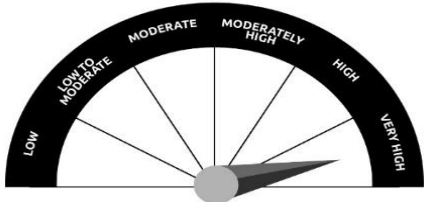
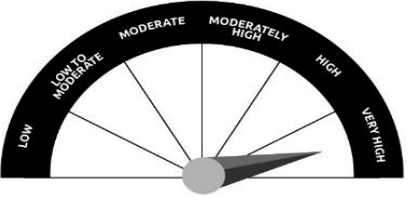


**SCHEME INFORMATION DOCUMENT  
SECTION I**

**SCHEME INFORMATION DOCUMENT**

**Bandhan Nifty Total Market Index Fund**  
(An open-ended scheme tracking Nifty Total Market Index)  
The face value of the Units is Rs.10 per unit.

Product label	Scheme Riskometer	Benchmark Riskometer
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>To create wealth over a long term</li> <li>Investment in equity and equity related instruments belonging to Nifty Total Market Index.</li> </ul> <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</i></p>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at very high risk</p>	 <p><b>RISKOMETER</b></p> <p>As per AMFI Tier I Benchmark i.e. <b>Nifty Total Market TRI</b></p>

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

**New Fund Offer Opens on: June 24, 2024**  
**New Fund Offer Closes on: July 5, 2024**  
**Scheme Re-opens on: July 11, 2024**

Offer for Units of Rs. 10/- each for cash during the  
New Fund Offer and Continuous offer for Units at NAV based prices

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

Scheme Code - BNDN/O/E/EIN/24/02/0072

<b>Name of the Mutual Fund</b>	<b>Bandhan Mutual Fund (formerly IDFC Mutual Fund)</b>
<b>Name of the Asset Management Company</b>	<b>Bandhan AMC Limited (formerly IDFC Asset Management Company Limited)</b>
<b>Name of the Trustee Company</b>	<b>Bandhan Mutual Fund Trustee Limited ( formerly IDFC AMC Trustee Company Limited )</b>
<b>Address of the Entities</b>	6 <sup>th</sup> Floor, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013
<b>Website</b>	www.bandhanmutual.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public

**subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.**

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

**The investors are advised to refer to the Statement of Additional Information (SAI) for details of Bandhan Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on [www.bandhanmutual.com](http://www.bandhanmutual.com) (website address).**

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.**

**The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.**

This Scheme Information Document is dated June 13, 2024.

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

Sr. No.	Title	Description
I.	<b>Name of the scheme</b>	Bandhan Nifty Total Market Index Fund
II.	<b>Category of the Scheme</b>	<b>Index Fund</b>
III.	<b>Scheme type</b>	An open-ended scheme tracking Nifty Total Market Index
IV.	<b>Scheme code</b>	BNDN/O/E/EIN/24/02/0072
V.	<b>Investment objective</b>	<p>The investment objective of the Scheme is to replicate the Nifty Total Market Index by investing in securities of the Nifty Total Market Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Total Market Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>
VI.	<b>Liquidity/listing details</b>	Units of the Scheme may be purchased or redeemed on all Business Days at NAV based prices subject to the prevailing load structure. The units of the Scheme are presently not listed on any stock exchange. Investors having a bank account with Banks whom the Fund has an arrangement from time to time can avail of the facility of direct debit/credit to their account for purchase/sale of their units.
VII.	<b>Benchmark (Total Return Index)</b>	<p><b>Nifty Total Market TRI</b></p> <p>Since the scheme is an index fund, the compositions of the benchmark are such that it is most suited for comparing performance of the Scheme.</p> <p><b>Disclaimer for Nifty Total Market Index</b> – The Bandhan Nifty Total Market Index Fund (“The Product”) is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services &amp; Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Nifty Total Market Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the Nifty Total Market Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or</p>

Sr. No.	Title	Description
		<p>trading of the Product(s).</p> <p>NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty Total Market Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty Total Market Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.</p> <p>An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.</p> <p><b>Methodology</b></p> <p>Nifty Total Market Index aims to track the performance of 750 stocks covering large, mid, small and microcap segments via a single index. Stocks that are part of Nifty 500 index and Nifty Microcap 250 index form part of the Nifty Total Market index. Stock's weight is based on its free-float market capitalization.</p> <p><b>Eligibility Criteria for Selection of Constituent Stocks:</b> All stocks that form part of the Nifty 500 index or Nifty Microcap 250 Index also form part of the Nifty Total Market Index at all points in time</p> <p><b>Index Re-Balancing:</b> Index reconstitution will be aligned with the rebalancing of Nifty 500 and Nifty Microcap 250 Indices and will be done on a semi-annual basis and made effective from the last trading day of March and September, using 6 month ended average data for January and July respectively. Apart from the scheduled semi-annual review, additional ad-hoc reconstitution and rebalancing of the index shall be initiated in case any of the index constituents is excluded from Nifty 500 index or Nifty Microcap 250 Index or undergoes suspension or delisting or scheme of arrangement</p> <p><b>Index Governance:</b> A professional team manages all NSE indices. There is a three-tier governance structure comprising the Board of Directors of NSE Indices Limited, the Index Advisory Committee (Equity) and the Index Maintenance Sub-Committee.</p>

Sr. No.	Title	Description
VIII.	NAV disclosure	<p>NAV will be determined for every Business Day except in special circumstances. NAV calculated upto four decimal places.</p> <p>NAV of the Scheme shall be made available on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the Mutual Fund (<a href="http://www.bandhanmutual.com">www.bandhanmutual.com</a>) by 11.00 p.m. on all business days. The NAV shall also be available on the call free number 1-800-300-66688 and on the website of the Registrar CAMS (<a href="http://www.camsonline.com">www.camsonline.com</a>).</p> <p>In case the NAV is not uploaded by 11.00 p.m it shall be explained in writing to AMFI for non adherence of time limit for uploading NAV on AMFI's website. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p>
IX.	Applicable timelines	<p><b>Timeline for Dispatch of redemption proceeds:</b> The Fund shall dispatch the redemption proceeds within 3 (three) working days from the date of acceptance of duly filled in redemption request at any of the official point of acceptance of transactions.</p> <p>Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.2 of SEBI Master Circular dated May 19, 2023 ("SEBI Master Circular"), the AMC might follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 working Days of the date of redemption or repurchase, interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time. Refer SAI for details on exceptional scenarios</p>
X.	Plans and Options Plans/Options and sub options under the Scheme	<p>Plans and Options Offered</p> <p>The Scheme has two Plans - <b>Regular Plan &amp; Direct Plan.</b></p> <p>Each of the Plans offer Growth option only.</p> <p><b>Growth Option:</b> This option is suitable for investors who are not seeking Income Distribution cum capital withdrawal.</p> <p><b>Default Option – Growth</b></p> <p>Default plan will be as per the table on page 4 under "<b>Treatment of applications under "Direct" / "Regular" Plans</b>"</p> <p>The details on treatment of application under "Direct/Regular" Plan is provided in SAI.</p> <p>Both the Plans will have a common portfolio. The face value of the Units is Rs.10/- per unit.</p>
XI.	Load Structure	<p><b>Exit Load:</b></p> <p>0.25% - if redeemed on or before 15 days from the allotment date.</p>

