

Build Portfolios for TOMORROW'S OPPORTUNITIES

Introducing

Bandhan Innovation Fund

NFO Opens: 10th April 2024

NFO Closes: 24th April 2024





Key Information Memorandum (KIM) & Application Form

Bandhan AMC Limited (formerly IDFC Asset Management Company Limited)

> **Bandhan Mutual Fund** (formerly IDFC Mutual Fund)

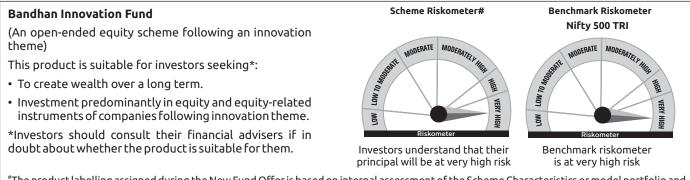
BANDHAN INNOVATION FUND

(An open-ended equity scheme following an innovation theme) NFO Opens: April 10, 2024 | NFO Closes: April 24, 2024

Scheme Code - BNDN/O/E /THE/24/02/0071

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

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



[#]The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

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 <u>www.bandhanmutual.com</u>

The Scheme particulars have also been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with the 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.

Dated: March 14, 2024

Name of Mutual Fund	:	Bandhan Mutual Fund (formerly IDFC Mutual Fund)
Name of Asset Management Company	:	Bandhan AMC Limited (formerly IDFC Asset Management Company Limited)
Name of Trustee Company	:	Bandhan Mutual Fund Trustee Limited (formerly IDFC AMC Trustee Company 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 and www.bandhanamc.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

- I. 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)
- ii. 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 interalia 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 <u>website</u>: <u>www.bandhanmutual.com</u> 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 a onetime submission of documentation.
- Investors who have complied with KYC process before December 31, 2011, will be required to submit 'missing/not available' KYC information and complete the IPV requirements.
- In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.
- 4) 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 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.
- 2. Cheque has to be drawn on "Bandhan Innovation 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

- 1. 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.

- ii. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application i.e. "Bandhan Innovation 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.
- iv. If the mandate of operation is not clearly ticked, the default option will be 'Anyone or Survivor' incase the number of holders is more than one.
- v. 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 : Duly 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

- i. 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.
- ii. In case of HUF, the Karta will sign on behalf of the HUF.
- iii. 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

- 1. For direct applications, the Investor should write in the space provided for the broker code "DirectApplication" or "NotApplicable (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.
- 4. 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.
- 5. 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.
- 6. 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.
- 7. 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 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.
 - Payment shall be accepted through RTGS/NEFT/ Fund Transfer as well as cheques during the NFO of the scheme.
- L) TRANSACTION CHARGES

In accordance with SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, Transaction Charge per subscription of ₹ 10, 000- and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have opted in for charging the transaction charge) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only, subject to the following:

- For Existing / New investors: ₹ 100 / ₹ 150 as applicable per subscription of ₹10,000/- and above.
- There shall be no transaction charge on subscription below ₹ 10,000/-.
- There shall be no transaction charges on direct investments.

The distributors shall have the option to either opt in or opt out of levying transaction charge based on type of the product.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor and the balance shall be invested in the Scheme.

The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum amount required due to deduction of transaction charges from the subscription amount.

The AMC shall not be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.

- M) Minimum period of 7 business days are required for Registration and subsequent execution of IDCW Transfer option from the date of NFO allotment.
- N) Employee Unique Identification Number (EUIN) : Pursuant to SEBI guidelines, investor(s) have the provision in the application form to specify the unique identity number ("EUIN") 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 EUIN 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 EUIN 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.
- O) 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.
- P) 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.

Q) 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.

R) 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.
- 2. 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. Anon-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- 4. 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.
- 6. 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.
- 8. Nomination shall be registered only if the form is filled in completely.
- 9. 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.
- 10. 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.
- 11. Nomination Section to be signed by all holders irrespective of the mode of holding.
- 12. Nomination details are maintained at the folio level.
- 13. Separate nomination form to be filled to update details in an existing folio.
- 14. Nomination shall be mandatory for all new folios which are opened by individual (Single/Joint Holding) and no new folios will be created without such details. 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.

S) Instruction for switch

- 1. 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 Innovation 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 Scheme Information Document (SID) of Bandhan Innovation Fund.
- 4. The units in the **Bandhan Innovation 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.
- 6. 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 Innovation 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.
- 9. The minimum switch amount will be ₹1,000/- and any amount thereafter.
- 10. 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.

T) "On Behalf of Minor" Accounts:

- a) The minor shall be the first and the sole holder in the folio.
- b) 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.
- c) 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.
- d) The minor cannot nominate any one on his / her investment.
- e) 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.
- f) 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	 Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 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
Residence/mailing address in a country other than India	 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 Documentary evidence (refer list below)
Telephone number in a country other than India	If no Indian telephone number is provided 1. 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 2. Documentary evidence (refer list below) If Indian telephone number is provided along with a foreign country telephone number 1. 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 2. Documentary evidence (refer list below)

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

1. Certificate of residence issued by an authorized government body*

2. 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 (1) 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.
- 2) 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.

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Scheme	Amount (₹)		ted	Da			Instrument No.
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Bandhan Innovation Fund New Fund Offer Period : April 10, 2024 to	ruments of companies following innovation t whether the product suits them.	Scheme Riskometer#		O TRI	Bandhan Mutual Fund Application No. IF
Transaction Slip for Existing Inv DISTRIBUTOR / BROKER INFORMATIO					TIME STAMPING
Name & Broker Code / ARN / RIA / PMRN Code#	Sub Broker / Sub Agent ARN Code	*EUIN	Internal Code f	or Sub-broker/ Employee	
ARN- (ARN stamp here)	ARN-				
[*] By mentioning RIA / PMRN code, I/we authorize you to *Please sign below in case the EUIN is left blank/not p employee/relationship manager/sales person of the a distributor/sub broker.	rovided. I/We hereby confirm that the EUIN	l box has been intentionally	left blank by me/u	s as this transaction is execut	
SIGN HERE First / Sole Applicant / Guardian / Authorised Signatory	Second A	pplicant / Authorised Signat	ory	Third Applic	ant / Authorised Signatory
KYC compliance status (Please (~) Name of the Sole/ First Unit Holder	1st Applicant 2nd Applican	nt 🗌 3rd Applica	nt Folio No.		
	to be drawn in favour of "Bandhan Innovation Fund	t"). In case you do not mention Pl	an and/or Option units	s will be allotted under default optio	n as per SID/KIM.
Scheme Name Bandhan Innovation Fund	Plan Regular	Direct Option	Growth ID	DCW - Payout DCW - I	Reinvestment IDCW - Transfer*
PAYMENT MODE (Please (<):	Cheque DD	Fund Trans	ifer	OTM 🗌 RTGS	/ NEFT
Bank A/c No		A/c. Type Sav	ngs 🗌 Currer	nt 🗌 NRO 🗌 NRE 🗌	FCNR Others
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DEMAT ACCOUNT DETAILS (Mandad	tory for units in Demat Mode - Please ensure th	hat the sequence of names as	mentioned as giver	n in folio, matches as per the De	pository Details.)
NSDL: Depository Participant (DP) ID (NSDL o	nly) Beneficiary Account Nun	nber (NSDL only)	С	DSL: Depository Participa	ant (DP) ID (CDSL only)
2 SWITCH REQUEST (Please refer to	The SID of the scheme you are switching from			Dian	Regular Direct
FROM Scheme Name Bandhan					
Option Growth IDCW	DCW Payout D	CW Reinvestment	DCW -	Transfer* DIDCV	/ frequency
Amount ₹ in figure	Amount ₹	in words		OR Units	OR All Units
TO Scheme Name Bandhan Innovation	n Fund Plan Regular	r Direct Option	Growth I	DCW - Payout 🔄 IDCW -	Reinvestment IDCW - Transfer*
(*Please fill STP/SWP/IDCW Transfer Registration Form s	eparately)				
YOUR CONFIRMATION/DECLARATION I/ We have read, understood and agree to comply with the I Compliance Act and Common Reporting Standards, statute Mutual Fund www.bandhanmutual.com and all applicable ru that I/we do not have any existing Micro SIPs which togeth commission or any other mode), payable to him for the differ Non Resident Indians / Person(s) of Indian Origin / Foreign banking channels or from funds in my / our Non-Resident ED collecting, storing and usage of personal information for the receiving updates on promotional material and transaction r	ny requirements prescribed by SEBI, AMFI, Pri ules and regulations and hereby confirm that I/V er with the current application will result in a to ent competing Schemes of various Mutual Func Portfolio Investors but not (i) United States pe ternal / Non-Resident Ortinary / FCNRAccour e purposes of processing my/our application ar	evention of Money Laundering We have not received nor been tal investments exceeding ₹ 5 ds from amongst which the Scf rsons as per applicable Regui tr maintained in accordance wi nd providing the services to wh	Act, 2002 (PMLA), induced by any reb 0,000 in a year. The meme is being recom ations or (ii) resider th applicable RBI gu	Privacy Policy of Bandhan AMC ate or gifts, directly or indirectly, i e ARN holder has disclosed to n imended to me/us. For NRIs / PIG ts of Canada, and I / we have re uidelines. I/We hereby provide m	Limited available on the website of Bandhan to make this investment. I/We hereby declare ne/us all the commissions (in the form of trail Ds / FPIs only: I / We confirm that I am / we are mitted funds from abroad through approved y/our consent to Bandhan AMC Limited for (i)
SIGN HERE Sole/First Applicant		Second Applicant		г	Third Applicant

ACKNOWLEDGEMENT SLIP

Received subject to realisation verification and condition

ACKNOWLEDGEMENT SLIP	🔥 Bandhan
Received, subject to realisation, verification and conditions	Mutual Fund
Scheme Bandhan Innovation Fund	Time Ofenning
Folio No. ADDITIONAL PURCHASE SWITCH	Time Stamping

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Bandhan Innovation Fund SIP & SIP-TOP UP REGISTRATION / RENEWAL

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ARN- Distributor / RIA / PMRN Code#	ARN-	Sub-Distributo	or Code		E		EUIN N	lo.			Inte	mal Cod	e for Sub-	broker/ E	Employ	ee
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Existing Folio Number		PAN														
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Frequency Please (✓) Weekly Datewis	e (Transfer date	will be 7th/ 14th/	/ 21 th / 28 th	of the mo	nth)	М	onthly (E	xcept 29th	/30th/31st))		Quarte	rly (Exce	pt 29 [#] /3	0 th /31 st)
SIP Day D D SIP Period From M M	Y Y Y	Y To M	MY	ΥΥ	Y	OR	40 Y	ears	Installme	ent Amoı	ınt (₹)		in f	gures		
SIP TOP-UP (Optional) (Refer J (viii)) Registration for this facility is subject to the investor's bankers accepting the mandate for this registration				· · ·			in figure	S	(Th	e Top-up a	mount shou	ld be₹50	0 and multi	ples of ₹ 5	i00 there	eafter)
 For SIP applications received during NFO, the INITIAL SIP INSTALLMENT PAYMENT TH 		-	·				w OTM fo	or subse	auent Sl	IP instal	lments.)					
My existing OTM registered to be used for in														OR)		
Cheque Cheque Ch	eque		Cheque Amount				Bank 8 Name	Branch								
DEMAT ACCOUNT DETAILS (Applicable Of				old their	investmer	t in DEMAT										
NSDL: Depository Participant (DP) ID (NSDL only)	Benefic	iary Account N	Number (N	ISDL only)				CDS	L: Depo	sitory P	articipan	t (DP) IC	(CDSL	only)		
maintained in accordance with applicable RBI guideline application and providing the services to which I/we communication via mail, telecall, SMS, etc. First / Sole Applicant / Guardian /				of meeting							on promo		aterial an			
Authorised Signatory																
Bandhan			Bandl	han On	e Time	Mandate										
	IRN F 0				E				LY			D	MN		Y	YY
Sponsor Bank Code Tick (✓)		OR OFFICE				Utility	L				_					
CREATE / I/We hereby authorize	Band	han Mutual	Fund	to	o debit t	ick (✓)	SB	S C.		CC	SB-N	IRE	SB-	NRO		Other
CANCEL Bank A/c. number																
with Bank				IFSC						or MI						
an amount of Rupees											₹					
FREQUENCY × Monthly × Quart	erly 🗶 Hal	If Yearly ×	Yearly	/ 🗸 A:		n present ile No.		DEBIT	TYPE	* F	ixed A	mount	M	aximu	ım Aı	mount
Application No.					Ema											
I agree for the debit mandate pr	ocessing charg	ges by the bank	k whom I	am autho		L	unt as per	latest sc	hedule f	or charg	es of the	bank.				
	Ā															
From D D M M Y Y Y Y To D D M M Y Y Y Y	Signat	ture of Prim	ary Acc	ount Hc	lder	Signat	ure of A	ccount	Holder		Si	gnatur	e of Ac	count	Hold	er
Or 🔀 Until Cancelled	1	Name as in	bank re	cords	2	Name	e as in b	bank red	cords	3		Vame	as in ba	ank re	cords	2
 This is to confirm the declaration has been carefully I have understood that I am authorised to cancel/am 				•								•	• •		debit.	

- 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.
- 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.
- 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.
- 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

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) Transaction Charges: As per the SEBI circular No Cir/IMD/DF/13/2011 dated 22nd August 2011 transaction charges shall be applicable for purchase / Subscription receive from investors through distributor, who have opted to received transaction charges as detailed below:
 - 1. For existing investors in a Mutual Fund, the distributor may be paid ₹ 100/- as transaction charge per subscription of ₹ 10,000/- and above.
 - 2. As an incentive to attract new investors, the distributor may be paid ₹ 150/- as transaction charge for a first time investor in Mutual Funds.
 - The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.
 - 4. There shall be no transaction charge on subscription below ₹ 10,000/-.
 - 5. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.
- 18) SIPs can be registered for a maximum period of 40 years.
- 19) All Applicants name and date of birth should be as per PAN.

www.bandhanmutual.com

Bandhan Innovation Fund	
Registration Form for Systematic Transfer Plan and Bandhan Transfer Plan	



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

*Please sign below in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN 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.

