with Clause 5.16 of SEBI Master Circular, Mutual Fund shall disclose, to the investors in which the unit holders are invested,

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

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

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

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

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

Refer SAI for further details

#### **Scheme Summary Document**

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

#### **Transparency/NAV Disclosure:**

NAV will be determined for every Business Day except in special circumstances. NAV calculated upto three decimal places.. NAV of the Scheme shall be made available on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) and the Mutual Fund ([www.Bandhanmutual.com](http://www.Bandhanmutual.com)) by 11.00 p.m. on all business days. The NAV shall also be available on the Toll Free Number -1800-300-66688/1-800-2666688 and on the website of the Registrar and Transfer Agent CAMS ([www.camsonline.com](http://www.camsonline.com)).

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

#### **Account Statements**

##### **For 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 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 transaction. For allotment in demat form the account statement shall be sent by the depository / depository participant, and not by the AMC.
- For 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.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

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 / PEARN 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 within 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.

	<p>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.</p> <p>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.</p> <p>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 Income Distribution cum Capital Withdrawal option, reinvestment of Income Distribution cum Capital Withdrawal 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.</p> <p>Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before twenty first day of succeeding month.</p> <p>Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p><u>Other investors:</u></p> <p>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).</p> <p>Due to this regulatory change, AMC has now ceased sending physical account statement to the investors after every financial transaction including systematic transactions.</p> <p>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 Income Distribution cum Capital Withdrawal option, reinvestment of Income Distribution cum Capital Withdrawal 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.</p> <p>Further, a consolidated account statement shall be issued every half yearly (September/March), on or before twenty first day of succeeding month.</p> <p>Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p>The CAS will be sent via email (instead of physical statement) where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.</p> <p><b>For Unitholders who have not registered their PAN / PEKRN with the Mutual</b></p> <p>For folios not included in the Consolidated Account Statement (CAS):</p> <ul style="list-style-type: none"> <li>• The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of transaction.</li> <li>• The AMC shall issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. The account statement shall contain the details relating to all financial transactions made by an investor during the month, the holding as at the end of the month and shall also provide the total purchase value / cost of investment in each scheme.</li> <li>• For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.</li> <li>• The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</li> </ul> <p>Further, an account statement shall be sent by the AMC every half yearly (September/March), on or before twenty first day of succeeding month.</p> <p>Such half-yearly account statement shall be issued to all investors, excluding those investors who do not have any holdings in Bandhan MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p><b>B) For all Unitholders</b></p> <p>In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</p>
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# Official Points of Acceptance of Transactions, CAMS