Sr. No.	Title	Description														
XII.	<b>Minimum Application Amount/switch in</b>	<p><b>During New Fund Offer:</b> Lumpsum purchase - Rs. 1000/- and in multiples of Re. 1/- thereafter SIP - Rs. 100/- and in multiples of Re. 1 thereafter [Minimum 6 installments] STP - Rs. 500/- and any amount thereafter</p> <p><b>During Ongoing Offer:</b></p> <table border="1" data-bbox="549 465 1393 813"> <thead> <tr> <th data-bbox="549 465 863 495">Particulars</th> <th data-bbox="863 465 1393 495">Details</th> </tr> </thead> <tbody> <tr> <td data-bbox="549 495 863 555">Fresh Purchase (including switches)</td> <td data-bbox="863 495 1393 555">Rs. 1000/- and in multiples of Re. 1/- thereafter</td> </tr> <tr> <td data-bbox="549 555 863 616">Additional Purchases (including switches)</td> <td data-bbox="863 555 1393 616">Rs. 1000/- and in multiples of Re. 1/- thereafter</td> </tr> <tr> <td data-bbox="549 616 863 676">Repurchase/Redemption</td> <td data-bbox="863 616 1393 676">Rs. 500/- or the account balance of the investor, whichever is less</td> </tr> <tr> <td data-bbox="549 676 863 736">SIP</td> <td data-bbox="863 676 1393 736">Rs. 100/- and in multiples of Re. 1 thereafter [Minimum 6 installments]</td> </tr> <tr> <td data-bbox="549 736 863 766">SWP</td> <td data-bbox="863 736 1393 766">Rs. 200/- and any amount thereafter</td> </tr> <tr> <td data-bbox="549 766 863 813">STP (in)</td> <td data-bbox="863 766 1393 813">Rs. 500/- and any amount thereafter</td> </tr> </tbody> </table>	Particulars	Details	Fresh Purchase (including switches)	Rs. 1000/- and in multiples of Re. 1/- thereafter	Additional Purchases (including switches)	Rs. 1000/- and in multiples of Re. 1/- thereafter	Repurchase/Redemption	Rs. 500/- or the account balance of the investor, whichever is less	SIP	Rs. 100/- and in multiples of Re. 1 thereafter [Minimum 6 installments]	SWP	Rs. 200/- and any amount thereafter	STP (in)	Rs. 500/- and any amount thereafter
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XIII.	<b>Minimum Additional Purchase Amount</b>	<table border="1" data-bbox="549 813 1393 920"> <thead> <tr> <th data-bbox="549 813 890 842">Particulars</th> <th data-bbox="890 813 1393 842">Details</th> </tr> </thead> <tbody> <tr> <td data-bbox="549 842 890 920">Additional Purchases (including switches)</td> <td data-bbox="890 842 1393 920">Rs. 1000/- and in multiples of Re. 1/- thereafter</td> </tr> </tbody> </table>	Particulars	Details	Additional Purchases (including switches)	Rs. 1000/- and in multiples of Re. 1/- thereafter										
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Additional Purchases (including switches)	Rs. 1000/- and in multiples of Re. 1/- thereafter															
XIV.	<b>Minimum Redemption/ switch out amount</b>	<table border="1" data-bbox="549 920 1393 1028"> <thead> <tr> <th data-bbox="549 920 738 949">Particulars</th> <th data-bbox="738 920 1393 949">Details</th> </tr> </thead> <tbody> <tr> <td data-bbox="549 949 738 1028">Repurchase</td> <td data-bbox="738 949 1393 1028">Rs. 500/- or the account balance of the investor, whichever is less</td> </tr> </tbody> </table>	Particulars	Details	Repurchase	Rs. 500/- or the account balance of the investor, whichever is less										
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XV.	<b>New Fund Offer Period</b> This is the period during which a new scheme sells its units to the investors.	<p>NFO opens on: June 24, 2024 NFO closes on: July 05, 2024</p> <p>Minimum duration to be 3 working days and will not be kept open for more than 15 days Any modification to the New Fund Offer Period (not exceeding the NFO period limit of 15 days) shall be announced by way of an Addendum uploaded on website of the AMC.</p>														
XVI.	<b>New Fund Offer Price:</b> This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 10/- price per unit														
XVII.	<b>Segregated portfolio/ pocketing disclosure side</b>	<p>The AMC may create segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event / actual default and to deal with liquidity risk.</p> <p>In this regard, the term ‘segregated portfolio’ shall mean a portfolio comprising of debt or money market instrument affected by a credit event / actual default that has been segregated in a mutual fund scheme and the term ‘main portfolio’ shall mean the scheme portfolio excluding the segregated portfolio. The term ‘total portfolio’ shall mean the scheme portfolio including the securities affected by the credit event / actual default. For details Please refer to SAI.</p>														
XVIII.	<b>Swing pricing disclosure</b>	Not Applicable														
XIX.	<b>Stock lending/ short selling</b>	Scheme may engage in securities lending and borrowing specified by SEBI; For Details, kindly refer SAI														

Sr. No.	Title	Description
XX.	<b>How to Apply and other details</b>	<p>Investor can obtain application form / Key Information Memorandum (KIM) from Bandhan AMC branch offices, Investor services centers and RTA's (CAMS) branch office. Investors can also download application form / Key Information Memorandum (KIM) from our website (<a href="http://www.Bandhanmutual.com">www.Bandhanmutual.com</a>). The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC.</p> <p>All applications for purchase/redemption of units should be submitted by investors at the official point of acceptance of transactions at the office of the registrar and/or AMC as may be notified from time to time. For details please refer to the application form and/or website of the Mutual Fund at <a href="http://www.bandhanmutual.com">www.bandhanmutual.com</a>.</p> <p>Please refer section II for details</p>
XXII.	<b>Investor services</b>	<p><b>Contact details for general service request and for compliant resolution:</b>  E-Mail : <a href="mailto:Investormf@bandhanamc.com">Investormf@bandhanamc.com</a>  <b>Toll-Free</b> : 1-800-266 66 88/ 1-800-300 666 88</p> <p><b>Details of Investor Relation Officer</b>  <b>Name</b> : Ms. Neeta Singh  <b>Address and Contact Number:</b> Bandhan AMC Limited (formerly IDFC Asset Management Company Limited), 6<sup>th</sup> Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013  Contact number: 022 66289999  E-Mail : <a href="mailto:neeta.singh@bandhanamc.com">neeta.singh@bandhanamc.com</a></p>
XXIII	<b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme / close ended schemes) (as applicable)</b>	<b>Not Applicable</b>
XXIV	<b>Special product/facility available during the NFO and on ongoing basis</b>	<p>The facilities/products Available are:  <b>Systematic Investment Plan (SIP):</b>  Unitholders of the scheme/s can invest through Systematic Investment Plan. SIP allows the unitholder to invest a specified sum of money each Week / Month / Quarter with a minimum amount of Rs. 100 and minimum 6 instalments. Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28. For investment on monthly &amp; quarterly basis, unit holders can choose any day of the month except 29th, 30th and 31st as the date of instalment.</p>