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

EXISTING UNIT HOLDER INFORMATION (Please mention the PAN/PERN without which, this application form will be considered incomplete and is lia	able to be rejected.)
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ORY	Name of th	ie First Holder				
DAT	Folio No.		PAN/PERN (mandato	ry)	Enclosed PAN/PERN Proof KYC Compl	iant
MAN	KIN	KYC Identificati	on Number			

SYSTEMATIC TRANSFER PLAN (STP) (Please read overleaf instructions carefully)														
FROM Scheme	Bandhan	Plan Regular D	irect	Option Growth	DCW-Payout DCW - F	IDCW - Reinvestment								
TO Scheme	Bandhan Innovation Fund Plan Regular Direct													
Option	Deption Growth IDCW IDCW-Payout IDCW - Reinvestment IDCW - Transfer													
SYSTEMATIC TRANSFER PLAN - FIXED SYSTEMATIC TRANSFER PLAN - CAPITAL APPRECIATION														
Daily Ueekly - Da	tewise (Transfer date will be $7^{th}/14^{th}/21^{st}/28^{tt}$ Transfer date will be $7^{th}/14^{th}/21^{st}/28^{tt}$ Transfer date will be $1^{st}/16^{th}$ of the month) y day of the month except 29^{th} , 30^{th} & 31^{st})	. ,	Transfer Frequency Monthly Quarterly Half Yearly Annual Any day of the month of		Y) any one of the below frequencies)									
Transfer Instalm	ent ₹	₹ in words												
STP Period Start D D M M Y Y OR No. of Installments (Please select either Period or no. of instalments)														

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

IDCW TRA	IDCW TRANSFER OPTION													
FROM Scheme	Bandhan Innovation	n Fund	Plan	Regular Direct Option	IDCW-Payout	(Transfer facility av	ailable o	only under IDCW	Payout Option)					
TO Scheme	Bandhan						Plan	Regular	Direct					
Option	Growth	IDCW	DCW-Payout	DCW - Reinvest	tment	DCW frequency								
TRANSFER WIL	TRANSFER WILL COMMENCE ONLY UPON DECLARATION OF DIVIDEND IN SCHEME													

DECLARATION & SIGNATURES

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60 E.

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 IWe 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 / FONR 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

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.
- 2. 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
- 3. Unitholders' names should match with the details in the existing folio number, failing which; the application is liable to be rejected.
- 4. 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 (EUIN) 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 EUIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIN 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 EUIN 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 EUIN 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.
- 5. 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
- 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.

SYSTEMATIC TRANSFER PLAN

- 1. 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.
- 3. One STP Enrolment Form can be filled for one Scheme/Plan/ Option only.
- 4. The minimum 6 number of instalments required under all frequencies.
- 5. 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.
- 6. 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.
- 9. Units of Bandhan Tax Advantage 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.

- 11. 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).
- 12. 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.
 - II. 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.
 - III. Unit holders are requested to refer the individual scheme information document (SID) for 'minimum subscription' and 'subsequent installment amount'.
 - IV. In case there is no minimum amount available in the source scheme, the residual amount will be transferred to the Transferee Scheme.
 - V. 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.
- 13. Capital Appreciation STP Plan:
 - I. The source scheme should have Growth option.
 - II. 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.
 - III. 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.
 - IV. 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.
 - V. If the commencement date is 15th December 2016 and if the investor provides the start date 1st January 2017, then capital appreciation for first trigger will be calculated between the commencement date (15th December 2016) and the investor's opted start date (1st January 2017)
 - a. For Monthly frequency the subsequent trigger date is 1st February 2017
 - b. For Quarterly Frequency the subsequent trigger date is 1st April 2017
 - c. For Half- yearly Frequency the subsequent trigger date is 1st July 2017
 - d. For Year yearly Frequency the subsequent trigger date is 1st January 2018
 - VI. If the investor has not mentioned any date then the default date will be considered as 10th.
 - VII. Minimum Capital Appreciation Transfer Amount: INR 500
 - VIII. There will be no upper limit on the Capital Appreciation Switch out amount.
 - IX. 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.
- 14. 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.
- 15. 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.
- 16. 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 2017. 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 Innovation Fund SYSTEMATIC WITHDRAWAL PLAN - REGISTRATION FORM



	IFORMATION			TIME STAMPING
Name & Broker Code / ARN / RIA	Sub Broker / Sub Agent ARN Code	*EUIN	Internal Code for Sub-broker/ Employee	
ARN- (ARN stamp here)	ARN-			
ease sign below in case the EUIN is left bla son of the above distributor/sub broker or n	nk/not provided. I/We hereby confirm that the EUIN bo otwithstanding the advice of in-appropriateness, if any,	x has been intentionally left blank by me/us provided by the employee/relationship mana	as this transaction is executed without any interaction or a ger/sales person of the distributor/sub broker.	lvice by the employee/relationship manager/sal
,	share with the Investment Adviser the details of my/ou only where EUIN box is left blank) (Refer Instruction		O'un atum of	First / Sole Applicant /
entionally left blank by me/ us as this is an "e ove distributor or notwithstanding the advic	xecution-only" transaction without any interaction or a e of in-appropriateness, if any, provided by the employ	dvice by the employee/relationship manager, ee/relationship manager/sales person of the	sales person of the Guardian / ,	Authorised Signatory
ributor has not charged any advisory fees of EXISTING UNIT HOLDE		AN/PERN without which this applica	ion form will be considered incomplete and is I	able to be rejected)
		RN (mandatory)		
Folio No.				N/PERN Proof KYC Compliant
SWITCH CU	IM SYSTEMATIC WITHDRAWAL PL	AN	SYSTEMATIC WITHDRAWAL PLA	N
SWITCH OPTION (To be f	illed along with SWP section below)			
wish to switch ₹	OR	Units		
ROM Scheme Bandhan				Plan Regular Direct
Dption	DCW DCW Payout DCV	V Reinvestment DCW Tra	ansfer IDCW Frequency	
O Scheme Bandhan Innov	ation Fund	egular Direct Option Gr	wth DCW IDCW Payout IDCW	/ Transfer IDCW Reinvestment
SYSTEMATIC WITHDRA	WAL PLAN			
Scheme Bandhan Innovation				Plan Regular Direct
Dption Growth IDC	V DCW Payout DCW Trans	sfer IDCW Reinvestment		
WP Period Start M M Y		is not mentioned SWP will be effected till fu	inds are available)	
		:v	Date	Amount (₹)
Option (select ANY ONE option)	Frequence			()
Option (select ANY ONE option) Fixed Amount	Frequent	Half Yearly Annual		
	Monthly Quarterly	Half Yearly Annual	1 st 10 th 20 th thers ₹	5% p.a. 7% p.a. 9% p.a.
Fixed Amount Fixed Amount Percentage Withdrawal of Specified Amount	Monthly Quarterly I	· · · · · · · · · · · · · · · · · · ·		
Fixed Amount Fixed Amount Percentage Withdrawal Specified Amount	Monthly Quarterly	Half Yearly Annual	1 st 10 th 20 th thers ₹	5% p.a. 7% p.a. 9% p.a.
Fixed Amount Percentage Withdrawal of Specified Amount	Monthly Quarterly I Monthly Quarterly I Specified Amount (Minimum ₹ 50,000/-) ₹ (n figure)	Half Yearly Annual	□ 1 st □ 10 th □ 20 th ○thers ₹ □ 1 st □ 10 th □ 20 th ○thers □	5% p.a. 7% p.a. 9% p.a.
 Fixed Amount Percentage Withdrawal of Specified Amount Capital Appreciation^{*\$} 	Monthly Quarterly I Monthly Quarterly I Specified Amount (Minimum ₹ 50,000/-) ₹ (n fidur Monthly Quarterly I	Half Yearly Annual Half Yearly Annual Half Yearly Annual	□ 1 st □ 10 th □ 20 th ○thers ₹ □ 1 st □ 10 th □ 20 th ○thers □ ₹ (in words) ₹ □ □ □	5% p.a. 7% p.a. 9% p.a. Other (Not less than 5%)
Fixed Amount Percentage Withdrawal of Specified Amount Capital Appreciation* SWP SHALL COMMENCE ONLY AF	Monthly Quarterly I Monthly Quarterly I Specified Amount (Minimum ₹ 50,000/-) ₹ (n fidure) Monthly Quarterly I Monthly Quarterly I ER 10 DAYS FROM THE NFO ALLOTMENT I I	Half Yearly Annual Half Yearly Annual Half Yearly Annual Half Yearly Annual DATE.	□ 1 st □ 10 th □ 20 th ○thers ₹ □ 1 st □ 10 th □ 20 th ○thers □ ₹ (in words) ₹ □ □ □	5% p.a. 7% p.a. 9% p.a. Other (Not less than 5%)
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Name of the Fi	Holder	Folio No.	
SWP Scheme	Plan	Option	
Frequency	Date	Amount (₹) / Percentage	STAMP & SIGNATURE

INSTRUCTIONS

GENERAL INSTRUCTIONS

- 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.
- 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.
- 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.
- 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).
- 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.
- 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.
- ⁵SWP 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.
- 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.

A. SWITCH CUM SYSTEMATIC WITHDRAWAL PLAN:

- 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.
- 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.

- 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:

- 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. CAPITALAPPRECIATION 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 Book Closure period, 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:

- 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.
- 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.
- Commencement date for Fixed Plan, is the date from which the first withdrawal will commence.



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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 / CFD / DIL / DIP / 31 / 2008 / 30 / 7 dated July 30 2008. 2) In accordance with provisions of ASBA in the SEBI Circular no. SEBI / MD / CRR No. 18 / 198647 / 2010 dated March 15, 2010 and as disclosed in the SID / SAI, I/We authorize (a) the SeIf 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 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.																																			
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Bandhan Innovation Fund NFO : ASBA FORM

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.

Order number confirming upload of your application, from the SCSB.

Note: Only application registered on the electronic bidding system will be considered for allocation. Therefore, kindly ensure that you get a Transaction Registration Slip/ Name of Sole/ First Applicant :

Bank Account no. :

SCSB (Bank and Branch) :

Date & Time of Submission :

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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)



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2 market). No 3 Is the Entity an active' Non Financial Entity (NFE) 3 No 4 Is the Entity a passive² Non Financial Entity (NFE) No	Name of listed company Nature of relation: Subsidiary of the Listed Name of stock exchange Yes Nature of Business Please specify the sub-category of Active NFE Yes (If yes, please fill UBO declaration in the next statute of Business Nature of Business	Company OR Controlled by a Listed Company (Mention code-refer 2c of Part D)											
2 market). No 3 Is the Entity an active' Non Financial Entity (NFE) 3 No Is the Entity a passive² Non Financial Entity (NFE)	Name of listed company Nature of relation: Subsidiary of the Listed Name of stock exchange Yes Nature of Business Please specify the sub-category of Active NFE Yes (If yes, please fill UBO declaration in the next statute of Business Nature of Business	Company OR Controlled by a Listed Company (Mention code-refer 2c of Part D) section.)											
2 market). No 3 Is the Entity an active' Non Financial Entity (NFE) 3 No 4 Is the Entity a passive² Non Financial Entity (NFE) No	Name of listed company Nature of relation: Subsidiary of the Listed Name of stock exchange Yes Nature of Business Please specify the sub-category of Active NFE Yes (If yes, please fill UBO declaration in the next statute of Business Nature of Business	Company OR Controlled by a Listed Company (Mention code-refer 2c of Part D)											

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

Limited Liability Partnership Company

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

Partnership Firm

Religious Trust

Unlisted Company Category (Please tick Public Charitable Trust

applicable category)

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.

Others

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 ^s			
UBO Type code (refer 3 (iv) (A) of Part (D))			
UBO/SMO PAN/ Any Other Identification Number ^{s®}			
UBO/SMO KYC complied? ^s	Yes No If 'Yes', please attach the KYC acknowledgement If 'No' complete the KYC and confirm the status	Yes No If 'Yes', please attach the KYC acknowledgement If 'No' complete the KYC and confirm the status	Yes No If 'Yes', please attach the KYC acknowledgement If 'No' complete the KYC and confirm the status
UBO/SMO Country of Tax residency ^s			
UBO/SMO Type of ID Document [®] (If PAN not Provided)			
UBO/SMO City of Birth			
UBO/SMO Country of Birth			
UBO/SMO Address	Residence Registered Office Business	Residence Registered Office Business	Residence Registered Office Business
UBO/SMO Occupation Type	Service Business Others	Service Business Others	Service Business Others
UBO/SMO Nationality			
UBO/SMO Father's Name (Mandatory if PAN is not available)			
UBO/SMO Date of Birth ^s	D D M M Y Y Y	D D M M Y Y Y	D D M M Y Y Y Y
UBO/SMO Gender	Male Female Others	Male Female Others	Male Female Others
UBO/SMO % of Holding/ Beneficial Interest ^{\$}			
UBO/SMO PEP Details ^{\$} ^	Is a PEP Related to PEP N.A.	Is a PEP Related to PEP N.A.	Is a PEP Related to PEP N.A.

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India. @PAN, Aadhaar, Passport, Election Id, Government ID, Driving Licence, NREGA Job Card, Others (Please Specify). TIN number in case of foreign national.* To include US, where controlling person is a US citizen or green cardholder. % In case Tax identification number is not available, kindly provide functional equivalent. \$ Mandatory fields.