Agartala: Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin.: 799 001. Contact No. 9436761695, 0381-2323009, Email : [camsaga@camsonline.com](mailto:camsaga@camsonline.com) • Agra: CAMS SERVICE CENTER, No. 8, II Floor Maruti Tower, Sanjay Place, Agra, Uttarpradesh-282002 • Ahmedabad: CAMS SERVICE CENTER, 303 – 304, 3rd Floor Marcado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380 009 • Ahmednagar: CAMS SERVICE CENTER, Office No.3, 1st Floor, Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar-414003 • Ajmer: CAMS SERVICE CENTER, AMC No. 423/30, Near Church, Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 305001 • Akola: Opp. RLT Science College, Civil Lines, Akola, Maharashtra, 444001 • Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh-202001 • Allahabad: CAMS SERVICE CENTER, 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Uttarpradesh – 211001 • Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala, 688001 • Alwar: CAMS SERVICE CENTER, 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan, 301001 • Amaravati: CAMS SERVICE CENTER, No.81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601 • Ambala: Computer Age Management Services Ltd. Shop No.4250, Near B. D. Senior Secondary School, Ambala Cantt, Ambala, Haryana - 133 001. • Amritsar: CAMS SERVICE CENTER, 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](mailto:camsaar@camsonline.com) • Asansol: CAMS SERVICE CENTER, Block – G, 1st Floor, P C Chatterjee Market Complex, Rambhandu 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, Near 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, Dikens 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, Attabhi Road, Bhavnagar – 364001, Ph. No. 0278-2225572 [camsbha@camsonline.com](mailto:camsbha@camsonline.com), Ph. No. 0278-2225572 [camsbha@camsonline.com](mailto:camsbha@camsonline.com) • Bhilai: CAMS SERVICE CENTER, 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER, C/o Kodwani Associates, Shope No.211-213, 2nd Floor, Indira 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 BMBC Bank, New Station Road Bhuj-Kutch, Pin - 370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201 • Bihar Sharif: R-C Palace, Amber Station Road, Opp Mamta Cpmplex, Bihar Sharif-803101 • Bikaner: Behind rajasthan patrika In front of vijaya bank 1404, amar singh pura Bikaner.334001 • Bilaspur: CAMS SERVICE CENTER, Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G.)-495001 • Bokaro: CAMS SERVICE CENTER, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 • Borivali: CAMS PVT LTD, 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar,, Borivali, Mumbai- 400092 • Burdwan: CAMS SERVICE CENTER, No.399, G T Road, Basement, Building Name- Talk of the Town, Burdwan -713101, West- Bengal - 0342-3551397, [camsbdw@camsonline.com](mailto:camsbdw@camsonline.com) • Calicut: CAMS SERVICE CENTER, No.29/97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut Kerala-673016 • Chandigarh: CAMS SERVICE CENTER, Deepak Tower, SCO 154-155, 1st Floor-Service 17-2- Chandigarh-Punjab-160017 • Chennai: CAMS SERVICE CENTER, Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove, Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satellite ISC: No.158, Rayala Tower-1, Anna salai, Chennai-600002 • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venketeswara Bakery, Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER, Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa, 753001 • Darbhanga: Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER, No.13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere, Karnataka, 577002 • Dehradun: CAMS SERVICE CENTER, No.204/121 Nari Shilp Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001 • Deoghar: S S M Jalan 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, Agharam Street, Erode, Tamilnadu, 638001 • Faizabad: CAMS SERVICE CENTER, 1/13/196A, Civil Lines, Behind Tripati Hotel, Faizabad, Uttarpradesh-224001 • Faridabad: CAMS SERVICE CENTER, No.B-49, 1st Floor, Nehru Ground, Behind Anupam, Sweet House NIT, Faridabad, Haryana, 121001 • Firozabad: Computer Age Management Services Ltd. First Floor, Adjacent to Saraswati Shishu Mandir School, Gausalha, 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. 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No. 02772 244332, Email: [camshim@camsonline.com](mailto: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, HGF 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: CAMS 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 TownOpp.Gurudwara, Diwan Asthan, Jalandhar, Punjab-144001 • Jalgaon: CAMS SERVICE CENTER, Rustomji Infotech Services70, NavipethOpp. 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 Meenar 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. 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Commercial Complex Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba, West Bengal, 731007 • 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. 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NO. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra-416416 • Satara: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra, 415002 • Serampore: 47/S/1, Raja Rammoan Roy Sarani, P.O. 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Door No. 10-5-65, 1st Floor Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli Departmental Store, Near Seven Roads Junction, Sriakulam - 532 001 • Sultanpur: 967, Civil Lines Near Pant Stadium Sultanpur Uttar Pradesh-228001 • Surat: CAMS SERVICE CENTRE, Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat-395002 • Surendranagar: Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar Gujarat 363001 • Tambaram: CAMS SERVICE CENTER, 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai-600045 • Thane: Computer Age Management Services Ltd. 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Char Rasta, Vapi, Gujarat, 396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra Beside Kuber Complex, Varanasi, Uttar Pradesh-221010 • Vasco (Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvudha 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: - camsvl@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. 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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- 0358226739 • 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 - camsrjg@camsonline.com. Contact Number - 7550962155 • West Bengal: No. 107 / 1, A C Road, Ground Floor, Bohorampur, 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. 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**Agra** : Bandhan AMC Limited, Office No. G2 & G3 Block no - 20/4, Maruti Tower, Sanjay Palace, Agra 282002. U.P.  