Sr. No.	Title	Description
		<p>The unitholder who wishes to opt for Weekly SIP / Monthly SIP / Quarterly SIP, has to commit investment by providing the Registrar with at least six post-dated cheques/debit mandate/mandate form for Electronic Clearing System (ECS)/ such other instrument as recognized by AMC from time to time for a block of 6 weeks/months/quarters in advance. For details on SIP facilities, please refer SAI</p> <p><b>OTHER SIP FACILITIES:</b></p> <p><b>Differential SIP:</b> Under this facility the investor has a choice of registering the SIP in such a manner that the 1st SIP installment will be lower / higher than the subsequent installments.</p> <p>In case of existing folio's, there is no requirement of registering the 1st installment, all 6 installments shall be considered as SIP transactions.</p> <p><b>SIP Top-up facility</b> – This facility is not available for investors who are exempt from the requirements of PAN i.e. who falls under PERN (PAN exempt KYC Ref No) requirement. Top-up facility has to be opted at the time of SIP registration. Existing SIPs cannot be converted into this facility; Minimum SIP amount for opting this facility is Rs.500/- and in multiples of Rs.500/- thereafter; Frequency for increasing the amount of instalment – Half-yearly and Annual. Default frequency – Annual; Once registered under this facility, for any modification to the details registered, Investors will have to cancel the existing SIP registration and re-register; All other terms &amp; Conditions applicable for regular SIP will be applicable to this facility; Registration under this facility is subject to Investor's Bankers accepting the mandate for SIP Top- up.</p> <p>For all the SIP facilities the minimum investment amounts/ minimum no of installments shall be applicable. For details please refer SAI</p> <p><b>Booster SIP Facility:</b> “Booster SIP” is a facility wherein an investor under a designated open-ended scheme can opt to invest variable amounts, at pre-determined intervals to take advantage of movements in the market by investing higher when the markets are low .For details please refer SAI.</p> <p><b>SIP Pause Facility:</b> SIP Pause facility allows investors to pause their existing SIP for a temporary period, without discontinuing the existing SIP. Following are the terms and conditions of the facility. For details please refer SAI.</p> <p><b>Systematic Transfer Plan:</b> Investors can opt for the Systematic Transfer Plan by investing a lumpsum amount in one scheme of the Mutual Fund and providing a</p>



Sr. No.	Title	Description
		<p>standing instruction to transfer a pre-specified sum into any other scheme of Bandhan Mutual Fund. Investors can also opt for STP from an existing account by quoting their account / folio number. For other SIP Facilities please refer SAI.</p> <p><b>Systematic Withdrawal Plan:</b>  Unitholders of the Scheme have the benefit of enrolling themselves in the Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw a specified sum of money periodically from his investments in the Scheme. SWP is ideal for investors seeking a regular inflow of funds for their needs. It is also ideally suited to retirees or individuals who wish to invest lumpsums and withdraw from the investment over a period of time.</p> <p>The Unitholder may avail of this plan by sending a written request to the Registrar. This facility is available in the growth and Income Distribution cum capital withdrawal option. For details please refer SAI.</p>
XXV.	<b>Weblink</b>	<p>Link for last 6 months and Daily TER:  <a href="https://bandhanmutual.com/statutory-disclosures/total-expense-ratio">https://bandhanmutual.com/statutory-disclosures/total-expense-ratio</a>  Link for scheme factsheet:  <a href="https://bandhanmutual.com/downloads/factsheets">https://bandhanmutual.com/downloads/factsheets</a> .</p>

## **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.
- (viii) The Trustees have ensured that the Bandhan Nifty Total Market Index Fund approved by them is a new product offered by Bandhan Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**Date:** June 13, 2024  
**Place:** Mumbai

**Name:** Vijayalaxmi Khatri  
**Designation:** Compliance Officer

## PART II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The asset allocation under the scheme will be as follows:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Securities belonging to the Nifty Total Market Index (including stock & index derivatives)	95%	100%
Debt & Money Market instruments	0%	5%

The net assets of the scheme will be invested in stocks constituting the Nifty Total Market Index. This would be done by investing in all the stocks comprising the Nifty Total Market Index in the same weightage that they represent in the Nifty Total Market Index.

Exposure in Equity Derivatives shall be up to 20% of the equity exposure. Exposure to equity derivatives of the index or its constituent stocks may be undertaken when equity shares of the underlying index are unavailable or not available in sufficient quantities, subject to rebalancing period as mentioned in the section 'Change in Investment Pattern'.

A portion of the net assets will be invested in debt & money market instruments permitted by SEBI / RBI to meet the liquidity requirements of the scheme and for meeting margin money requirement for Nifty Total Market Index futures and/or futures of stocks belonging to the Nifty Total Market Index.

Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Bills Rediscounting, Repos, Triparty Repo, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI , Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/ Cir- 14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme intends to engage in Stock Lending.

Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.  
\* Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable).

The cumulative gross exposure through equity and Equity related instruments, derivatives, debt & Money Market instruments and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals if any, should not exceed 100% of the net assets of the scheme.

The scheme will not invest in the following:

Credit default swaps;
Debt Instruments having Structured Obligations / Credit Enhancements as specified in Clause 12.1.1 of SEBI Master Circular;
Debt Instruments with Special Features (AT1 and AT2 Bonds) as stated in Clause 9.4 of SEBI Master circular as amended from time to time;
Overseas securities
Commodity Derivatives,
Securitized debt instruments,

Short selling,
Repo in Corporate Debt,
Debt Derivatives instrument and
REIT & InVIT Instrument.

Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets which includes Cash, Government Securities, T-bills and Repo on Government Securities.

Pursuant to Clause 12.25.3 of SEBI Master Circular and SEBI Letter to AMFI dated November 03, 2021, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

- a) Government Securities
- b) T-Bills and
- c) Repo on Government securities.

### **Portfolio Concentration Norms**

In line with clause 3.4 of SEBI Master Circular, specifies following portfolio concentration norms to be adopted by index fund:

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

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

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

<b>Sl. no</b>	<b>Type of Instrument</b>	<b>Percentage of exposure</b>	<b>Circular references*</b>
1.	Securities Lending	up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets	Para 12.11 of SEBI Master Circular dated May 19, 2023
2.	Equity Derivatives	Exposure in Equity Derivatives shall be up to 20% of the equity exposure.	-

### **Change in Investment Pattern**

#### **Portfolio Rebalancing:**

Pursuant to clause 3.6.7.1 of SEBI Master circular, in case of change in constituents of the index due to periodic review, the portfolio of the scheme will be rebalanced within 7 calendar days.

### **Short term defensive consideration:**

Subject to para 1.14.1.2 of the master circular dated May 19, 2023 for mutual fund, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic 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. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.

In the event of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within 7 days from the date of allotment/listing.

### **Portfolio Replication norms**

Subject to Clause 3.6.7.2 of SEBI Master Circular, any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

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

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

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

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

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

#### **EQUITY**

The corpus of the Scheme will be invested primarily in stocks constituting the respective benchmark of the Scheme i.e. Nifty Total Market Index. A portion of the Scheme will be kept liquid to meet the redemption requirements in line with SEBI Regulations.

The performance of the Scheme may not be commensurate with the performance of the respective benchmark of the Schemes on any given day or over any given period. Such variations are commonly referred to as the tracking error. The Scheme intends to maintain a low tracking error by actively managing the portfolio in line with the index.

The stocks comprising the Nifty Total Market Index are periodically reviewed by NSE Indices. A particular stock may be dropped or new securities may be included as a constituent of the index. In such an event, the Scheme will endeavor to reallocate its portfolio but the available investment/ disinvestment opportunities may not permit precise mirroring of the Nifty immediately. Similarly, in the event of a constituent stock being demerged / merged / delisted from the exchange, the Scheme will reallocate the

portfolio and seek to minimize the variation from the index.

The Scheme intends to use derivatives for purposes that may be permitted by SEBI Mutual Fund regulations from time to time. Derivatives instruments may take the form of Futures, Options, Swaps or any other instrument, as may be permitted from time to time. For detailed derivative strategies, please refer to SAI.

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

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

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

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

The Scheme shall be benchmarked to Nifty Total Market TRI.

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

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

The AMC may approach rating agencies such as CRISIL, ICRA, etc. for ratings of the scheme.

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

The scheme may invest in other Scheme managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-Scheme investment made by all Schemes of Bandhan Mutual

Fund or in the Schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Bandhan Mutual Fund. The limit however does not apply to any Fund of Funds scheme. For the present, the Scheme do not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations.