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 by any change in any information provided by you, please ensure you advice 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



1/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 1/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
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

Private Trust

Unincorporated association / body of individuals

PART D FATCA Instructions & Definitions

- 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 it's 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
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) 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
 - (ii) Individual and collective portfolio management; or
 - (iii) 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:

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

OR

(ii) 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 NEE during the preceding financial year are assets that produce or are held for the production o passive income;			
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , o 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 buyou 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 or 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, Relate 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 Financia Institution;			
07	Any NFE that fulfills all of the following requirements:			
	 It is established and operated in India exclusively for religious, charitable scientific, artistic, cultural, athletic, or educational purposes; or it is establishe and operated in India and it is a professional organization, business league chamber of commerce, labor organization, agricultural or horticulturar organization, civic league or an organization operated exclusively for the promotion of social welfare; 			
	It is exempt from income tax in India;			
	 It has no shareholders or members who have a proprietary or beneficial interest i its income or assets; 			
	The applicable laws of the NFE's country or territory of residence or the NFE' formation documents do not permit any income or assets of the NFE to be distribute 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 or reasonable compensation for services rendered, or as payment representing the far market value of property which the NFE has purchased; and			
	The applicable laws of the NFE's country or territory of residence or the NFE' formation documents require that, upon the NFE's liquidation or dissolution, all of it assets be distributed to a governmental entity or other non-profit organization, c escheat to the government of the NFE's country or territory of residence or an political subdivision thereof.			
	Explanation For the purpose of this sub-clause, the following shall be treated a fulfilling the criteria provided in the said sub-clause, namely:-			
	(I) an Investor Protection Fund referred to in clause (23EA);			
	(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EE and			
	(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act			
ner de	finitions			
	lated entity			
er	I entity is a 'related entity' of another entity if either entity controls the other entity, or the twitties are under common control For this purpose, control includes direct or indirect vnership of more than 50% of the votes and value in an entity.			
	Issive NFE			
	e term passive NFE means			
(i)	traded corporation or related entity of a publicly traded company; or			
(ii)				
(111	iii) 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

3.

The term passive income includes income by way of :

- (1) IDCW,(2) Interest
- (3) Income e
 -) Income equivalent to interest,
- (4) 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:

- More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- 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 settler 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:

- 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;
- 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;
- 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;
- 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)
В	The United States or any of its agencies or instrumentalities
С	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
Н	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	Abroker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan

KEY INFORMATION MEMORANDUM

Bandhan Innovation Fund

(An open-ended equity scheme following an innovation theme)

Investment Objective:	The Scheme seeks to generate long-term capital appreciation by investing pro- companies following innovation theme.	ecominantly in equity a	and equity-related ins	scruments o		
Scheme Code	BNDN/O/E/THE/24/02/0071					
Category	Thematic Fund					
sset Allocation	The asset allocation under the scheme will be as follows:					
attern of the scheme	Indicative Allocation (% of total assets)			Risk		
		Minimum	Maximum	Profile		
	Equity & equity related instruments following innovation theme	80%	100%	Very high		
	Equity & Equity related securities other than above and overseas securities*	0%	20%	Very high		
	Debt Securities and Money Market Instruments	0%	20%	Low to		
	(including Government securities, Securitised debt)			Moderate		
	Units issued by REITs & InvITs	0%	10%	Very High		
	*Investment in Foreign Securities - up to 20% of the total assets of the scheme. (including USD 25 million in overseas ETFs) in Overseas securities. This limit will closure of NFO, subject to overall limit of fund house up to maximum of US\$ 1 b 12.19 of SEBI Master Circular. In accordance with SEBI Master Circular clause 1 period of six months from the date of closure of NFO.	be applicable for a peri illion. Investment in Ove	iod of six months fror erseas securities in ter	n the date rms of clau		
	In line with SEBI Master circular point 12.19.1.3.c for all ongoing schemes that invest or are allowed to invest in Overseas securities. Overseas ETFs, an investment headroom of 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calenda months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs subject to maximum limit specified in Paragraph 12.19.1 of SEBI master Circular. The disclosure as per SEBI Master circular point 12.19.1.3.b and point 12.19.1.3.c or overseas investment would be soft limits for the purpose of reporting only by Mutual Funds on monthly basis in the prescribed format.					
	Investment in Securities Lending - up to 20% of the total assets with maximum s assets.		osule restricted to 5%	% of the tot		
	Exposure in Equity Derivatives (other than for hedging purpose) - up to 50% of tot		and the second	-166, 17 - 11		
	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 total assets, 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 will not invest in foreign securitized debt and in Debt Instruments having Structured Obligations / Credit Enhancements as per clause 12.3 of SEBI Master Circular. The scheme will not invest in commodity derivatives. The scheme will not invest in Debt Derivatives instruments and securities with special features.					
	#Money Market instruments includes commercial papers, commercial bills, Tri- party repos, treasury bills, Government securities having ar unexpired 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.					
	The Scheme shall invest in foreign securities/overseas Mutual Funds as may be permissible and described in clause 12.19 of SEBI Maste Circular, within the overall applicable limits. The Scheme can make overseas investments subject to a maximum of US \$ 1 billion per Mutua Fund, within the overall industry limit of US \$ 7 billion or such limits as may be prescribed by SEBI from time to time. The Scheme therefore may or may not be able to utilise the limit of US 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the scheme can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.					
	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 persor 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 total assets with maximum single counter party exposure restricted to 5% of the total assets.					
	The Scheme may engage in short selling of securities in accordance with the guidelines / regulations issued by SEBI. Short sale of securitie means selling of securities without owning them. Engaging in short sale of securities is subject to risks related to fluctuations in marke price, and settlement/liquidity risks. The Scheme may engage in short selling of securities upto 20% of the total assets and in accordance with the applicable guidelines / regulations.					
	The scheme will invest in Credit Default Swaps (CDS) in accordance with guidelines issued by SEBI from time to time. Exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the scheme.					
	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 positions (including derivatives), repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), credit default swaps 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.					
	In line with Para 4.5 of SEBI Master circular, 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) Repoon Government securities.					
	Change in Investment Pattern					
	Rebalancing due to Short Term Defensive Consideration Subject to Clause 1.14.1.2 of SEBI Master circular, the asset allocation pattern indicated above may change for a short-term period or defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economi factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar days.					
	Rebalancing due to Passive Breaches Pursuant to clause 2.9 of SEBI Master circular, as may be amended from time	to time, in the event of	of deviation from ma	ndated as		
	allocation due to passive breaches (occurrence of instances not arising out of om					

	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.
Investment Strategy	Subject to the Asset Allocation pattern, the investment strategy of the Scheme shall be as under:
	The scheme is an open-ended thematic scheme and endeavors to provide long-term capital appreciation through investment primarily in companies which are embracing innovation theme and employ innovation in products, distinguished processes, and/or business models. The fund will primarily invest in businesses that aim to have a relatively higher market share in a new industry with significant growth potential and have a focus on higher research and development.
	The fund will be actively managed and will have the flexibility to invest across market caps and sectors with a focus on high-quality companies that are early trend adopters. The fund manager will predominantly follow a bottom-up approach to seek but not be limited to companies that exhibit strong innovative characteristics.
	The innovation framework that the scheme uses focuses on three key aspects i.e., Leading Innovators, Rising Innovators, and Emerging
	Innovators (LRE). Leading Innovators: Companies that are consistently researching and disrupting with new ideas, technologies, and strategies, setting new standards, and defining the business landscape are "Leading Innovators". These companies tend to gain market share from the traditional players and have the ability to anticipate and meet evolving market needs establishing them as the forefront drivers of innovation. These companies have the trait of being the pioneers in identifying new trends and adjusting their offerings to quickly take advantage of those trends.
	Rising Innovators: A "Rising Innovator" characterizes a company poised for growth and success in the innovation arena. These are positioned just below the status of a "Leading Innovator," and this segment signifies notable potential. These companies are making strides by introducing fresh ideas, cutting-edge technologies, or inventive approaches within their industry. As they actively progress and garner recognition for their innovative pursuits, they are becoming increasingly prominent players in the dynamic landscape of their respective markets.
	Emerging Innovators: "Emerging Innovators" are innovation aspiring companies and may be in the early stages of transforming their business models, incorporating new technologies, or fostering a culture of creativity to position themselves for future growth and success in the stock market.
	For example a company following innovation theme may be a financial services company which started as a brick-and-mortar enterprise and rapidly changed to a digital platform, to augment its scale with constant innovation and investment in technology. Further, it kept adding investment products to its basket to have a larger wallet share.
	While creating the universe and selecting the stocks the fund manager will focus on the fundamentals of the business, the robustness of the business model and potential for growth, the quality of management, governance standards, the financial strength of the company, market leadership, etc.
	The sectors/space/theme in which such companies may operate may include but may not be limited to:
	Sector
	Financial Services
	Information Technology Oil, Gas & Consumable Fuels
	Fast Moving Consumer Goods
	Automobile and Auto Components
	Healthcare
	Capital Goods
	Consumer Durables
	Metals & Mining
	Power
	Consumer Services Chemicals
	Construction Materials
	Telecommunication
	Services
	Realty
	Textiles
	Media, Entertainment & Publication
	The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors / Trustee does not guarantee that the
Risk Profile of the	investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme. Scheme Specific Risk Factor
Scheme & Risk	Risks associated with Capital Markets or Equity Markets
Mitigation Factors	• 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.
	 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 specific fund could involve potentially greater volatility and risk.
	 Excessive competition from domestic as well as international players will have a significant bearing on the sector. 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.
	 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.

	 overall trading volume on the which may restrict the selling Trading volumes, settlement 	e stock exchanges. Money market s ability of the Scheme(s) and may lea periods and transfer procedures	securities, while fairly liquid, lack a ad to the Scheme(s) incurring losses may restrict the liquidity of the	investments made by the Scheme.
	by unforeseen circumstances down because of various facto	leading to delays in receipt of pro- ors that affect the capital markets in	ceeds from sale of securities. The N ngeneral.	riods may be extended significantly IAV of the Scheme(s) can go up and
	comparison to securities that	are listed on the exchanges or offe	er other exit options to the investo	r a larger amount of liquidity risk, in r, including a put option. Within the his may however increase the risk of
	Risk Associated with Investing in	Debt/Money Market Instrument	ts:	
	The NAV of the Scheme is likel	y to be affected by changes in the p	revailing rates of interest.	
	may increase the risk of the po	ortfolio.		ecurities offering higher yields. This
	by unforeseen circumstances cause the Scheme to miss cer portfolio due to the absence losses to the Scheme, in case of Different types of securities Information Document carry upon its investment pattern. Of	b. The inability of the Scheme to m tain investment opportunities. By of a well developed and liquid sec fa subsequent decline in the value in which the scheme would inves different levels and types of risks	ake intended securities purchases the same rationale, the inability to ondary market for debt securities of securities held in the Scheme's p st (bonds / money market instrun , Accordingly the scheme's risk m unt of risk than Government securi	riods may be extended significantly due to settlement problems could sell securities held in the Scheme's would result, at times, in potential ortfolio. hents etc.) as given in the Scheme ay increase or decrease depending ties. Further even among corporate
	 As zero coupon securities do r changes in interest rates. The coupon securities that offer a obligations that do not entitl begin paying current interest the time remaining until matu interest rates, liquidity of th 	not provide periodic interest payme erefore, the interest rate risk of ze Ittractive yields. This may increase l e the holder to any periodic payme and therefore, are generally issued urity or the date when securities be	ents to the holder of the security, the ro coupon securities is higher. The the risk of the portfolio. Zero coup- nt of interest prior to maturity or a land traded at a discount to their fa- gin paying current interest. It also it risk of the Issuer. The market p	tese securities are more sensitive to AMC may choose to invest in zero on or deep discount bonds are debt a specified date when the securities ice values. The discount depends on varies depending on the prevailing rices of zero coupon securities are
		ments/deferred interest bonds typ		interest throughout the period to ntil maturity. If the issuer defaults,
	 Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. 			
	 Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate. Credit Risk: In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. 			
	• Basis Risk (Interest - rate movement): During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.			
	Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favourably leading to fluctuation in the NAV.			
	Liquidity Risk: Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time. Other Bick: In case of downward movement of interest rates, floating rate dobt instruments will give a lower return than fixed rate.			
	Other Risk: In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.			
	Please refer SID for further details on risk factors and risk strategies. The Scheme offers Regular Plan & Direct Plan.			
Plans and Options	Both the Plans will have separate N			
			apital withdrawal Option (IDCW)^ & Growth Option. IDCW Option
	under both the Plans further offer	s Payout of IDCW, Reinvestment o	of IDCW & Transfer of IDCW plan.	
		ut of investors capital (Equalization		
		further offers Payout of IDCW opti		
	Please note that where the Unitholder has opted for IDCW Payout option and in case the amount of IDCW payable to the Unitholder is ₹ 100/- or less under a Folio in case of cheque payouts, the same will be compulsorily reinvested in the Scheme.			
	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 Reinestment of IDCW.			
	Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "Bandhan Innovation Fund - Direct Plan" . Investors should also indicate "Direct" in the ARN column of the application form. Treatment of applications under "Direct"/"Regular" Plans:			
	Scenario	Broker Code mentioned	Planmentioned	Default Plan
		by the investor	by the investor	to be captured
	1 2	Not mentioned	Not mentioned	Direct Plan Direct Plan
	3	Not mentioned Not mentioned	Direct Regular	Direct Plan Direct Plan
	4	Mentioned	Direct	Direct Plan
	5	Direct	NotMentioned	Direct Plan
	6 Direct Regular Direct Plan			
	7	Mentioned	Regular	Regular Plan
	8 Mentioned Not Mentioned Regular Plan			Regular Plan
1	i			