**Ahmedabad** : 203 & 204, Majestic 2nd Floor, Ellish bridge, Law Garden, Near Panchwati Circle, Ahmedabad, Gujarat - 380006. Tel.: +9179-26460923 - 26460925, 64505881, 64505857.  
**Allahabad** : S. N. Tower, 2nd Floor, 4 C, Maharshi Dayanand Marg, Opp. Radio Station, Civil Lines, Allahabad - 211 001.  
**Amravati** : Mangilal Dada Heights, 3rd Floor, Near Kedia Traders, Shrikrishna Peth, Dufferin Road, Near Irwin Square, Amravati, Maharashtra - 444 601.  
**Amritsar** : Unit No. SF-1, 2nd Floor, Eminent Mall, Mall Road, Amritsar - 143001. Mobile: 09356126222, Tel.: +91-183-5030393.  
**Anand** : Narayan Empire, No. 4, Ground Floor, Opp. Mazda Bakery, Besides Panchal Hall, Anand Vidyanagar Road, Anand - 388 001.  
**Aurangabad** : Investment, CTS No. 20553, Office, 122, Samarth Nagar, Varad Ganesh Road, Aurangabad - 431 001.  
**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.  
**Bharuch** : Gujarat - Office No: 415, Nexus Business Hub complex, Maktampur Road, Bharuch, Gujarat - 392001.  
**Bhavnagar** : 304, 3rd Floor, Corporate Center, Waghawadi Road, Bhavnagar, Gujarat - 364 002.  
**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  
**Dhanbad** : Jharkhand Office No. 204, 2nd Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand - 826 001  
**Durgapur** : 6th 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.  
**Goa** : Shop No. 23A, Cross Road the Mall, Bank Road, Gorakhpur - 273 001  
**Gorakhpur** : 117, 1st Floor, Vipul Agora, M. G. Road, Gurgaon - 122 001. Ph: 011-47311336  
**Gurgaon** : 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88.  
**Guwahati** : 3rd floor, SB towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 500034. Tel.: +91- 40 - 23350744.  
**Hyderabad** : 405, 4th Floor, 21/ 1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: +91-731-4206927 / 4208048. Fax: +91-731-4206923.  
**Indore** : Ground Floor, Motor Mitra Building Napier Town, Jabalpur, (M.P) Pin: 482002.  
**Jabalpur - Madhya Pradesh** : 310, 311 and 312, 3rd Floor, Ambition Tower, Nagar Chaukari Haveli, C- Scheme, Malan ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001.  
**Jaipur** : 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.  
**Jamnagar** : Platinum, Office No. 204, 2nd Floor, Near Joggers Park Colony, Jamnagar, Gujarat - 361 008.  
**Jamshedpur** : Room No - 111, 1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshedpur - 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  
**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. 214-215, 1st Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel.: +91 512-2331071, 2331119.  
**Kolhapur** : Unit No. UG5, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/34K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001.  
**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, S, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001. Tel.: +915224928100/106.  
**Ludhiana** : SCO 124, 1st Floor, Feroze Gandhi Market, Ludhiana - 141 001. 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.  
**Meerut** : Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004  
**Mumbai** : Ground Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555.  
**Mumbai** : Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Chhatkopar East, Opposite Chhatkopar Railway / Metro Station, Mumbai - 400077  
**Mumbai** : Unit No. 27, Ground Floor, Khetan Bhavan, 198, Jamsheji Tata Road, Churchgate: 400 020. Tel.: +91-22-66289999  
**Muzaffarpur** : Ground Floor, Rajpatti Kunj, Pani Tanki Chowk, Jaiswal Campus, Behind Dainik Bhaskar Office, Mithanpura Road, Muzaffarpur - 842 002  
**Mysore (Karnataka)** : 1st Floor, 12th Main, 6th Cross, Kamli, Saraswathipuram, Mysore, Karnataka- 570009.  
**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.  
**Noida (Uttar Pradesh)** : Shop No. 101, First Floor, Plot No. P-1, Vishal Chambers, Sector-18, Noida, Uttar Pradesh.  
**Patna** : Hari Ram Heritage, Shop No. 5, 4th Floor, S. P. Verma Road, Patna - 800 001.  
**Pitampura Delhi** : Shop No. 01 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel.: +7065551661  
**Pune** : 1st Floor, Signatures 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.  
**Ranchi** : Shop No. 104 and 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92.  
**Siliguri** : 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001  
**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.  
**Thiruvananthapuram** : Workcast Private Limited of TC 22/3642, 3rd Floor, City Centre, Sasthamangalam, Thiruvananthapuram, Kerala - 695010  
**Thrissur (Kerala)** : Kerala Innovative Technology and Entrepreneurship Zone (KITEZ) Thoppinmoola, Poothole, Thrissur - 680004  
**Trichy - Tamil Nadu** : Shri Balaji Arcade, 3rd Floor, No. C-5, 10th Cross West, Thillainagar, Trichy, Tamil Nadu - 620018  
**Udaipur** : 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001  
**Vadodara** : 1st Floor, Emerald One, C-175, Jetapur Road, Alkapuri, Vadodara - 390007.  
**Valsad** : Tarang Commercial, 101, 1st Floor, Opp. LIC Office, Halar Cross Road, Valsad, Gujarat- 396 001  
**Varanasi** : 3rd Floor, Premise No. D-64/127, CH, Arianth 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.