### **Tracking Error**

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

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

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

## **DERIVATIVES**

The Scheme may take an exposure to equity derivatives of constituents of the Underlying Index when securities of the Index are unavailable, insufficient or for rebalancing at the time of change in Index or in case of corporate actions, for a short period of time. The total exposure to derivatives would be restricted to 20% of the equity exposure of the Scheme. The Scheme may use derivative instruments such as stock futures and options contracts, warrants, convertible securities, swap agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme.

### **(i) Trading in Derivatives**

The Scheme may use derivatives instruments like Stock/ Index Futures & Options, or such other derivative instruments as may be introduced from time to time and in the manner permitted by SEBI/RBI from time to time.

The following information provides a basic idea as to the nature of the derivative instruments proposed to be used by the Scheme and the risks attached there with.

**Features of Derivatives:** Derivatives provide unique flexibility to the Scheme to hedge part of its portfolio. Some of the features of specific derivatives are as under:

### **ii) Derivatives Strategy** **Equity Derivative**

The Scheme intends to use derivatives for purposes that may be permitted by SEBI Mutual Fund regulations from time to time. Derivatives instruments may take the form of Futures, Options, Swaps or any other instrument, as may be permitted from time to time. SEBI has vide its Master Circular dated May 19, 2023 under Clause 7.5 specified the guidelines pertaining to trading by Mutual Fund in Exchange trades derivatives. All Derivative positions taken in the portfolio would be guided by the following principles:

- i. Position limit for the Fund in index options contracts
  - a. The Fund position limit in all index options contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest of the market in index options, whichever is higher per Stock Exchange.
  - b. This limit would be applicable on open positions in all options contracts on a particular underlying index.
- ii. Position limit for the Fund in index futures contracts:
  - a. The Fund position limit in all index futures contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.
  - b. This limit would be applicable on open positions in all futures contracts on a particular underlying index.
- iii. Additional position limit for hedging  
In addition to the position limits at point (i) and (ii) above, Fund may take exposure in equity index derivatives subject to the following limits:
  - a. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Fund's holding of stocks.
  - b. Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Fund's holding of cash, government securities, T-Bills and similar instruments.
- iv. Position limit for the Fund for stock based derivative contracts :  
The Fund position limit in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts, :-
  - a. The combined futures and options position limit shall be 20% of the applicable MWPL.
  - b. The MWPL and client level position limits however would remain the same as prescribed.
- v. Position limit for the Scheme  
The position limits for the Scheme and disclosure requirements are as follows—
  - a. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a Fund shall not exceed the higher of:
    - 1% of the free float market capitalisation (in terms of number of shares) Or
    - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
  - b. This position limit shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
  - c. For index based contracts, the Fund shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.”  
The Scheme will comply with provisions specified in Clause 12.25 of SEBI Master Circular related to overall exposure limits applicable for derivative transactions.

The following section describes some of the more common equity derivatives transactions along with their benefits:

### **1. Basic Structure of a Stock & Index Future**

The Stock Index futures are instruments designed to give exposure to the equity markets indices. The stock Exchange, Mumbai (BSE) and The National Stock Exchange (NSE) provide futures in select



stocks and indices with maturities of 1, 2 and 3 months. The pricing of a stock/index future is the function of the underlying stock/index and short term interest rates.

Example using hypothetical figures:

1 month NIFTY 50 Index Future

Say, Fund buys 1,000 futures contracts; each contract value is 50 times futures index price

Purchase Date : February 24, 2021

Spot Index : 6000

Future Price : 6150

Say, Date of Expiry : March 24, 2021

Say, Margin : 20%

Assuming the exchange imposes total margin of 20%, the Investment Manager will be required to provide total margin of approx. Rs. 6.15 Cr (i.e.  $20\% * 6150 * 1000 * 50$ ) through eligible securities and cash.

Date of Expiry:

Assuming on the date of expiry, i.e. March 24, 2021, Nifty 50 Index closes at 6200, the net impact will be a profit of Rs 25,00,000 for the fund i.e.  $(6200-6150)*1000*50$

Futures price = Closing spot price = 6200.00

Profits for the Fund =  $(6200-6150)*1000*50 = \text{Rs. } 25,00,000/-$

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity.

The net impact for the Fund will be in terms of the difference of the closing price of the index and cost price. Thus, it is clear from the example that the profit or loss for the Fund will be the difference of the closing price (which can be higher or lower than the purchase price) and the purchase price. The risks associated with index futures are similar to those associated with equity investments. Additional risks could be on account of illiquidity and potential mis-pricing of the futures.

## **2. Basic Structure of an Equity Option:**

An option gives a buyer the right but does not cast the obligation to buy or sell the underlying. An option is a contract between two parties wherein the buyer receives a privilege for which he pays a fee (premium) and the seller accepts an obligation for which he receives a fee. The premium is the price negotiated and set when the option is bought or sold. A person who buys an option is said to be long in the option. A person who sells (or writes) an option is said to be short in the option.

In India, National Stock Exchange (NSE) became the first exchange to launch trading in options on individual securities. Trading in options on individual securities commenced from July 2, 2001. All stock/index Option contracts are European style and cash settled and are currently available on 5 Indices and 223 securities as stipulated by the Securities and Exchange Board of India (SEBI).

Example using hypothetical figures on Index Options:

Market type : N

Instrument Type : OPTIDX

Underlying : Nifty 50

Purchase date : February 24, 2021

Expiry date : March 24, 2021

Option Type : Put Option (Purchased)

Strike Price : Rs. 6,100.00

Spot Price : Rs. 6,136.00

Premium : Rs. 84.00

Lot Size : 50

No. of Contracts : 100

Say, the Fund purchases on February 24, 2021, 1 month Put Options on Nifty 50 on the NSE i.e. put options on 5000 shares (100 contracts of 50 shares each) of Nifty 50.

Date of Exercise:

As these are European style options, they can be exercised only on the expiry date i.e. March 24, 2021.

If the share price of Nifty 50 falls to Rs.5,500 on expiry day, the net impact will be as follows:

Premium expense =  $\text{Rs. } 84 * 100 * 50 = \text{Rs. } 4,20,000/-$

Option Exercised at =  $\text{Rs. } 5,500/-$

Profits for the Fund =  $(6100.00 - 5,500.00) * 100 * 50 = \text{Rs. } 30,00,000/-$

Net Profit = Rs. 30,00,000 – Rs. 4,20,000 = Rs. 25,80,000/-

In the above example, the Investment Manager hedged the market risk on 5,000 shares of Nifty 50 Index by purchasing Put Options.

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity. Certain factors like margins have been ignored. The purchase of Put Options does not increase the market risk in the fund as the risk is already in the fund's portfolio on account of the underlying asset position. The premium paid for the option is treated as an expense. Additional risks could be on account of illiquidity and potential mis-pricing of the options.

### **PORTFOLIO TURNOVER**

Portfolio turnover in the scheme will be a function of market opportunities. It is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of investment opportunities that exist in the market.

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Being an Index scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme.

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

Nifty Total Market TRI

The Scheme shall be benchmarked to Nifty Total Market TRI

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

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

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty Total

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

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

#### **E. WHO MANAGES THE SCHEME?**

The Fund Manager of the Scheme is Mr. Nemish Sheth.