	AMC shall ensure that before accepting any business from any MFD, such a MFD is duly empaneled with the AMC. Transactions received, if any, from / under the ARN of a non-empaneled MFD may be processed under Direct Plan, with prompt intimation to the non-empaneled MFD, and the investor.		
	In cases of wrong/invalid/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.		
	Both the Plans will have a common portfolio. The face value of the Units will be₹10/- per unit.		
Applicable NAV	Cut off timing for subscriptions/ redemptions/ switches Subscription facility is available on a continuous basis.		
	A. Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):		
	 In respect of valid applications received up to 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.		
	2. In respect of valid applications received after 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the Scheme either on same day or before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day shall be applicable.		
	3. Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day - i.e available for utilization before the cut-off time on any subsequent Business Day - i.e available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.		
	 In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts. 		
	The aforesaid provisions shall also apply to systematic transactions i.e Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal record date.		
	B. For Repurchase/Redemption/Switch-outs:		
	In respect of valid applications received upto 3.00 pm by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid		
Minimum Application	applications received after 3.00 pm by the Mutual Fund, the closing NAV of the next business day shall be applicable. During Ongoing Offer:		
Amount	Subscription:		
	Fresh Purchase (including switch-in) - ₹ 1,000/- and in multiples of ₹ 1/- thereafter		
	Additional Purchase (including switch-in) -₹1,000/- and any amount thereafter		
	Redemption:₹500/- or the account balance of the investor, whichever is less.		
	SIP: ₹100/- and in multiples of ₹1 thereafter		
	STP:₹ 500/- and any amount thereafter SWP:₹ 200 and any amount thereafter		
Despatch of Repurchase (Redemption) Request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/MEM-COR/74/2022-23 dated January 16, 2023 read with Clause 14.1 of the Master Circular dated May 19, 2023 (Master Circular), the		
BenchmarkIndex	AMC might follow the additional timelines as prescribed. NIFTY 500 TRI		
Income Distribution cumCapitalWithdrawal (IDCW) Policy	Under IDCW Option, IDCW will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The		
Name of the Fund	Mr. Manish Gunwani (equity portion)		
Manager	Mr. Brijesh Shah (debt portion) Ms. Ritika Behera (overseas investment portion)		
Name of the Trustee	Bandhan Mutual Fund Trustee Limited		
Company Performance of the	This scheme is a new scheme and does not have any performance track record		
scheme	This scheme is a new scheme and does not have any performance diack record		
Expenses of the Scheme	Load Structure: Entry load: Nil Exit load:		
	 If redeemed/switched out within 30 days from the date of allotment: 0.50% of the applicable NAV. 		
	 If redeemed/switched out after 30 days from date of allotment - Nil. 		
	Recurring expenses:		
	As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the following limits: 1. on the first₹ 500 crore of the Scheme's daily net assets, will not exceed 2.25%		
	 On the next₹250 crore of the Scheme's daily net assets, will not exceed 2.25% On the next₹250 crore of the Scheme's daily net assets, will not exceed 2.00% 		
	 on the next ₹ 1,250 crore of the Scheme's daily net assets, will not exceed 1.75% 		
	4. on the next₹3,000 crore of the Scheme's daily net assets, will not exceed 1.60%		
	 on the next ₹ 5,000 crore of the Scheme's daily net assets, will not exceed 1.50% 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. 		
	 on the balance of the Scheme's daily net assets, will not exceed 1.05%. In addition to the recurring expense mentioned above, additional expenses of 0.05% of daily net assets of the scheme shall be chargeable except in schemes wherein exit load is not levied / not applicable. 		
	For details of other expenses please refer SID		
Waiver of Load for Direct Applications Tax treatment for the	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, there is no entry load for Mutual Fund schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable. Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.		
Investors (Unitholder)			

Daily Net Asset Value (NAV) Publication	The first NAV shall be calculated and disclosed within 5 business days of allotment. NAV will be determined for every Business Day except in special circumstances. NAV will be calculated upto three decimal places .NAV of t Scheme shall be made available on the website of AMFI (<u>www.amfiindia.com</u>) and the Mutual Fund (<u>www.bandhanmutual.com</u>) by 11. p.m. on all business days. The NAV shall also be are available on the Toll Free Number -1800-300-66688/1-800-2666688 and on the website the Registrar and Transfer Agent CAMS (<u>www.camsonline.com</u>).				
	AMFI's wel	NAV is not uploaded by 11.00 p.m it shall be explained in writing to AMFI for non adheren bsite. If the NAVs are not available before the commencement of business hours on the nd shall issue a press release giving reasons and explaining when the Mutual Fund would be a	following day due to any reason, the		
For Investor Grievances	Name and	Address of Registrar			
Please Contact:	Computer	Age Management Services Limited (CAMS)			
	9th Floor, T	ower II, Rayala Towers, No.158, Anna Salai, Chennai 600 002.			
		RELATIONS OFFICER			
	Name	Address and Contact Number	E-Mail		
		Bandhan AMC Limited (formerly IDFC Asset Management Company Limited), 6th Floor, One World Centre, 841 Senapati Bapat Marg, Prabhadevi, Mumbai 400013. Contact number #022 66289999, Fax: 022 – 66466953.	neeta.singh@bandhanamc.com		
Unitholders'	Account SI	tatements			
Information	For NFO allotment and fresh purchase during ongoing sales with creation of a new Folio:				
	• The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of closure of the NFO / transaction.				
	 The AMC shall issue to the investor whose application has been accepted, an account statement specifying the num within five business days of closure of NFO/transaction. For allotment in demat form the account statement s depository / depository participant, and not by the AMC. For NFO allotment in demat form, the AMC shall issue units in dematerialized form to a unit holder within two v 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 sh statement to the investor within 5 business days from the receipt of such request. 			nd the AMC shall provide the account		
	Pursuant to	o clause 14.4 of SEBI Master Circular, investors are requested to note the following regarding	g dispatch of account statements:		
	Please refe	Please refer the SID for further information on account statement.			
Portfolio Holdings and fund allocation towards various sectors	This scheme is a new scheme and does not have any portfolio holdings. Post NFO allotment, the Monthly portfolio statement of the Scheme will be hosted on website – https://www.Bandhanmutual.com/download-centre/disclosures.				
Portfolio Turnoverratio	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)				

COMPARISON WITH OTHER FUND OF FUNDS SCHEMES OF BANDHAN MUTUAL FUND:

Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
Bandhan Focused	Focused Fund	An open ended equity scheme investing in	The investment objective of the Scheme is to generate long term capital appreciation by investing in a concentrated portfolio of equity and equity related instruments up to 30 companies.
Equity Fund		maximum 30 stocks with multi cap focus	<u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realized.
Bandhan Sterling Value	Value Fund	An open ended equity scheme following a	The investment objective of the Scheme is to seek to generate capital appreciation from a diversified portfolio of equity and equity related instruments by following a value investment strategy.
Fund		value investment strategy	<u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan ELSS Tax Saver	ELSS	An open ended equity linked saving scheme	The investment objective of the scheme is to seek to generate long-term capital growth from a diversified portfolio of predominantly Equity and Equity related securities.
Fund (formerly		with a statutory lock in of 3 years and tax	Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan Tax Advantage (ELSS) Fund)		benefit	The investment policies shall be framed in accordance with SEBI (Mutual Funds) Regulations, 1996 and rules and guidelines for Equity Linked Savings Scheme (ELSS), 2005 (and modifications to them)
Bandhan Flexi Cap Fund	Flexi Cap Fund	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	The Scheme shall seek to generate long-term capital growth by investing in a diversified portfolio of equity and equity related instruments across market capitalization – large cap, mid cap and small cap, fixed income securities and Money Market Instruments.
			<u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Large Cap	Large Cap Fund	An open ended equity scheme predominantly	The investment objective of the Scheme is to seek to generate capital growth from predominantly investing in large cap stocks.
Fund		investing in large cap stocks	<u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Infrastructure Fund	Sectoral / Thematic	An open ended equity scheme investing in Infrastructure sector	The investment objective of the scheme is to seek to generate long-term capital growth through an active diversified portfolio of predominantly equity and equity related instruments of companies that are participating in and benefiting from growth in Indian infrastructure and infrastructural related activities.
			<u>Disclaimer</u> : However, there can be no assurance that the investment objective of the scheme will be realized.
Bandhan Small Cap	Small Cap Fund	Small Cap Fund – An open ended equity	The Fund seeks to generate long term capital appreciation by investing predominantly in equities and equity linked securities of small cap segment.
Fund (formerly Bandhan Emerging Businesses Fund)		scheme predominantly investing in small cap stocks	<u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realised.

COMPARISON WITH OTHER FUND OF FUNDS SCHEMES OF BANDHAN MUTUAL FUND: (Contd.)

Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
Bandhan Multi Cap Fund	Multi Cap Fund	An open-ended equity scheme investing across large cap, mid cap, small cap stocks	The Fund seeks to generate long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments across large cap, mid cap, small cap stocks. <u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Midcap Fund	Mid Cap Fund	An open ended equity scheme predominantly investing in mid cap stocks.	
Bandhan Transportation and Logistics Fund	Sectoral / Thematic	Sector Fund - An open- ended equity scheme investing in transportation and logistics sector	
Bandhan Financial Services Fund	Sectoral	Sector Fund - An open ended equity scheme investing in Financial Services Sector	

Please refer to the Statement of Additional Information and Scheme Information Document for any further details.

The Scheme Information Document containing details of the Scheme of Bandhan Mutual Fund, had been approved by the Board of Bandhan Mutual Fund Trustee Limited vide circular resolution dated January 12, 2024. The Board of Directors of Bandhan Mutual Fund Trustee Limited have ensured that the scheme approved by them is a new product offered by the Mutual Fund and is not a minor modification of the existing scheme/fund/product.

For Bandhan AMC Limited

Place : Mumbai Dated : March 14, 2024 Sd/-Vishal Kapoor CEO

Official Points of Acceptance of Transactions, CAMS

Agartala: Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin.: 799 001. Contact No. 9436761695, 0381-2323009, Email : camsaga@camsonline.com • Agra: CAMS SERVICE CENTER,No. 8, II Floor Maruti Tower, Sanjay Place, Agra, Uttarpradesh-282002 • Ahmedabad: CAMS SERVICE CENTER, No. 111-113,1 st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006 • 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: Õpp. RLT Science College,Civil Lines, Akola, Maharashtra, 444001 • Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh-202001 • Allahabad: CAMS SERVICE CENTER,30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttarpradesh-211001 • Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, AlleppeyKerala,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,AnandGujarat388001 • 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 • Asansol: CAMS SERVICE CENTER, Block – G, 1st Floor, P C Chatteriee Market Complex, Rambandhu Talab PO, Ushagram, Asansol, Westbengal Pin No 713303 • Aurangabad: CAMS SERVICE CENTER, 2nd Floor, Block No.D-21-D-22, Motiwala Trade CENTER, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad-431001 • Balasore: B C Sen Road, Balasore, Orissa, 756001 • Ballari: CAMS SERVICE CENTER, No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-583102 • Bangalore: CAMS SERVICE CENTER, Trade CENTER, 1st Floor45, Dikensen Road (Next to Manipal CENTER), Bangalore, Karnataka, 560042 • Bangalore(Wilson Garden): CAMS SERVICE CENTER, First Floor, No. 17/1,-(272) 12Th Cross Road, Wilson Garden, Bangalore-560027 • Bankura: 1st Floor, Central Bank Building, Machantala, P.O. Bankura, Dist. Bankura, West Bengal - 722101 • Bareilly: CAMS SERVICE CENTER, F-62-63, Second Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 • Basti: CAMS C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor JAMIA COMLEX STATION ROAD BASTI PIN 272002 • Belgaum: CAMS SERVICE CENTER, Classic Complex, Block No.104,1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006 • Berhampur: CAMS SERVICE CENTER, Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002. Tel. No.: 0680-2250401 • Bhagalpur: Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur, Bihar - 812002 • Bharuch: CAMS SERVICE CENTRE,A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch-392001 • Bhatinda: 2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab, 151001 • Bhavnagar: CAMS Service Center, 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001, Ph. No. 0278-2225572 camsbha@camsonline.com, Ph. No. 0278-2225572 camsbha@camsonline.com • Bhilai: CAMS SERVICE CENTER,1st Floor,Plot No.3,Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER, C/o Kodwani Associtates, Shope No.211-213, 2nd floor,Indra Prasth Tower,syam Ki Sabji Mandi,Near Mukerjee Garden,Bhilwara-311001 (Rajasthan) • Bhopal: CAMS SERVICE CENTER,Plot no.10,2nd Floor,Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, 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 BMCB 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 • Biharsharif: R-C Palace, Amber Station Road, Opp Mamta Complex, Biharsharif-803101 • Bikaner: Behind rajasthan patrika In front of vijaya bank 1404,amar singh pura Bikaner.334001 • Bilaspur: CAMS SERVICE CENTER,Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G)-495001 • Bokaro: CAMS SERVICE CENTER, Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 • Borivali: CAMS PVT LTD, 501 -TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar, Borivali, Mumbai - 400092 • Burdwan: CAMS SERVICE CENTER, No.399, G T Road, Basement, Building Name - Talk of the Town, Burdwan -713101, West- Bengal - 0342-3551397, camsbdw@camsonline.com • Calicut: CAMS SERVICE CENTER,No.29/97G,2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut Kerala-673016 • Chandigarh: CAMS SERVICE CENTER, Deepak Tower, SCO 154-155, 1st Floor-Sector 17-Chandigarh-Punjab-160017 • Chennai: CAMS SERVICE CENTER, Ground Floor No. 178/10, Kodambakkam High RoadOpp. Hotel Palmgrove, Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satelite ISC: No.158, Rayala Tower-1, Anna salai, Chennai-600002 • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER, No.1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER, Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa, 753001 • Darbhanga: Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER,No.13, Ist Floor,Akkamahadevi Samaj Complex,Church Road, P.J. Extension, Davangere, Karnataka, 577002 • Dehradun: CAMS SERVICE CENTER, No. 204/121 Nari Shilp Mandir Marg(Ist Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001 • Deoghar: S S M Jalan RoadGround floorOpp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand, 814112 • Dhanbad: CAMS SERVICE CENTER, Urmila Towers, Room No: 111(1st Floor) Bank More, Dhanbad, Jharkhand, 826001 • Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri,Tamilnadu 636701 • Dhule: House No 3140, Opp Liberty Furniture,Jamnalal Bajaj Road, Near Tower Garden,Dhule,Maharashtra 424001 • Durgapur: CAMS SERVICE CENTER, Plot No.3601, Nazrul Sarani, City CENTER, Durgapur-713216 • Erode: CAMS SERVICE CENTER, 171-E, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu, 638001 • Faizabad: CAMS SERVICE CENTER, 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad, Uttarpradesh-224001 Faridabad: CAMS SERVICE CENTER, No.B-49, 1st Floor, Nehru Ground, Behind Anupam, Sweet House NIT, Faridabad, Haryana, 121001
 Firozabad: Computer Age Management Services Ltd. First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283203 • Gandhidham: CAMS SERVICE CENTER,Office No.4, Ground Floor, Ratnakala Arcade, Plot No.231, Ward-12B, Gandhidham-370201 • Gaya: CAMS SERVICE C/o. Sri Vishwanath Kunj Ground Floor, Tilha Mahavir Asthan Gaya - 823001 • Ghatkopar: CAMS SERVICE CENTER, Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077 • Ghaziabad: CAMS SERVICE CENTER, B-11, LGF RDC, Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002 • Goa: CAMS SERVICE CENTER, Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa-403001 • Gondal (Parent Rajkot): A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311 • Gorakhpur: CAMS SERVICE CENTRE, Shop No.5 & 6, 3Rd Floor, Cross Road The Mall, A D Tiraha, bank Road, Gorakhpur-273001 • Gulbarga: Pal Complex, Ist Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101 • Guntur: CAMS SERVICE CENTER, D. No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur-522002 • Gurgaon: CAMS SERVICE CENTER, SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001 • Guwahati: CAMS SERVICE CENTER, Piyali Phukan Road, K.C. Path, House No. 1, Rehabari, Guwahati-781008 • Gwalior: CAMS SERVICE CENTER, G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City CENTER, Gwalior Madhya Pradesh-474002 • Haldia: 1st Floor, New Market Complex, Durgachak Post Office,, Durgachak, Haldia, Westbangal 721602 • Haldwani: Durga City CENTER, Nainital Road, Haldwani, Uttarakhand-263139 • Hazaribag: Municipal MarketAnnanda Chowk, Hazaribag, Jharkhand, 825301 • Himmatnagar: D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001 • Hisar: CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001 • Hoshiarpur: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001 • Hosur: CAMS SERVICE CENTER, Survey No.25/204,Attibele Road,HCF Post,Mathigiri,Above Time Kids School,Oppsite To Kuttys Frozen Foods,Hosur-635110 • Hubli: CAMS SERVICE CENTER,No.204 205,1st Floor' B ' Block, Kundagol Complex,Opp. Court, Club Road,Hubli,Karnataka,580029 • Hyderabad: CAMS SERVICE CENTER,No.208, II Floor,Jade Arcade Paradise Circle,Hyderabad,Telangana,500003 • Indore: CAM SERVICE CENTER,No.101, Shalimar Corporate CENTER,8-B, South Tukogunj,Opp.Greenpark, Indore, Madhya Pradesh, 452001 • Jabalpur: CAMS SERVICE CENTER, No. 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 Meenaar Apartment, Ward No VIII, Kotwali Police Station, Jalpaiguri-735101 West Bengal • Jammu: JRDS Heights, Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu, Jammu & Kashmir, 180004 • Jamnagar: CAMS SERVICE CENTER, No. 207, Manek CENTER, P N Marg, Jamnagar, Gujarat, 361001 • Jamshedpur: CAMS SERVICE CENTER, Millennium Tower, "R" RoadRoom 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 FloorSardarbag Road, Nr. AlkapuriOpp. Zansi Rani Statue Junagadh Gujarat-362001 • Kadapa: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001 • Kakinada: CAMS SERVICE CENTER, D No.25-4-29, 1St floor,Kommireddy vari street,Beside Warf Road,Opp swathi medicals,Kakinada-533001 • Kalyani: CAMS SERVICE CENTRE,A-1/50,Block A,Kalyani,Dist Nadia, Westbengal-741235 • Kannur: Room No.PP.14/435Casa Marina Shopping CENTERTalap, Kannur, Kerala, 670004 • Kanpur: CAMS SERVICE CENTER, I Floor, 106 to 108, city Center, Phase II, 63/2, The Mall Kanpur Uttarpradesh-208001 • Karimnagar: HNo.7-1-257, Upstairs S B H mangammathota, Karimnagar, Telangana, 505001 Karnal (Parent :Panipat TP): No.29,Avtar Colony,Behind vishal mega mart,Karnal-132001 • Karur: 126 G, V.P.Towers, Kovai Road,Basement of Axis Bank,Karur,Tamilnadu,639002 • Katni: 1st Floor,Gurunanak dharmakanta, Jabalpur Road, Bargawan,Katni,MadhyaPradesh 483501 • Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001 • Kharagpur: CAMS SERVICE CENTER, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305 • Kolhapur: CAMS SERVICE CENTER, No. 2 B, 3rd Floor, Ayodhya Towers, Station