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

**Point of Service locations ("POS") of MF Utilities India Private Limited ("MFUI")**

All the authorised MFUI POS designated by MFUI from time to time shall be the Official Points of Acceptance of Transactions. In addition to the same, investors can also submit the transactions electronically on the online transaction portal of MFUI ([www.mfuonline.com](http://www.mfuonline.com)). To know more about MFUI and the list of authorised MFUI POS, please visit the MFUI website ([www.mfuindia.com](http://www.mfuindia.com)). Website / Electronic modes - Bandhan AMC shall accept transactions through its website ([www.Bandhanmutual.com](http://www.Bandhanmutual.com)). Transactions shall also be accepted through other electronic means including through secured internet sites operated by CAMS with specified channel partners (i.e. distributors) with whom AMC has entered into specific arrangements. The servers of Bandhan AMC and CAMS, where such transactions shall be sent shall be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

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

**Sponsor**

**Bandhan Financial Holdings Limited**

**Registered Office**

DN-32, Sector V, Salt Lake, Kolkata - 700 091, West Bengal.

**Trustee**

**Bandhan Mutual Fund Trustee Limited (Bandhan ATC)**

6th Floor, One World Center, Jupiter Mills Compound,  
841 Senapati Bapat Marg, Mumbai - 400013.

**Investment Manager**

**Bandhan AMC Limited (Bandhan AMC)**

**Registered & Corporate Office**

6th Floor, One World Center, Jupiter Mills Compound,  
841 Senapati Bapat Marg, Mumbai - 400013.

**Registrar**

**Computer Age Management Services Limited (CAMS)**

9th Floor, Tower II, Rayala Towers,  
#158 Anna Salai, Chennai - 600 002.  
Registration No. INR 000002813

**Custodian**

**Deutsche Bank AG**

Deutsche Bank House, Hazarimal Somani Marg,  
Fort, Mumbai 400 001.

**Statutory Auditors**

**S. R. Batliboi & Co. LLP,**

12th Floor, The Ruby, Senapati Bapat Marg,  
Dadar (West), Mumbai - 400 028.