<b>Name / Designation</b>	<b>Age / Qualification</b>	<b>Brief Experience</b>	<b>Other schemes managed / co-managed</b>
Mr. Nemish Sheth  Associate Vice President - Equity	37 years  Post Graduate Diploma in Management studies - Finance, B.Com.	Mr. Nemish Sheth joined the Equity Fund Management team of Bandhan AMC on November 01, 2021 as Dealer - Equity and Fund Manager.  He was earlier associated with Nippon Life India Asset Management Ltd. as Dealer from December 2018 to August 2021 handling execution of Equity, Arbitrage and ETF trades.  Prior to this, he was also associated with ICICI Prudential Asset Management Company Ltd. as Dealer from August 2011 to December 2018 handling execution of Equity, Arbitrage and ETF trades.  (Total experience - 12 years)	Bandhan Nifty 50 Index Fund, Bandhan Nifty 100 Index Fund, Bandhan Nifty 100 Low Volatility 30 Index Fund, Bandhan Nifty 200 Momentum 30 Index Fund, Bandhan S&P BSE Sensex ETF, Bandhan Nifty 50 ETF, Bandhan Arbitrage Fund, Bandhan Equity Savings Fund, Bandhan Nifty Alpha 50 Index Fund and Bandhan Nifty Smallcap 250 Index Fund.

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

Sr. no	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
1.	Bandhan Nifty 50 Index Fund	Index Fund	An open ended scheme tracking Nifty 50 Index	<p>The investment objective of the scheme is to replicate the Nifty 50 index by investing in securities of the Nifty 50 Index in the same proportion / weightage.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>
2.	Bandhan Nifty 100 Index Fund	Index Fund	An open-ended scheme tracking Nifty 100 Index	<p>The investment objective of the Scheme is to replicate the Nifty 100 index by investing in securities of the Nifty 100 Index in the same proportion /weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty 100 Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>
3.	Bandhan Nifty200 Momentum 30 Index Fund	Index Fund	An open ended scheme tracking Nifty200 Momentum30 Index	<p>The investment objective of the Scheme is to replicate the Nifty200 Momentum 30 index by investing in securities of the Nifty200 Momentum 30 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty200 Momentum 30 Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>
4.	Bandhan Nifty100 Low Volatility 30 Index Fund	Index Fund	An open ended scheme tracking Nifty100 Low Volatility 30 Index	<p>The investment objective of the Scheme is to replicate the Nifty100 Low Volatility 30 index by investing in securities of the Nifty100 Low Volatility 30 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of</p>

Sr. no	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
				<p>Nifty100 Low Volatility 30 Index, subject to tracking errors.</p> <p>However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.</p>
5.	Bandhan CRISIL IBX 90:10 SDL Plus Gilt– November 2026 Index Fund	Index Fund	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index– November 2026 with Relatively High interest rate risk and Relatively Low Credit Risk	<p>The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL plus Gilt Index– November 2026 before expenses, subject to tracking errors.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.</p>
6.	Bandhan CRISIL IBX Gilt April 2026 Index Fund	Index Fund	An open-ended Target Maturity Index Fund investing in constituents of Crisil IBX Gilt Index - April 2026 with Relatively High interest rate risk and Relatively Low Credit Risk	<p>The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Crisil IBX Gilt Index - April 2026 before expenses, subject to tracking errors.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.</p>
7.	Bandhan CRISIL IBX Gilt April 2032 Index Fund	Index Fund	An open-ended Target Maturity Index Fund investing in constituents of Crisil IBX Gilt Index - April 2032 with Relatively High interest rate risk and Relatively Low Credit Risk	<p>The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Crisil IBX Gilt Index - April 2032 before expenses, subject to tracking errors.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.</p>
8.	Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund	Index Fund	An open-ended Target Maturity Index Fund investing in constituents CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027 with	<p>The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027 before expenses, subject to tracking errors.</p> <p>However, there can be no assurance or guarantee that the investment objective</p>

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

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

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

#### **G. HOW HAS THE SCHEME PERFORMED?**

This scheme is a new scheme and does not have any performance track record

#### **H. ADDITIONAL SCHEME RELATED DISCLOSURES**

- i. Scheme's portfolio holdings:  
This scheme is a new scheme and does not have any portfolio holdings.  
The investor can refer the below link for any information on the above point as and when applicable - <https://bandhanmutual.com/downloads/disclosures>
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme:  
This scheme is a new scheme and hence this disclosure is currently not applicable.  
The investor can refer the below link for any information on the above point as and when applicable- <https://bandhanmutual.com/downloads/disclosures>
- iii. Functional website link for Portfolio Disclosure:  
This scheme is a new scheme and hence this disclosure is currently not applicable.

The investor can refer the below link for any information on the above point as and when applicable- <https://bandhanmutual.com/downloads/disclosures>

iv. Portfolio Turnover Rate particularly for equity-oriented schemes shall also be disclosed:  
Not Applicable.

v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per units	
<b>Not Applicable</b>				

This scheme is a new scheme and hence this disclosure is currently not applicable.

For details of the investments by key personnel and AMC directors please refer to SAI.

vi. Investments of AMC in the Scheme:

Refer <https://bandhanmutual.com/downloads/sid> for the details of the investments of AMC in the Scheme



## PART III- OTHER DETAILS

### A. COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time.

All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. For this purpose, major expenses like management fees and other periodic expenses would be accrued on a day to day basis. The minor expenses and income will be accrued on a periodic basis, provided the non-daily accrual does not affect the NAV calculations by more than 1%.

Any changes in securities and in the number of units be recorded in the books not later than the first valuation date following the date of transaction. If this is not possible given the frequency of the Net Asset Value disclosure, the recording may be delayed upto a period of seven days following the date of the transaction, provided that as a result of the non-recording, the Net Asset Value calculations shall not be affected by more than 1%.

In case the Net Asset Value of a scheme differs by more than 1%, due to non - recording of the transactions, the investors or scheme/s as the case may be, shall be paid the difference in amount as follows:-

- (i) If the investors are allotted units at a price higher than Net Asset Value or are given a price lower than Net Asset Value at the time of sale of their units, they shall be paid the difference in amount by the scheme.
- (ii) If the investors are charged lower Net Asset Value at the time of purchase of their units or are given higher Net Asset Value at the time of sale of their units, asset management company shall pay the difference in amount to the scheme.

The asset management company may recover the difference from the investors.

NAV of units under the Scheme shall be calculated as shown below:

NAV (Rs.) =

Market or Fair Value of Scheme's investments	+	Current Assets including Accrued Income	-	Current Liabilities and Provisions including accrued expenses
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No. of Units outstanding under Scheme

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

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

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

### Illustration:

**Computation of NAV** - Assume that the Market or Fair Value of Scheme's investments is Rs. 1,00,00,000; Current asset of the scheme is Rs. 25,00,000; Current Liabilities and Provisions is Rs.

15,00,000 and the No. of Units outstanding under the scheme are 5,00,000. Thus, the NAV will be calculated as:

$$\text{NAV} = \frac{10000000 + 2500000 - 1500000}{500000} = 22.000$$

Therefore, the NAV of the scheme is Rs. 22.000

**Computation of Repurchase Price** - If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. 10\* (1-0.02) = Rs. 9.80

The Redemption Price will not be lower than 95% of the NAV.

For details on policies related to computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV, please refer SAI.

The NAV of the Scheme will be calculated upto four decimal places and will be declared on each business day.

#### **B. NEW FUND OFFER (NFO) EXPENSES**

The New Fund Offer expenses of the scheme will be borne by the AMC.