Road,Kolhapur,Maharashtra,416001 • Kolkata: CAMS SERVICE CENTER, Kolkata: Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata - 700071 • Kolkata-CC (Kolkata Central): 3/1, R. N. Mukherjee Road, 3rd Floor, Office Space -3C, "Shreeram Chambers", Kolkata, West bengal 700001 • Kollam: Uthram Chambers (Ground Floor) Thamarakulam Kollam - 691006. • Korba: Shop No 6, Shriram Commercial ComplexInfront of Hotel Blue DiamondGround Floor, T.P. Nagar,Korba,Westbangal,495677 • Kota: CAMS SERVICE CENTER,No.B-33 'Kalyan Bhawan,Triangle Part,Vallabh Nagar,Kota,Rajasthan,324007 • Kottayam: CAMS SERVICE CENTER, THAMARAPALLIL Building, Door No-XIII/658, ML Road, Near KSRTC Bus Stand Road, Kottayam-686001 • Kukatpally: CAMS SERVICE CENTER, No. 15-31-2M-1/4,1st floor,14-A,MIG,KPHB colony,Kutkapally,Hyderabad-500072 • Kumbakonam: No.28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612 001.• Kurnool: CAMS SERVICE CENTER, Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall,Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001 • Lucknow: CAMS SERVICE CENTER, No. 4, 1st Floor, Center, Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow, Uttarpradesh-226001 • Ludhiana: CAMS SERVICE CENTER, U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002 • Madurai: CAMS SERVICE CENTER, No. 272, First Floor, Suriya Towers, Good Shed Street, Madurai, Tamilnadu, 625001 • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Westbangal 732101 • Mangalore: CAMS SERVICE CENTER, 14-6-674/15(1), Shop NO-UG11-2 Maximus Complex, Light House Hill Road, Mangalore - 575 001. Karnataka, Phone: 0824-4254040 / 0824-4273525, Email:camsman@camsonline.com • Manipal: CAMS SERVICE CENTER, Shop No-A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104 • Mapusa (Parent ISC: Goa): office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507. • Margao: CAMS SERVICE CENTER, F4-Classic Heritage, Near Axis Bank, Opp.BPS Club, Pajifond, Margao, Goa-403601 • Mathura: 159/160 Vikas Bazar Mathura Uttarpradesh-281001 • Meerut: CAMS SERVICE CENTER, No.108 Ist Floor, Shivam Plaza,Opp: Eves Cinema, Hapur Road,Meerut,Uttarpradesh,250002 • Mehsana: 1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat,384002 • Moga: Street No. 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga-142 001. Phone:-01636–513234 Email:-camsmog@camsonline.com • Moradabad: CAMS SERVICE CENTER,No.H 21-22, Ist Floor,Ram Ganga Vihar,Shopping Complex,Opposite Sale Tax Office, Moradabad-244001 • Mumbai: CAMS SERVICE CENTER,Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai, Maharashtra, 400023 • Muzaffarpur: CAMS SERVICE CENTER, Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar, 842001 • Mysore: CAMS SERVICE CENTER, No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, 570009 • Nadiad: F 134, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat, 387001 • Nagpur: CAMS SERVICE CENTER, 145 , Lendra, New Ramdaspeth, Nagpur, Maharashtra, 440010 • Namakkal: 156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001 • Nasik: CAMS SERVICE CENTER, 1st Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik-422002 • Navsari: 214-215, 2nd Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396445, Gujarat • Nellore: CAMS SERVICE CENTER, No.9/756, I Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, AndhraPradesh, 524001 • 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001 camsdel@camsonline.com 011-61245468 • Noida: CAMS SERVICE CENTER,E-3,Ground Floor,Sector 3,Near Fresh Food factory, Noida-201301 • Palakkad: 10 / 688, Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad – 678 001 • Palanpur: CAMS SERVICE CENTER, Gopal Trade center, Shop No.13-14, 3Rd Floor, Nr.BK Mercantile bank, Opp.Old Gunj, Palanpur-385001 • Panipat: CAMS SERVICE CENTER, SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat, Haryana, 132103 • Patiala: CAMS SERVICE CENTRE, No.35 New Lal Bagh, Opp.Polo Ground, Patiala-147001 Patna: CAMS SERVICE CENTER,G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna, Bihar, 800001 • Pitampura: CAMS SERVICE CENTER, Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034, Phone- 011-40367369, Camspdel@camsonline.com • Pondicherry: CAMS SERVICE CENTER, No.S-8, 100, Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry, 605001 • Pune: CAMS SERVICE CENTER, Vartak Pride, 1st Floor, Survey No. 46, City Survey No. 1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune-411052 • Rae Bareli: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Barelily Uttar pradesh - 229001 • Raipur: CAMS SERVICE CENTER, HIG, C-23 Sector - 1 Devendra Nagar, Raipur, Chattisgarh, 492004 • Rajahmundry: CAMS SERVICE CENTER, Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh, 533101 • Rajapalayam: No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam Tamilnadu 626117 • Rajkot: CAMS SERVICE CENTER Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001 • Ranchi: CAMS SERVICE CENTER,No.4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayalal, Ranchi, Jharkhand, 834001 • Ratlam: Dafria & Co, No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh 457001 • Ratnagiri: Orchid Tower, Ground Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, ArogyaMandir, Nachane Link Road, Ratnagiri, Maharashtra - 415 612 • Rohtak: CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001 • Roorkee: 22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667 • Rourkela: CAMS SERVICE CENTRE,2nd Floor, J B S Market Complex,Udit Nagar,Rourkela-769012 • Sagar: Opp. Somani Automobile, s Bhaqwanganj Sagar, MadhyaPradesh 470002 • Saharanpur: I Floor, Krishna ComplexOpp. Hathi GateCourt Road, Saharanpur, Uttarpradesh, 247001 Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamilnadu, 636016 • Sambalpur: C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur, Orissa, 768001 • Sangli: Jiveshwar Krupa BldgShop. NO.2, Ground Floor, Tilak ChowkHarbhat Road, Sangli, Maharashtra-416416 • Satara: 117 / A / 3 / 22, Sahukapar, osoo * Sahuka Shubabara, Nabarashtra, 415002 • Serampore: 47/S/1, Raja Rammohan Roy Sarani, PO. Mallickpara, District Hoogly, Serampore – 712203 • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh-242001 • Shillong: 3rd FloorRPG Complex,Keating Road,Shillong,Meghalaya,793001 • Shimla: I Floor, Opp. Panchayat Bhawan Main gateBus stand,Shimla,HimachalPradesh,171001 • Shimoga, Karnataka,577201 • Siliguri: CAMS SERVICE CENTER,No.78,Haren Mukherje Road,1st Floor,Beside FloorKishnappa Compound1st Cross, Hosmane Extn.,Shimoga,Karnataka,577201 • Siliguri: CAMS SERVICE CENTER,No.78,Haren Mukherje Road,1st Floor,Beside SBI Hakimpara,Siliguri-734001 • Sirsa: Ground floor of CA Deepak Gupta, M G Complex, Bhawna marg , Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana, 125055 • Sitapur: Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001 • Solan: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh 173212 • Solapur: Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth, Near Pangal High SchoolSolapur, Maharashtra, 413001 • Sri Ganganagar: 18 L BlockSri Ganganagar, Rajasthan, 335001 • Srikakulam: Computer Age Management Services Ltd. Door No. 10-5-65, 1st Floor Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001 • Sultanpur: 967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001 • Surat: CAMS SERVICE CENTRE, Shop No.G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat-395002 • Surendranagar: Shop No. 12, M.D.Residency, Swastik Cross Road, Surendranagar Gujarat 363001 • Tambaram: CAMS SERVICE CENTER,3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045 • Thane: Computer Age Management Services Ltd. Dev Corpora, A Wing, 3rd Floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 • Tirunelveli: CAMS SERVICE CENTRE,No.F4,Magnam Suraksaa Apatments,Tiruvananthapuram Road,Tirunelveli-627002 • Tirupati: Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road, Tirupati-517501, Andhra Pradesh • Tirupur: 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamilnadu, 641601 • Tiruvalla: 1st Floor, Room No -61(63), International Shopping Mall, Opp St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Tiruvalla, Kerala – 689105 • Trichur: Room No. 26 & 27 Dee Pee Plaza, Kokkalai, Trichur, Kerala, 680001 • Trichy: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilhadu, 620018 • Trivandrum: R S Complex, Opp of LIC Building, Pattom PO, Trivandrum, Kerala, 695004 • Tuticorin: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin Tamilhadu 628003 • Udaipur: CAMS SERVICE CENTRE, No. 32, Ahinsapuri, Fatehpura Circle, Udaipur-313001 • Ujjain: 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain, Madhya Pradesh - 456 010. • Vadodara: CAMS SERVICE CENTER, No.103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat, 390007 • Valsad: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross LaneValsad, Gujarat, 396001 • Vapi: 208, 2nd Floor HEENA ARCADE, Opp. Tirupati TowerNear G.I.D.C. Char Rasta, Vapi, Gujarat, 396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 • Vasco(Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ÍCICI Bank, Vasco, Goa, 403802 • Vashi: CAMS SERVICE CENTER, BSEL Tech Park, B-505,Plot No.39/5 & 39/5A,Sector 30A,Opp.Vashi Railway StationmVashi,Navi Mumbai-400705 • Vellore: CAMS SERVICE CENTRE, DOOR NO 86, BA Complex 1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001 Phone: - 0416-2900062 Email: - camsvel@camsonline.com • Vijayawada: CAMS SERVICE CENTER, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, AndhraPradesh, 520010 • Visakhapatnam: CAMS SERVICE CENTER, Flat No. GF2, D. No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016 • Warangal: F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana- 506001 • Yamuna Nagar: 124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001 • Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001 • Kalyan: CAMS Service Center, Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (Ŵ) - 421 301. Email: camskyn@camsonline.com; CAMS Services located at No. 507, 5th Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382 421, Émail id : camsgnr@camsonline.com, Contact no : 079-23600400 • West Bengal: N / 39, K. N. C. Road, First Floor, Shrikrishna Apartment (Behind HDFC Bank Barasat Branch), P. O. and P. S. Barasat, Dist. 24 P. G. S. (North) - 700 124. Email - camsbrst@camsonline.com. Contact Number-9163567916 • Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist , Cooch Behar, West Bengal - 736 101. Email- camschb@camsonline.com. Contact Number- 03582226739 • West Bengal: R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia - 741 101. Email - camsknj@camsonline.com. Contact Number- 6295288416 • West Bengal: Rabindra Pally, Beside of Gitanjali Cinema Hall, P O & P S Raiganj, Dist North Dinajpur, Raiganj, West Bengal - 733 134. Email - camsrgj@camsonline.com. Contact Number – 7550962155 • West Bengal: No. 107 / 1. A C Road. Ground Floor, Bohorompur, Murshidabad, West Bengal - 742 103. Email -camsbho@camsonline.com. Contact Number- 8535855998 • West Bengal: Bhubandanga, Opposite Shiv Shambhu Rice Mill, First Floor, Bolpur, West Bengal - 731 204. Email- camsbol@camsonline.com. Contact number: 03463266013. • Dibrugarh - Amba Complex, Ground Floor, H. S. Road, Dibrugarh - 786 001, Assam • CAMS Service Centre, Dewal Road, Second Floor, Left side Second Building, Near Budhi Gukhani Mandir, Gar Ali, Jorhat – 785 001, Assam