#### **C. ANNUAL SCHEME RECURRING EXPENSES**

(These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

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

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

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

Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

^ In line with clause 10.1.16.a of SEBI Master Circular, the AMC / Mutual Fund shall annually set apart shall be 1 basis points (i.e. 0.01%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

@ Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trades, shall be charged to the scheme as per Regulation 52(6A)(a) of SEBI (Mutual Funds) Regulations, 1996 not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions. With effect from April 1, 2023, to align with Indian Accounting Standards requirement, transactions cost incurred for the purpose of execution of trades are expensed out (viz. charged to Revenue Account instead of Capitalization (i.e. forming part of cost of investment)). Any payment towards brokerage and transaction cost, over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

The expense of 30 bps shall be charged if the new inflows from retail investors from B30 cities as specified from time to time are at least -

(i) 30 per cent of gross new inflows from retail investors in the scheme, or; (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from retail investors from B30 cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from retail investors from B30 cities. Provided further that amount incurred as expense on account of inflows from retail investors from B30 cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

In case inflows from retail investors from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

Daily net assets X 30 basis points X New inflows from individuals beyond top 30 cities

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365\* X Higher of (i) or (ii) above

\* 366, wherever applicable.

For the above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.

*Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice*

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

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

- a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route.  
Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
- b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.
- c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.
- d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

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

<b>Particulars</b>	<b>Regular Plan</b>	<b>Direct Plan</b>
Amount invested at the beginning of the year (Rs.)	10,000	10,000
Returns before Expenses (Rs.)	1,500	1,500
Expenses other than Distribution Expenses (Rs.)	150	150
Distribution Expenses (Rs.)	50	-
<b>Returns after Expenses at the end of the year (Rs.)</b>	<b>1,300</b>	<b>1,350</b>
<b>Returns</b>	<b>13.00%</b>	<b>13.50%</b>

#### **Disclosure on Goods and Service Tax:**

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

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

- Goods and Service Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.
- Goods and Service Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods and Service Tax, if any, shall be credited to the scheme.
- Goods and Service Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

For the actual current expenses being charged to the Scheme, the investor should refer to the website of the mutual fund at [www.bandhanmutual.com](http://www.bandhanmutual.com) (Home>Total Expense Ratio of Mutual Fund Schemes). Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.

As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. The total recurring expenses of the Scheme, will however be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.

#### **D. LOAD STRUCTURE**

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.Bandhanmutual.com](http://www.Bandhanmutual.com)) or may call at (toll free no.1-800-26666

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

<b>Type of Load</b>	<b>Load chargeable (as %age of NAV)</b>
Exit	0.25% if redeemed on or before 15 days from the allotment date. Nil if redeemed after 15 days from allotment date.

Switches of following kind within the Scheme will also not attract any exit load - (i) switch from Direct Plan to Regular Plan; (ii) switch from Regular Plan to Direct Plan where the investment in Regular Plan is without a Distributor (ARN) code; (iii) within different Options (Income Distribution cum capital withdrawal /growth) of the same Plan (Direct/Regular) of the Scheme.

## **SECTION II**

### **I. INTRODUCTION**

#### **A. Definitions/interpretation**

Refer the following link for Definitions/interpretations:

<https://bandhanmutual.com/downloads/sid>

#### **B. Risk factors**

##### **Scheme specific risk factors –**

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

settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is relatively new market.

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme(s) has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme(s) would invest as given in the scheme information document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
- **Re-investment Risk:** Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Basis Risk (Interest - rate movement):** During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favorably leading to fluctuation in the NAV.
- **Liquidity Risk:** Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.
- **Other Risk:** In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.

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

a. Investments in the equity shares of the Companies constituting the Underlying Index are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macro-economic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.

b. The Scheme would invest in the securities comprising the Underlying Index in the same proportion as the securities have in the Index. Hence, the risk associated with the corresponding Underlying Index would be applicable to the Scheme. The Underlying Index has its own criteria and policy for inclusion/exclusion of securities from the Index, its maintenance thereof and effecting corporate actions. The Fund would invest in the securities of the Index regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The Fund would not select securities in which it wants to invest but is guided by the Underlying Index. As such the Scheme is not actively managed but is passively managed.

c. Risks of Total Return Dividends are assumed to be reinvested into the Nifty Total Market Index after the ex-dividend date of the constituents. However, in practice, the dividend is received with a lag. This can lead to some tracking error.

#### **Market Risk**

The Scheme's NAV will react to stock market movements. The value of investments in the scheme may go down over a short or long period due to fluctuations in Scheme's NAV in response to factors such as performance of companies whose stock comprises the underlying portfolio, economic and political developments, changes in government policies, changes in interest rates, inflation and other monetary

factors causing movement in prices of underlining investments.

### **Concentration risk**

This is the risk arising from over exposure to few securities/issuers/sectors.

### **Passive Investments**

The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

### **Right to Limit Redemptions**

The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day subject to the guidelines/circulars issued by the Regulatory Authorities from time to time.

### **Risk Factors relating to Portfolio Rebalancing**

In the event that the asset allocation of the Scheme deviates from the ranges as provided in the asset allocation table in this SID, then the Fund Manager will rebalance the portfolio of the Scheme to the position indicated in the asset allocation table.

### **Risk Associated with Index Fund**

The Scheme being an index scheme follows a passive investment technique and shall only invest in Securities comprising one selected index as per investment objective of the Scheme. The Fund Manager would invest in the Securities comprising the underlying index irrespective of the market conditions. If the Securities market declines, the value of the investment held by the Scheme shall decrease.

### **Risks associated with investing across market capitalizations**

The scheme would predominantly invest in Equity and Equity related instruments pertaining to top 750 stocks across Large, Mid, Small and Micro cap companies in line with the Investment objective of the scheme. While investing in stocks across market capitalization presents an opportunity for possible higher capital appreciation, it is important to note that it can be riskier and more volatile on a relative basis. Stocks of smaller companies carries higher liquidity risk as they are less extensively researched. This may lead to abnormal illiquidity and consequent higher impact cost.

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

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

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



the “counter party”) to comply with the terms of the derivatives contract.

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

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

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

### **Tracking Error Risk:**

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

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

Under normal circumstances, such tracking error is not expected to exceed 2% per annum. However, in line with para 3.6.3 of the SEBI Master circular in certain events like market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. The Fund existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

### **Risks associated with segregated portfolio:**

1. **Liquidity risk** – A segregated portfolio is created when a credit event / default occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units

listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that an active secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them.

2. **Valuation risk** - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

### **Risks associated with Debt / Money Markets**

**a) Credit Risk:** Credit Risk means that the issuer of a security may default on interest payments or even paying back the principal amount on maturity. (i.e. the issuer may be unable to make timely principal and interest payments on the security). Even where no default occurs, the prices of security may go down because the credit rating of an issuer goes down. It must be, however, noted that where the Scheme has invested in Government securities, there is no risk to that extent.

**b) 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.

**c) Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.

**d) Basis Risk:** During the life of floating rate security or a swap the underlying benchmark index may become less active and may not capture the actual movement in the interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio. Where swaps are used to hedge an underlying fixed income security, basis risk could arise when the fixed income yield curve moves differently from that of the swap benchmark curve.

**e) 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 NAV. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

**f) 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.

**g) Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.

**h) Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

**i) Risk envisaged and mitigation measures for repo transactions:** Credit risks could arise if the counterparty does not return the security as contracted or interest received by the counter party on due date.

This risk is largely mitigated, as the choice of counterparties is largely restricted and their credit rating is considered before entering into such transactions. Also, operational risks are lower as such trades are settled on a DVP basis. In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to us. Thus, the scheme may in remote cases suffer losses. This risk is normally mitigated by better cash flow planning to take care of such repayments.

j) Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.

### **Trading through mutual fund trading platforms of BSE and/ or NSE**

In respect of transaction in Units of the Scheme through BSE and/ or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/ or NSE and their respective clearing corporations on which the Mutual Fund has no control.

### **Risks associated with investing in Government of India Securities**

a. Market Liquidity risk with fixed rate Government of India Securities even though the Government of India Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes.

b. Interest Rate risk associated with Government of India Securities - while Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

### **Risks associated with investing in TREPS Segments**

The mutual fund is a member of securities and TREPS segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in TREPS segments are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis.

### **Risk associated with potential change in Tax structure**

This summary of tax implications given in the "Taxation" section in this document is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. The current

taxation laws may change due to change in the 'Income Tax Act 1961 or any subsequent changes/amendments in Finance Act/Rules/Regulations. Any change may entail a higher outgo to the scheme or to the investors by way of securities transaction taxes, fees, taxes etc. thus adversely impacting the scheme and its returns.

**Risk associated with Securities Lending:**

Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

**C. RISK MANAGEMENT STRATEGIES**

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt and equity markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Fund has identified following risks of investing in equity and debt and designed risk management strategies, which are embedded in the investment process to manage such risks.

**Risks associated with Equity investment**

Risk Description	Risk Mitigants/management strategy
<p><b>Market Risk</b> The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme. The value of the Scheme’s investments, may be affected generally by factors affecting securities markets, such as price and volume, volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets.</p>	<p>Market risk is inherent to an equity scheme. Being a passively managed scheme, it will invest in the securities included in its Underlying Index.</p>
<p><b>Liquidity risk</b> The liquidity of the Scheme’s investments is inherently restricted by trading volumes in the securities in which it invests.</p>	<p>Stocks in the underlying index are primarily selected on the basis of market capitalization by the index provider. The index is rebalanced based on the frequency and methodology specified, and liquid stocks replace certain illiquid stocks. The Fund Manager shall makes the changes to the portfolio accordingly.</p>
<p><b>Derivatives Risk</b> As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require</p>	<p>Derivatives will be used in the form of Index Options, Index Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement.</p>

<b>Risk Description</b>	<b>Risk Mitigants/management strategy</b>
investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counter party”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.	The AMC monitors the portfolio and regulatory limits for derivatives through its front office monitoring system. Exposure to derivatives of stocks or underlying index will be done based on requisite research. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. No OTC contracts will be entered into.
<b>Tracking Error risk (Volatility/ Concentration risk)</b> The performance of the Scheme may not commensurate with the performance of the underlying Index viz. Nifty Total Market Index on any given day or over any given period.	<b>Tracking Error risk (Volatility/ Concentration risk)</b> Over a short to medium period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objectives of the scheme are to closely track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavor to maintain a low tracking error by actively aligning the portfolio in line with the Index.

#### **Risks associated with debt and money market investment**

<b>Risk Description</b>	<b>Risk Mitigants/management strategy</b>
<b>Market Risk / Interest Rate Risk</b> As with all fixed income securities, changes in interest rates may affect the Scheme’s Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	The Scheme may invest in debt and money market instruments having relatively shorter maturity thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities.
<b>Liquidity risk or Marketability Risk</b> This refers to the ease with which a security can be sold at or near to its valuation yield- to maturity (YTM).	The Scheme may invest in debt and money market instruments having relatively shorter maturity. While the liquidity risk for short maturity securities may be low, it may be high in case of medium to long maturity securities.
<b>Credit Risk</b> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Management analysis may be used for identifying company specific risks. Management’s past track record may also be studied. Preference will be towards high quality instruments.

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

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

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

1. Equity and Equity related instruments belonging to Nifty Total Market Index.
2. Equity Derivatives

#### **Futures:**

A futures contract is an agreement between the buyer and the seller for the purchase and sale of a particular asset at a specific price on a specific future date. The price at which the underlying asset would change hands in the future is agreed upon at the time of entering into the contract. The actual purchase or sale of the underlying asset involving payment of cash and delivery of the instrument does not take place until the contracted date of delivery. A futures contract involves an obligation on both the parties to fulfill the terms of the contract. Currently, futures contracts have a maximum expiration cycle of 3-months. A futures contract on the stock market index gives its owner the right and obligation to buy or sell the portfolio of stocks characterized by the index. Stock index futures are cash settled; there is no delivery of the underlying stocks.

#### **Options:**

An option is a contract which provides the buyer of the option (also called the holder) the right, without the obligation, to buy or sell a specified asset at an agreed price on or upto a particular date. For acquiring this right the buyer has to pay a premium to the seller. The seller of the option (known as writer of the option) on the other hand has the obligation to buy or sell that specified asset at the agreed price. An option contract may be of two kinds, viz., a call option or a put option. An option that provides the buyer the right to buy is a call option whereas an option that provides the buyer the right to sell is a put option. Options can be classified based on the exercising feature. Options are of two types, viz. European and American. In an European option, the holder of the option can only exercise his right on the date of expiration. In an American option, he can exercise this right anytime between the purchase date and the expiration date. Pursuant to clause 12.25 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the Scheme shall not write options or purchase instruments with embedded written options.

3. Debt securities and money market instruments including G-Sec/T-Bills/Cash Management Bills and TREPS/Repo/Reverse Repo

#### **Tri-party Repo in Government Securities:**

Tri-party Repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. The Scheme shall undertake Tri-party Repo transactions in Government Securities.

#### **Treasury Bill (T-Bill):**

Treasury Bills (T-Bills) are issued by the Government of India or State Governments to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-Bills are issued at a discount and for a fixed period.

**Cash Management Bill (CMB):**

Cash Management Bill (CMB) is a short-term bill issued by the central bank in collaboration with the Government. It helps to address temporary cash imbalances and provide emergency funding. These bills have a maturity period ranging from a few days to three months.

Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government Securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in co-ordination with the RBI.

**Debentures and bonds**

Debentures as well as bonds are securities issued by companies / institutions promoted / owned by the Central or State Governments and statutory bodies which may or may not carry a Central/State Government guarantee, public and private sector banks, All India Financial Institutions and Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long term fund requirements.

**Repo / Reverse Repo:**

Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, Central Government Securities, State Government securities and T-Bills are eligible for Repo/Reverse Repo.

4. Certificate of Deposits (CDs) - Certificate of Deposit (CD) is a negotiable money market instrument issued by Scheduled Commercial Banks (SCBs) and select All India Financial Institutions (FIs) that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the SCBs is between 7 days to 1 year, whereas, in case of FIs, maturity is 1 year to 3 years from the date of issue. CDs also are issued at a discount to face value and can be traded in secondary market.
5. Commercial Paper (CPs). - Commercial Paper (CP) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and All India Financial Institutions as an alternative source of short term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity. CP can be issued for maturities between a minimum of 15 days and a maximum up to 1 year from the date of issue.
6. Other Mutual Funds
7. Any other securities / instruments as may be permitted by SEBI from time to time, subject to regulatory approvals if any.

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

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines mentioned under clause 12.16 of Master Circular. The AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks for the scheme.

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

### **DEBT MARKET & MONEY MARKET IN INDIA**

The Indian debt markets are one of the largest such markets in Asia. Government and Public Sector enterprises are predominant borrowers in the market. While interest rates were regulated till a few years back, there has been a rapid deregulation and currently both the lending and deposit rates are market determined.

The debt markets are developing fast, with the rapid introduction of new instruments including Foreign Portfolio Investors are also allowed to invest in Indian debt markets now. There has been a considerable increase in the trading volumes in the market. The trading volumes are largely concentrated in the Government of India Securities, which contribute a significant proportion of the daily trades.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills & Cash Management Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates.