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Dehradum: Ci-12 BNCR Pizz, Ground Floor, 24A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradum - 248 001. Tel: +91-997934555, 8171872220Gora: F-72 R-52, 1st Floor, Alfran Pizza, MC Road, Opp.Don Bosch High School, Panjim, Coa - 403 001. Tel: 0832-2231603.Gurgaon: 117, 1st Floor, Vipul Agora, M. G. Road, Gurgaon - 122 001. Ph: 011-47311336Gurgahati: 44, 4th Floor, Zin Jangan Hills Road no. 1, Nearby Magarima cirde, Hyderabad - 500034. Tel: +91-40-23350744.Hadror: 605, 4th Floor, Zin J, D. M. Tower, Race Course Road, Indore - 452 001. Tel: +91-731-420627 / 4208048. Rav: +91-731-4206945, 0141-2360947, 0141-2360947, 0141-2360947, 0141-2360948, 1142-360945, 0141-2360947, 0141-2360948, 1142-360945, 0141-2360947, 0141-2360948, 0141-2360945, 0141-2360947, 0141-2360948, 0141-2360945, 0141-2360947, 0141-2360948, 0141-2360945, 0141-2360948, 0141-2360945, 0141-2360947, 0141-2360948, 0141-236094	Coimbatore	: A2 Complex , No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678.
Gea:F-27 8. F-28, 1st Floor, Alfran Pizza, M.G. Road, Cong, Don Bosco High School, Panjim, Goa - 403 001. Tel: 0832-2231603.Gurgaon: Shop No. 23A, Cross Raad He Mall, Bank Road, Corakhpur - 273 001Gurgaon: 117, 1st Floor, Yipul Agora, M. G. Road, Curgaon - 122 001. Ph: 011-47311336Gurgabat: 46, 4th Floor, Canpate Elindave, G. S. Road, Gurgaon - 122 001. Ph: 011-47311326Hyderabad: 31d floor, SB towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 200034. Tel: 491-010-23350744.Jalpur: 301-A, 3rd Floor, Ambition Tower, Agersen Circle, Malan Ka Chaurah, Subash Marg, Calgaut - 310200. Tel: -91-0141-2360945, 0141-2360947, 0141-2360948.Jalanchar: Office No. 1, 2nd Floor, Sataman Complex, BMC, Chow, G. Toad, Jalanchar - 144 001. Punjab-India. Tel. 018150284 / 018150284 / 018150284 / 018150284 / 018150284 / 0181501376/88.Jamabar: Office No. 1, 2nd Floor, PMP Pizza, plot, BMC, Chow, G. Toad, Jalanchar - 144 001. Punjab-India. Tel. 018150284 / 018150284 / 0181501376/88.Johnpur: Office No. 214-215, Ind Floor, KAN Chambers, 14/13, Civil Lines, Kanpur - 208 001. El: -951712-2331071, 2331119.Kolhapur: Office No. 214-215, Ind Floor, CAN Chambers, 14/13, Civil Lines, Kanpur - 208 001. Tel: +9152-2330712, 233119.Kolhapur: Unit No. UGS, Upper Cround Floor, Jaduban Road, Ono N. 108K/34K, Evand, Shahupur, Kohnpar, Maharashtra - 416 001.Kolhapur: Unit No. CR, Buergy Plaza, Building, S, Park Road, Opp. Dr. Nigaa Prasad Wulkherjee Civil Hospital, Rig Bhavan Colony, Hazrataganj, Lucknow - 226 001.Tel: +91522492010/106.: Scou 124, 1st Floor, Road A Bamata Road, Kan Adurai-625 001. Tel: +9122450750.Kanpur: Unit No. 78, 1st Floor, Road A Bamata Road, H	*Durgapur	: 6/2A, Suhatta, 6th Floor, City Centre, Durgapur - 713216. Tel.: +91 8537867746.
Corakhpur ::Shop No. 23A, Cross Road the Mall, Bank Road, Gorakhpur - 273 001 Gurgaon ::H1, ISt Floor, Yipul Agong, M. G. Road, Gurgaon - 122 001, Ph: 011-47311336 Guwahati :E4, 4th Floor, Zinagrafi Hilks Road, Gurgaon - 122 001, Ph: 011-47311336 Guwahati :St Ath Floor, Zinagrafi Hilks Road, Gurgaon - 122 001, Ph: 011-47311336 Hore :305, 4th Floor, Zinagrafi Hilks Road on .1, Nearby Magniuna Circle, Hyderabad - S00034, Tel: +91-731-4206923, 0141-2360945, 0141, 0141, 014, 0141-241-91-1451-911-1451-911-0451-1459, 0141-91-041-1451-911-0451-1459, 0141-045, 0142, 01400, 0141-2360945, 0141, 0141, 0141, 0141, 0141	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
Gurgaon117, 1st Floor, Vipul Agora, M. G. Road, Gurgaon - 122 001. Ph: 011-47311336Guwahati44, dth Foor, Canapati Enclave, C.S. Road, Ulbari, Opo, Bora Service Station, Guwahati - 781 007. Tel: 0361-2132178/88.Hyderabad31d Rior, SB towers, Banjara Hills Road no. 1, Nearby, Ngagriuna circle, Hyderabad S00034. Tel: +91-40 - 23350744.Jajur301-A, 31d Floor, Ambition Tower, Agersen Circle, Malan Ka Chaurah, Subash Marg, C.Scheme, Jajuur - 302001. Tel: +91-731-4206927.JalandharOffice No. 1, 2nd Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshegdur - 831 001. Tel: +91-731-4206921.JamshegdurRoom No. 111, 1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshegdur - 831 001. Tel: +91-731-4206927.JodhpurOffice No. 1204, 2nd Floor, Sathar Complex, Main Road, Bistupur, Jamshegdur - 831 001. Tel: +91-731-4206927.JodhpurOffice No. 111, 1st Floor, FRM Plaza, Jolt no 947, above Kotak Mahindra Bank, Holt Di Poad sardarpura, Jodhpur - 342003, RajasthanKanpurOffice No. 1204, 216 Hoor, SAth Kamal Chaud, Bistupur, Jamshegdur - 831 001. Tel: +91-1512-2331071.KolhapurUhit No. UGS, Upper Ground Floor, Jaduthan 1001. Tel: +91-140-2152/557.KolhapurUhit No. UGS, Upper Ground Floor, Jaduthana +141 001. Tel: +91-14-15022155/57.MaduraiSco 124, 1st Floor, Road, Hampankata, Mangalore - 575001. Tel: +91-81242981001.HadinaSco 124, 1st Floor, Road, Hampankata, Mangalore - 575001. Tel: +91-812426628099MaduraiSoround Floor, Kapour Agartment CHS, Near Punjabi Lane, Chandavarka Road, Mumpai- 400097. Tel: 492-4924555.MangaloreTat Floor, Congal Arade, Balmankata, Mangalore - 57001. Tel: +91-124-66139999MiterStoron, Gro	Goa	
Cuwahati:4: dth Floor, Canapati EnClave, C. S. Rod, Ülubari, Opp. Bora Service Station, Cuwahati - 781 007. Tel: 0361-2132178/88.Hyderabadi:301 Gior, Sta tovers, Banjara Hilk Saoda no. 1, Nearby Nagarjua circle, Hyderabad - 500034. Flax: +91-031-4266923.Jaipur:301-A, 374 Floor, Ambliton Tower, Agrees Curze, Roda, Indore - 452 001. Tel: +91-1041-23300744.Jaipur:301-A, 374 Floor, Ambliton Tower, Agrees Curze, Malan Ka Chaurda, Subash Marg, CScheme, Jaipur, 302001. Tel: +91-01411-2360945, 0141-2360947, 0141-2360947, 0141-2360948.Jainnagar:Patinum, Office No. 204, 2nd Floor, Nara Joggers Park, Colony, Jamangar, Gujarat - 361 008.Jamshedpur: Boron No - 111, 1st Floor, Yash Kamal Complex, MMC Colony, Jamshedur - 301 001. Tel:: 6957-2230112/111/222.Jodhpur:Office No. 214-215, lind Floor, KAN Chambers, 14/13, Civil Lines, Kanpur - 208 001, Tel:: +91 512-2331071, 2331179.Kolhapur:Ubit No. UGS, Upper Cround Floor, Jaduban Plaza, Junik, E.Ward, Shahupur, Nolhaput, Maharshtra - 416 001.Kolkata:Doswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel:: +91-33-40171000/11/2/3/L.Lucknow:First Floor, Regnery Plaza Building, S. Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001.Tel:-915224928100/106.:SC0 124, 1st Floor, Feroze Gandhi Market, Ludhiana - 141 001. Tel:: +91-161-5022155/56/57.Madurai:No.278, 1st Floor, Nadar Lane, North Perumal Majstry Street, Madurai-625 001. Tel: +9182249200569.Merett:Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Rad, Meerut, Uttar Pradesh - 250 004Mumbai:Ground Floor, Kabard Alampanktat, Mangalore - 575001. Tel: +9120-6620905.	Gorakhpur	: Shop No. 23A, Cross Road the Mall, Bank Road, Gorakhpur - 273 001
Hyderabad: 3rd floor, St towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 500034, Tel: +91-40 - 23350744.Indore: 405, 4th Floor, 21/1, D. M. Tower, Race Course Road, Indore - 452 001. Tel: +91-731-4206927/ 4208048, Brax +91-7314206023.Jalandhar: Office No. 1, 2nd Floor, Satham Complex, BMC Chowk, G.T. Road, Jalandhar - 144 001. Punjab-India. Tel: :01815018264 / 01815061378/88.Jannagar: Platinum, Office No. 204, 2nd Floor, Near Joggers Park Colony, Jamnagar, Gujarahar - 361 008.Jamshedpur: Room No. 111, 1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshedpur - 810 1001. Tel: :057-2230112/111/222.Jodhpur: Office no. 101, 1st floor, PMR Plaza, Jolt no 947, above Kotak Mahindra Bank, 10th D road sardprura, Jodhpur - 342003, RajasthanKanpur: Office no. 101, 1st floor, PMR Plaza, Jolt no 947, above Kotak Mahindra Bank, 10th D road sardprura, Jodhpur - 342003, RajasthanKolkata: Oswal Chambers, 1st 113, Civil Lines, Kanpur - 208 001, Tel: +91 1512-2331071, 2331119.Kolkata: Oswal Chambers, 1st 113, Civil Lines, Kanpur - 208 001, Tel: +91 1512-331071, 2331119.Kolkata: Oswal Chambers, 1st 113, Civil Lines, Kanpur - 208 001, Tel: +91 152, 432101Lucknow: First Floor, Feroze Gandhi Market, Ludhiana - 141 001, Tel: +91 -340, 2012/3/4/5.Hudkiana: SCO 124, 1st Floor, Faroze Gandhi Market, Ludhiana - 141 001, Tel: +91 -91 -84242980769.Mangalore: 1st Floor, Crystal Arcade, Balmatta Road, Hampankata, Mangalore - 57500, Tel: +91 -242429810769.Mumbai: Office 120, 185 Hoor, Raham Horad, Bishapat Mande, Alampankata, Kanga Bord, Hamakar, Koad, Bortal (Wess), Mumbai - 400092, Tel: 202 -48794555.Mumbai: Offi		
Indore: 405, 4th Floor, 21/1, D. M. Tower, Race Course Road, Indore - 452 001, TeL: +91731-4206927/ 4208048, Fax: +91731-4206923.Jalpur: 5047, 3d Floor, Ambliton Tower, Agresen Citcle, Malan Ka Charuna, Subash Marg, CScheme, Jalpur 30001, TeL: +910-1014-2300945, 0141-2360945, 0141-2360948,Jalanndar: Office No. 1, 2nd Floor, Satham Complex, BMC Chowk, G.T. Road, Jalandhar - 140 01. Punjab-India, TeL: 101815018264 / 01815061378/88.Jamnsdedpur: Room No - 1111, 1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshegdnur: Office No. 214-215, Ind Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 280 001, TeL: +91 512-2331071, 2331119.Kolhapur: Unit No. UGS, Upper Coround Floor, Jaduban Plaza, Unit No. 1108K/1484, E-Ward, Shahupur, Kolhapur, Maharashtra - 416 001.Kolkata: Soswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. TeL: +91-334-017100/1/23/4/S.Lucknow: First Floor, Regency Plaza Building, S. Park Road, Opp. Dr. Shyaam Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001.Lucknow: First Floor, Reader, Plaza Building, S. Park Road, Opp. Dr. Shyaam PlazaMadurai: Scor 124, 1 st Floor, Feorze Gandhi Market, Ludhiana - 141 001. TeL: +91-615-022155/S6/57.*Madurai: No.Z78, 1st Floor, Nadar Lane, North Perumal Maistry Streek, Maduri-625 001. TeL: +91 242980769.Merett: Om Prakash Towers, 165/1, Cround Floor Jander, Mangal Pandey Nagar, Universily Road, Meretu, Lutkar Pradesh - 250 004Mumbai: Corture Hoor, Kabora Pantment CHS, Near Punjabi Hang, Churchgate: 400 002, TeL: 91-22487955.Mumbai: Office 120, 1st Floor, Feats Mash, Manor' VIP Road, Ramdaspeth, Nagur. 440 10, Maharashtra TeL: +91-712-6451248/ 2525657.		
 Jalandhar Silor, Anbibtion Tower, Agersen Circle, Malan Ka Chaurah, Subash Marg, C-Scheme, Japur-302001. Tel: +91-0141-2360945, 0141-2360948, J4Annagar Silor Ko, 1, 2nd Floor, Sathara Complex, BMC Chow, G.T. Road, Jalandhar - 144 001. Punjab-India: Tel.: 01815018264 / 01815061378/88. Jamshedgur Room No - 111, 1st Floor, Yash Kamal Complex, Min Road, Bistupur, Jamshegdur, Gali 001. Tel: 6057-2230112/111/222. Jodhpur Office no. 101, 1st Floor, Yash Kamal Complex, Min Road, Bistupur, Jamshegdur, Gali 001. Tel: 6057-2230112/111/222. Jodhpur Office no. 101, 1st Floor, Yash Kamal Road, Bistupur, Jamshegdur, Gali 001. Tel: 6057-2230112/111/222. Jodhpur Office no. 101, 1st Floor, Yash Kamal Road, Bistupur, Jamshegdur, Gali 001. Tel: 61057-2230112/111/222. Jodhpur Office no. 101, 1st Floor, Schara Complex, Min Road, Bistupur, Janshegdur, Gali 001. Tel: +9151621071. Kolhabar Unit No. UGS, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/3K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001. Kolkata Cowol Chambers, 1st Floor, Feroze Candhi Market, Ludhiana - 141 001. Tel: +911-33-0117001/12/3/4/5. Lucknow First Floor, Regency Plaza Building, S, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001. Lukhina SCO 124, 1st Floor, Feroze Candhi Market, Ludhiana - 141 001. Tel: +911-34-02115/56/57. Maduali Scon Tad, Tark Floor, Apartment CFS, Near Punjabel Tata Road, Barvial (West) Mumbai - 400092. Tel: 022 48794555. Mumbai Coffice 120, 1st Floor, Zets Buiness Spaces, M, G. Road, Churchgate: 400 200. Tel: +912-266289990 Magpur Office No. 30, 3rd Floor, Shatam Bhavan, 194, Jamshedji Tata Road, Alox Havala Kash Radiway / Metro St		
 Jainangar Office No. 1, 2nd Floor, Satam Complex, BMC Chowk, GT. Road, Jalandhar - 144 001. Punjab.India. Tel. :01815018264 / 01815061378/88. Jamnshedpur Room No - 111, 1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshedpur - 831 001. Tel.: 0657-2320112/111/222. Jodhpur Office No. 214-215, lind Floor, FKM Plaza, Jolton 947, above Kotak Mahindra Bank, 10th To road sardarpura, Jodhpur - 342003, Rajasthan Confice No. 214-215, lind Floor, KAN Chambers, 14/113, Civil Lines, Kapur - 208 001. Tel.: 91512-2331071, 2331119. Kolhapur Unit No. UGS, Upper Ground Floor, Jadubas Plaza, Unit No. 1108K/34K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001. Kolkata Coswal Chambers, ist Floor, Perzez Gandhi Market, Ludhiana - 141 001. Tel.: +91-34-0171000/1/2/3/45. Lucknow First Floor, Regency Plaza Building, S, Park Koad, Opp. Dr. Shyama Prasad Mukhrejee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001. Tel.: +915224928100/106. Ludhiana ISCO 124, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No.: 0452-6455530. Mangalore Ist Floor, Crystal Arcade, Balmatta Road, Hampankatta, Mangalore - 575001. Tel.: +91 8242980769. Meerut Corna Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555. Mumbai Ciffice No. 301, 3rd Floor, Shawa Manor' UP Road, Chandavarkar Road, Borivali (West) Mumbai - 400077 Mumbai Ciffice No. 301, ard Floor, Shawa Manor' UP Road, Ramdaspeth, Naguur - 440 01 Nu, Maharashtra Tel.: +91-712-6451428/ 2525657. Nashik Shop No - 6, Rajave Enclave, New Pandit Colony, Off. Sharanpur Road, Shathaya Auga, Punce, +911201/202/03/04/05. Patan Hari Ram		
 Jamshedgur Platinum, Office No. 204, 2nd Floor, Near Joggers Park Colony, Jamsagar, Gujarat- 361 0018. Jamshedgur Office No. 101, 1st Floor, Yank Mana Complex, Main Road, Bistupur, Jamshedgur - 831 001. Tel: 0657-2230112/111/222. Jodhpur Office No. 214-215, Ilnd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel: +91 512-231071, 2331179. Kolhapur Unit No. UGS, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/34K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001. Kolkat Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel: +91-340171000/1/2/3/4/S. Lucknow Erist Floor, Regency Plaza Buildings, 5, Park Road, Opp. Dr. Shyama Prasad Mukherge Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001. Tel: +91524928100/106. Luchnai SCO 124, 1st Floor, Floorz Gandhi Market, Ludhiana - 141 001. Tel: +91-134071000/1/2/3/4/S. Ludhiana SLO 124, 1st Floor, Floorz Gandhi Market, Ludhiana - 141 001. Tel: +91-380201. Hoor, Crystal Arcade, Balmatta Road, Hampan Rata, Mangalore - 575001. Tel. 1:: 4912249769. Meerut Om Frakash Towers, 165/1, Cround Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004 Mumbai Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Chatkopar East, Oposite Chatkopar Raikway / Metro Station, Mumbai -400077 Mumbai Office No. 301, 3rd Floor, "Shalwak Manor" VIP Road, Ramdaspeth, Nagpur - 440 010, Maharashtra Tel: +91-712-6451428/2525657. Nashk Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik. 422002. Tel. 10: 24794513. Mumbai Unit No, No. 104 and Colony, Noff. Sharanpur Road, Nashik. 422003. 21401. / 922-456183. New Delhi Shop		
 Jamshedpur Room No - 111, 1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshedpur - 831 001. Tel.: 0657-223017/111/222. Jodhpur Office No. 101, 1st Floor, PKM Plaza, Jolto No947, above Kotak Mahindra Bank, 10th D road sardarpura, Jodhpur, -342003, Rajasthan Office No. 214-215, Ilnd Floor, KAN Chambers, 14/13, Civil Lines, Kanpur - 208 001. Tel.: +91512-2331071, 2331119. Kolhapur Unit No. UGS, Lipper Ground Floor, Jaduban Plaza, Junit No. 1100K/34K, E-Ward, Shahupuri, Kahharashtra - 416 001. Kolkata Oswal Chambers, 1st Floor, Z Church Lane, Kolkata - 700 001. Tel.: +913-340711000/1/2/3/4/S. Lucknow First-Bior, Regency Plaza Building, S. Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow – 226 001. Tel.: +915224928100/106. Ludhian SCO 124, 1st Floor, Feroze Gandhi Market, Ludhian - 141 001. Tel.: +91-151-5022155/56/57. Mangalore Tist Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No.: 0452-6455530. Mangalore Tofraksh Towers, 165/1, Cround Floor, Parkon Hoange Nagar, University Road, Meerut, Uttar Pradesh - 250 004 Mumbai Office 120, 1st Floor, Zest Business Spaces, M. C. Road, Chatkbogar Railway / Metro Station, Mumbai - 400077 Mumbai Office No. 301, 37 floor, "Shahuwan, 198, Jamshedji Tata Road, Churchgate: 400 020. Tel.: +91-22-66289999 Magnur Office No. 301, 37 floor, "Shahuwan, Nagal Pandes, Nagayur. 440 001, Maharashtra Tel.: +91-712-6451428/ S25657. Nashik Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Ashik. +22002. Tel. No.: 253-2314611 / 9823456183. New Delhi Shop No. 1, Manzi, Za Barakhamba Road, New Delhi - 11001. Tel.: +91-147-112-6451428/ S251651.		
Jodhpur [*] Office no. 101, 'tst floor, PRM Plaza, plot no. – 947, above kotak 'Mahindra Bank, 10th D road sardarpura, Jodhpur – 342003, Rajasthan Kanpur Office no. 214:215, lind Floor, KAN Chambers, 14/13, CVI Lines, Kanpur - 208 01. Tel: +9152-2331071, 2331119. Kolhapur Unit No. UGS, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/34K, E-Ward, Shahupur, Kolhapur, Maharashtra - 416 001. Kolkata Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001, Tel: +91-33-40171000/1/2/3/4/S. Lucknow First floor, Regency Plaza Building, S, Park Road, Opp. Dr. Shyma Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow – 226 001. Tel:-915224928100/106. Ludhian 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. Meerut Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Naga, University Road, Meerut, Uttar Pradesh - 250 004 Mumbai Cround Floor, Kapor Apartment CHS, Near Purnjabi Lane, Chandavarkar Road, Borivali (West) Numbai - 400092. Tel: 022 4879455. Mumbai Unit No. 27, Ground Floor, Steal Business Spaces, M. G. Road, Charkopar East Opposite Chatkopar Railway / Metro Station, Mumbai - 400077 Mumbai Unit No. 27, Ground Floor, Shalwak Manor' VIP Road, Ramdaspeth, Nagpur - 440 010, Maharashtra Tel: +91-712-6451428/ 2525657. Nashik Sibop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik - 422002. Tel. No: 0233-2314611 / 9823456183. New Delhi 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel: +91-11-477311301/ 02/ 03/ 04 / 05. Patan Hari Ram Hertage, Shop No. 5, A Verma Road, Patan-800 Otto. Tel: +1007.114: +91-20-66020965/ 4. Raipur Office No. 301, 31d Floor, Cherts Best Heightst-II, Pto No. C-9, Pitampura, Delhi. Tel: +91-20-66020965/ 4. Raipur Office No. 301, St Floor, S. P. Verma Road, Raharhar Road, Randrika Road, June - 411 004. Tel: +91-20-66020965/ 4. Raipur Office No. 301, St Floor, S. P. Verma R		
Kangur: Office No. 214-215, lind Floor, KAN Chambers, 14/113, Civil Lines, Kangur - 208 001. TeL: +91 512-2331071, 2331119.Kolhapur: Unit No. UGS, Upper Ground Floor, Jaduban Plaza, Junit No. 1108K/34K, E-Ward, Shahupuri, Nohlapur, 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, 5, Park Road, Opp. Dr. Shyam Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001.TeL: +915224928100/106.: Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001.Huidiana: SCO 124, 1st Floor, Nadar Lane, North Perumal Maistry Streek, Madurai-625 001. TeL: >91 8242980769.Meerut: Om Prakash Towers, 165/1, Cround Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004Mumbai: Oround Floor, Xapor Apartment CHS, Near Punjabi Lane, Chandwarka Road, Borivali (West) Mumbai - 400092, TeL: 022 48794555.Mumbai: Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Ghatkopar East, Opposite Chatkopar Railway / Metro Station, Mumbai - 400077Mumbai: Unit No. 27, Ground Floor, Nicham Bhavan, 198, Jamshedij Tata Road, Churchgate: 400 020. TeL: +91-224-6289999Nagpur: Office No. 301, 3rd Floor, 'Shalwak Manor' 'UP Road, Ramdaspeth, Nagpur - 440 010, Maharashtra TeL: +91-716-4541428/ 2525657.Nashik: Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik - 422002. TeL: No. 2053-214611 / 9823456183.New Delhi: Shop No. 01 and 02, Ground Floor, Petra Best Heights-II, Polt No. Co35-3214611 / 9823456183.New Delhi: Shop No. 10 and 02, Ground Floor, Nearl Best Heights-II, Polt No. Co35-3214611		
Kolhapur: Unit No. UCS, 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: +91-33-40171000/1/2/4/5.Lucknow: First Floor, Regency Plaza Building, S, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001.Ludhiana: SCO 124, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. TeL: No. : 0452 6455530.Mangalore: 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. TeL: No. : 0452 6455530.Merut: Om Prakash Towers, 165/1, Ground Floor Portion, Mangalore - 575001. TeL: +918242980769.Membai: Ciround Floor, Kpoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivail (West) Mumbai - 40092. TeL: 022 48794555.Mumbai: Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Charkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077Mumbai: Unit No. 27, Ground Floor, When Bhavan, 198, Jamshedi Tata Road, Churchgate: 400 202. TeL: +912-26451428/ 2525657.Nashik: Shop No - 6, Rajvee Endave, New Pandit Colony, Off Sharanpur Road, Asnih - 422002. TeL: No: : 0253-2314611 / 9823456183.New Delhi: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. TeL: +91-11-47311301/ 02/ 03/ 04/ 05.Pata: 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off, Bhandarkar Road, Pune - 411 004. TeL: +91-20-66020965/ 4.Raipur: Office Nor-19, III Floor, Rahej Best Heights-II, Pot No. C-9, Pitampura, Delhi. TeL: +91-221-65219/92.Siliguri: 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off, Bhandarka		
Kolkaża: Oswal Chamberć, 1st Floor, 2 Church Lane, Kolkaża - 700 001. Tel. +91-33-4017/100/1/2/3/4/5.Lucknow: First Floor, Regrency Plaza Building, 5, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001. Tel.+915224928100/106.Ludhiana:SCO 124, 1st Floor, Forzee 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, Cround Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004Mumbai: Ground Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandawarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555.Mumbai: Unit No. 27, Ground Floor, Khetan Bhavan, 198, Jamshedji Tata Road, Churchgate: 400 020. Tel. +91-22-66289999Nagpur: Office No. 301, 3rd Floor, "Shalwak Manor" VIP Road, Ramdaspeth, Nagpur - 440 010, Maharashtra Tel.: +91-712-6451428/ 2525657.Nashik: Shop No. 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik - 422002. Tel. No. : 0253-2314611 / 9823456183.New Delhi: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi110 001. Tel.: +91-114-7311301 / 02 / 03 / 04 / 05.Patna: Hari Rim Heritage, Shop No. 5, Ath Floor, S. P. Verma Road, Roith - 42000 1.Pitampura Delhi: Shop No. 01 and 02, Ground Floor, Parls Best Heights-II, Plot No. : C9, Pitampura, Delhi. Tel.: +7065551661Pune: Star Plaza*, 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot : 360 001. Tel.: +91-261-247506		
 First Floor, Regericy Plaza Building, S, Park Road, Opp. Dr. Shyama Prasad Mukherjee Čivil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001. Tel.:+915224928100/106. Ludhiana : No.278, 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-62S 001. Tel. No.: 0452 -6455530. Mangalore : 1st Floor, Crystal Arcade, Balmatta Road, Hampankatta, Mangalore - 575001. Tel.: No.: 0452 -6455530. Meerut : Om Prakash Towers, 165/1, Ground Floor, Nangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004 Mumbai : Ground Floor, Kapoor Apartmen CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel: 022 48794555. Mumbai : Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Ghatkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077 Mumbai : Unit No. 27, Ground Floor, Khetan Bhavan, 198, Jamshedji Tata Road, Churchgate: 400 020. Tel. +91-22-66289999 Maspur : Office No. 301, 3rd Floor, "Shalwak Manor" VIP Road, Ramdaspeth, Nagpur - 440 010, Maharashtar Tel: +91-172-6451428/2525657. Nashik : Shop No. 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik + 422002. Tel. No.: 0253-2314611 / 9823456183. New Delhi : 4th Floor, Narai Maznil, 23. Barakhamba Road, New Delhi -110 001. Tel:: +91-114-7311301/02/03/04/05. 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, Rear Heights-II, Plot No. C-9, Pitampura, Delhi. Tel: +91-871-8625012. Patna : Shop No. 104 and 102, Ist Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001.Tel: +91-281-6626012. Rajkot : "Star Plaza", Znd Floor, Sher Kong, Siliguri : 734 001 Surat : HG-12, Higher Ground Floor,		
Tel.+915224928100/106.Ludhiana:SCO 124, 1st Floor, Foroze 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. No.: 0452-6455530.Meerut:Om Prakash Towers, 165/1, Ground Floor, Kig, Ground Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555.Mumbai: Ground Floor, Khetan Bhavan, 198, Jamshedji Tata Road, Churchgate: 400 0020. Tel.: 91-22-6628999Nagpur: Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Chatkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077Mumbai: Unit No. 27, Ground Floor, Khetan Bhavan, 198, Jamshedji Tata Road, Churchgate: 400 020. Tel.: 91-122-66289999Naspur: Office No. 301, 3rd Floor, "Shalwak Manor" VIP Road, Ramdaspeth, Nagpur - 440 010, Maharashtra Tel:.+91-712-6451428/ 2525657.Nashik: Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik: - 422002. Tel. No. :0253-2314611 / 9823456183.New Delhi: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel:.+91-11-47311301/02/ 03/04/05.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, Kest Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel:.+91-20-66020965/4.Raipur: Office No.71-9, III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001.Tel:.+91-207-64020965/4.Raipur: Shop No. 104 and 105, 1st Floor, Staya Gang Ar		
LudhianaSCO 124, 1st Floor, Froze 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: +01: 605-6455530.Mangalore:1st Floor, Crystal Arcade, Balmatta Road, Hampankatta, Mangalore - 575001. TeL: +01: 18242980759.Meerut:Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004Mumbai:Oround 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, Ghatkopar East, Opposite Ghatkopar Railway / Metro Station, Numbai - 400077Mumbai:Unit No. 27, Ground Floor, Khean Bhavan, 198, Jamshedji Tata Road, Achurchgate: 400 020. TeL: +91-22-66289999Naspur: Office No. 301, 3rd Floor, "Shalwak Manor" VIP Road, Ramdaspeth, Nagpur - 440 010, Maharashtra TeL: +91-1712-6451428/2525657.Nashik:Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik + 422002. TeL. No. :0253-2314611 / 9823456183.New Delhi: Hth Floor, Naria Mazil, 23, Barakhamba Road, New Delhi - 110 001. TeL: +91-147-6451428/2525667.Pata: Hari Ram Heritage, Shop No. 5, eth Floor, S. P. Verma Road, Patan + 800 001.Pitampura Delhi: Shop No. 1 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi, TeL: +91-174-6451428/25256627.Pata: Star Plazz", Daf Foor, Office No. 201, Pluchba Chowk, Rajkot - 360 001. TeL: +91-20-66020965/4.Rajkot: Star Plazz", Jar Floor, Stay Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. TeL: +91-20-66020965/4.Rajpur: Shop No. 104 an	LUCKIOW	
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Meerut: Orm Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004Mumbai: 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, Ghatkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077Mumbai: Unit No. 27, Ground Floor, Khetan Bhavan, 198, Jamshedji Tata Road, Churchgate: 400 020. Tel. +91-22-66289999Nagpur: Office No. 301, 3rd Floor, "Shalwak Manor" VIP Road, Ramdaspeth, Nagur - 440 010, Maharashtra Tel.: +91-712-6451428/2525657.Nashik: Shop No. 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik - 422002. Tel. No.: 0253-2314611 / 9823456183.New Delhi: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi: -110 001. Tel.: +91-11-47311301/02/03/04/05.Patna: Henritage, 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.: +91-10-4714218890.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 001Surat: HG-12, Higher Ground Floor, International Trade Centre, Majura Gate Crossing, Ring Road, Surat: 395002.Tel.: +91-261-2475060, 2475070.Thane: Shop No. 10, Konark Towers, Ghantali Devi Road, Thane (West) 400602.Thiruvananthapuram: Workcast Private Li		
Mumbai: Ground Floor, Kapoor Apartment CHS, Near Punjabi Lañe, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555.Mumbai: Olfice 120, 1st Floor, Zest Business Spaces, M. G. Road, Ghatkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077Mumbai: Unit No. 27, Ground Floor, Khetan Bhavan, 198, Jamshedji Tata Road, Churchgate: 400 020. Tel.: +91-22-66289999Nagpur: Office No. 301, 3rd Floor, Shalwak Manor" VIP Road, Ramdaspeth, Nagpur - 440 010, Maharashtra Tel.: +91-712-6451428/ 2525657.Nashik: Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik + 422002. Tel. No.: 0253-2314611 / 9823456183.New Delhi: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-1147311301/02/03/04/05.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 Heights1. If Not No. C9, Pitampura, Delhi. Tel.: +7065551661Pune: 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.: +91-20-66020965/ 4.Rajpur: Office No:T-19, III Floor, Raheja Tower, 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.: 051-2212591/92.Siliguri: 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001Surat: HG-12, Higher Ground Floor, International Trade Centre, Majura Gate Crossing, Ring Road, Surat 395002.Tel.: +91-261-2475060, 2475070. <th></th> <th></th>		
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Nagpur: Office No. 301, 3rd Floor, "Shalwak Manor" ViP Road, Rámdaspeth, Nagpur - 440 010, Maharashtra TeL: +91-712-6451428/ 2525657.Nashik: Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik + 422002. TeL. No. : 0253-2314611 / 9823456183.New Delhi: t4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi. 110 001. TeL: +91-11.47311301/ 02/ 03/ 04/ 05.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: +91-65551661Pune: 15 Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. TeL: +91-02-066020965/ 4.Rajpur: Office No.71-19, III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Rajpur (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: 0551-2212591/92.Siliguri: 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001Surat: HG-12, Higher Ground Floor, International Trade Centre, Majura Gate Crossing, Ring Road, Surat- 395002.TeL: +91-261-2475060, 2475070.Thane: 5hop No. 1, Konark Towers, Ghantali Devi Road, Thane (West) 400602.Thiruvananthapuram: Workcast Private Limited of TC 22/3642, 3rd Floor, City Center, Sasthamangalam, Thiruvananthapuram, Kerala - 695010Udaipur: 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001Vadodara: 1st Floor, Premise N		
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Pitampura Delhi: Shop No. 01 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel.: +7065551661Pune: 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.: +91-20-66020965/4.Raipur: Office Nor.1-9, III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.). +492 001. Tel.: +91-071-4218890.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, Oflice No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012.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 Center, Sasthamangalam, Thiruvananthapuram, Kerala - 695010Udaipur: 1st Floor, Dint No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001Vadodara: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sigra Varanasi - 221010 (U.P) Phone No. 0542226527.Vizag: Business Bay, D. No. 10-28-2/2/1, First Floor, Zabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatam, Andhra Pradesh - 530 002.Please note that the Bandhan Branch officies at "Gorakhpur • Uaipur • Belgaum • Vizag • Meerut • Thiruvananthapuram • Kolhapur • Jamnagar will not be an Official Point of Acceptance of	New Delhi	: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/ 02/ 03/ 04/ 05.
Pune: 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.: +91-20-66020965/ 4.Raipur <th:: (c.g.)="" +91-0771-4218890.<="" -="" 001.="" 492="" celebration,="" floor,="" hotel="" iii="" jail="" near="" not-t-19,="" office="" raheja="" raipur="" road,="" tel:="" th="" tower,="">Rajkot: "Star Plazar, 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 001Surat: 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 Center, Sasthamangalam, Thiruvananthapuram, Kerala - 695010Udaipur: 1st Floor, Init No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001Vadodara: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sigra Varanasi - 221010 (U.P) Phone No. 05422226527.Vizag: Business Bay, D. No. 10. 282/2/1, First Floor, Cabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatnam, Andhra Pradesh - 530 002.Please note that theBandhan Branch offices at -Gorakhpur • Udaipur • Belgaum • Vizag • Meerut • Thiruvananthapuram • Kolhapur • Jamnagar will not be an Official Point of Acceptance of</th::>	Patna	: Hari Ram Heritage, Shop No. 5, 4th Floor, S. P. Verma Road, Patna - 800 001.
Raipur: Office No.T-19, III Floor, Raheja Tower, 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 001Surat: 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 Center, Sasthamangalam, Thiruvananthapuram, Kerala - 695010Udaipur: 1st Floor, Lint No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001Vadodara: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sigra 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 "Gorakhpur • Udaipur • Belgaum • Vizag • Meerut • Thiruvananthapuram • Kolhapur • Jamnagar will not be an Official Point of Acceptance of	Pitampura Delhi	
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: Shop No. 104 and 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92.Siliguri: 3rd Floor, Plaza, Sevoke Road, Siliguri - 734 001Surat: 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 Center, Sasthamangalam, Thiruvananthapuram, Kerala - 695010Udaipur: 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001Vadodara: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sigra Varanasi - 221010 (U.P) Phone No. 0542226527.Vizag: Business Bay, D. No. 10-28-2/2/1, First Floor, Cabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatam, Andhra Pradesh - 530 002.Please note that the Bandhan Branch offices at "Gorakhpur • Udaipur • Belgaum • Vizag • Meerut • Thiruvananthapuram • Kolhapur • Jamnagar will not be an Official Point of Acceptance of	Pune	: 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.: +91-20-66020965/ 4.
Ranchi: Shop No. 10'4 and 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92.Siliguri: 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 73 4001Surat: 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 Center, Sasthamangalam, Thiruvananthapuram, Kerala - 695010Udaipur: 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001Vadodara: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sigra Varanasi - 221010 (U.P) Phone No. 05422226527.Vizag: Business Bay, D. No. 10. 28-2/2/1, First Floor, Zabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatnam, Andhra Pradesh - 530 002.Please note that theBandhan Branch offices at -Gorakhpur • Udaipur • Belgaum • Vizag • Meerut • Thiruvananthapuram • Kolhapur • Jamnagar will not be an Official Point of Acceptance of	Raipur	: Office No:T-19, III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001.Tel: +91-0771-4218890.
Siliguri :3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734001 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 Center, Sasthamangalam, Thiruvananthapuram, Kerala - 695010 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, Jetalpur Road, Alkapuri, Vadodara - 390007. Varanasi :3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sigra Varanasi - 221010 (U.P) Phone No. 0542226527. Vizag :Business Bay, D. No. 10-28-2/2/1, First Floor, Z4B usiness Bay, Kailashmetta, Waltair Uplands, Visakhapatnam, Andhra Pradesh - 530 002. Please note that the Bandhan Branch offices at -Gorakhpur - Udaipur - Belgaum - Vizag - Meeru + Thiruvananthapuram - Kolhapur - Jamnagar will not be an Official Point of Acceptance of		
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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 MFUtilities India Private Limited ("MFUI") All the authorised MFUI POS designated by MFUI from time to time shall be the Official Points of Acceptance of Transactions. In addition to the same, investors can also submit the transactions electronically on the online transaction portal of MFUI (www.mfuonline.com). To know more about MFU and the list of authorised MFUI POS, please visit the MFUI website (www.mfuindia.com). Website / Electronic modes - Bandhan AMC shall accept transactions through its website (www.Bandhanmutual.com). Transactions shall also be accepted through other electronic means including

Website / Electronic index and the shall be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC. MSE 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, Description of the considered as the Official Point of acceptance for all such online / electronic transaction facilities offered by the AMC. MSE MFSS / BSE STAR / ICEX - Eligible Brokers/Clearing Members/Depository Participants / Distributors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS,

BSE STAR and ICEX platforms.

BSES TARABULE A 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 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 to the platform. MFCentral may be accessed using

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.