Following table exhibits various debt instruments along with indicative yields as 28<sup>th</sup> May, 2024:

<b>Instruments</b>	<b>Yield level (% per annum)</b>
G – Sec 5 year	7.04
G – Sec 10 year	7.07
CP's 3 months	7.23
CD's 3 months	7.18
CP's 1 year	7.73
CD's 1 year	7.48
<b>NBFC</b>	
Corporate Debentures AAA 3 year	7.65
Corporate Debentures AAA 5 year	7.61
<b>PSU</b>	
Corporate Debentures AAA 3 year	7.94
Corporate Debentures AAA 5 year	7.81

The actual yields will, however, vary in line with general levels of interest rates and debt/money market conditions prevailing from time to time.

The mutual fund or AMC and its empanelled brokers have not given and shall not give any indicative



portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme.

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

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

- 1) The Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights.

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

- 2) The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities;

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

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

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

Considering the nature of the Scheme, investments in such instruments will be permitted up to 5% of its NAV.

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

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

The scheme shall not invest more than:

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

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

- 5) The Scheme shall not make any investment in:
  - i. any unlisted security of an associate or group company of the sponsor;

- ii. any security issued by way of private placement by an associate or group company of the sponsor or
  - iii. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- 6) Transfer of investments from one Scheme to another Scheme in the same Mutual Fund is permitted provided:
  - i. such transfers are done at the prevailing market price for quoted instruments on spot basis and in line provisions under clause 12.30 of SEBI Master Circular and as may be specified by SEBI from time to time, in this regard; and
  - ii. the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
  - iii. the same are in line with clause 12.30 of SEBI Master Circular.
- 7) The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. Provided that this clause shall not apply to any Fund of Funds scheme.
- 8) The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- 9) All the Scheme's investments will be in transferable securities.
- 10) No loans for any purpose can be advanced by the Scheme.
- 11) The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest and/or IDCW to the Unitholder's, provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
- 12) Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI from time to time. currently, the following guidelines/restrictions are applicable for parking of funds in short term deposits:
  - "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days.
  - Such short-term deposits shall be held in the name of the Scheme.
  - The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
  - Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  - The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. The Trustees / AMCs shall ensure that the bank in which the Scheme has short term deposit do not invest in the Scheme until the Scheme has STD with such bank.
  - The AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

However, the above provisions will not apply to term deposits placed as margins for trading in cash and Derivatives market.

13) The Scheme will comply with provisions specified in clause 12.25 of SEBI Master Circular related to overall exposure limits applicable for derivative transactions as stated below:

- (a) The cumulative gross exposure through equity, debt, derivative positions and across various other asset classes in which the Scheme is permitted to invest should not exceed 100% of net assets of the Scheme.
- (b) Mutual Funds shall not write options or purchase instruments with embedded written options.
- (c) The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
- (d) Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- (e) Definition of Exposure in case of Derivatives Positions – Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss.

Exposure in derivative positions shall be computed as follows:

<b>Position</b>	<b>Exposure</b>
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option Bought	Option Premium Paid * Lot Size * Number of Contracts

14) The scheme shall not make any investment in a Fund of Funds scheme.

15) A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time:

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board:

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time

Investment in unrated debt and money market instruments, other than government securities, treasury bills etc by the Scheme shall be subject to the following:

- a. Investments shall only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
- b. Exposure of the Scheme in such instruments, shall not exceed 5% of the net assets of the Scheme.

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

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

The Scheme will comply with SEBI regulations and any other Regulations applicable to the investments of Mutual Funds from time to time. The Trustees may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and/or as deemed fit in the general interest of the

Unitholders.

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

### **C. Fundamental Attributes**

Following are the “fundamental attributes” of the scheme, in terms of Regulation 18(5A) of the SEBI(MF) Regulations:

#### **(i) Type of a scheme**

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

#### **(ii) Investment Objective**

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

#### **(iii) Terms of Issue**

- Listing: Please refer to the section on ‘Part I Highlights/Summary of the Scheme’.
- Redemption: Please refer to the section on ‘Part I Highlights/Summary of the Scheme’.
- Aggregate Fees and Expenses: Please refer to the section on ‘Part III C. Annual Scheme Recurring Expenses’.
- Any safety net or guarantee provided- None.

In accordance with Regulation 18(15A) and Regulation 25(26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal;
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

### **D. Index Methodology**

Nifty Total Market Index aims to track the performance of 750 stocks covering large, mid, small and microcap segments via a single index. Stocks that are part of Nifty 500 index and Nifty Microcap 250 index form part of the Nifty Total Market index. Stock’s weight is based on its free-float market capitalization.

#### **Eligibility Criteria for Selection of Constituent Stocks:**

All stocks that form part of the Nifty 500 index or Nifty Microcap 250 Index also form part of the Nifty Total Market Index at all points in time

#### **Index Re-Balancing:**

Index reconstitution will be aligned with the rebalancing of Nifty 500 and Nifty Microcap 250 Indices and will be done on a semi-annual basis and made effective from the last trading day of March and September, using 6 month ended average data for January and July respectively.

Apart from the scheduled semi-annual review, additional ad-hoc reconstitution and rebalancing of the

index shall be initiated in case any of the index constituents is excluded from Nifty 500 index or Nifty Microcap 250 Index or undergoes suspension or delisting or scheme of arrangement

**Index Governance:** A professional team manages all NSE indices. There is a three-tier governance structure comprising the Board of Directors of NSE Indices Limited, the Index Advisory Committee (Equity) and the Index Maintenance Sub-Committee.

**Constituents Details as on May 15, 2024:**

SECURITY_NAME	WEIGHTAGE
HDFC BANK LTD.	6.3%
RELIANCE INDUSTRIES LTD.	5.6%
ICICI BANK LTD.	4.6%
INFOSYS LTD.	2.9%
LARSEN & TOUBRO LTD.	2.3%
TATA CONSULTANCY SERVICES LTD.	2.3%
ITC LTD.	2.2%
BHARTI AIRTEL LTD.	2.0%
AXIS BANK LTD.	1.9%
STATE BANK OF INDIA	1.8%
KOTAK MAHINDRA BANK LTD.	1.4%
MAHINDRA & MAHINDRA LTD.	1.3%
HINDUSTAN UNILEVER LTD.	1.2%
BAJAJ FINANCE LTD.	1.1%
NTPC LTD.	1.0%
MARUTI SUZUKI INDIA LTD.	1.0%
TATA MOTORS LTD.	1.0%
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.0%
POWER GRID CORPORATION OF INDIA LTD.	0.8%
HCL TECHNOLOGIES LTD.	0.8%
TATA STEEL LTD.	0.8%
TITAN COMPANY LTD.	0.8%
ASIAN PAINTS LTD.	0.7%
JIO FINANCIAL SERVICES LTD.	0.7%
ZOMATO LTD.	0.6%
ULTRATECH CEMENT LTD.	0.6%
COAL INDIA LTD.	0.6%
OIL & NATURAL GAS CORPORATION LTD.	0.6%
BAJAJ AUTO LTD.	0.6%
TRENT LTD.	0.6%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD.	0.6%
HINDALCO INDUSTRIES LTD.	0.6%
INDUSIND BANK LTD.	0.5%
NESTLE INDIA LTD.	0.5%
GRASIM INDUSTRIES LTD.	0.5%
BAJAJ FINSERV LTD.	0.5%
BHARAT ELECTRONICS LTD.	0.5%
JSW STEEL LTD.	0.5%
TECH MAHINDRA LTD.	0.5%

SECURITY_NAME	WEIGHTAGE
ADANI ENTERPRISES LTD.	0.5%
HINDUSTAN AERONAUTICS LTD.	0.5%
CIPLA LTD.	0.4%
TATA POWER CO. LTD.	0.4%
VARUN BEVERAGES LTD.	0.4%
DR. REDDY'S LABORATORIES LTD.	0.4%
AVENUE SUPERMARTS LTD.	0.4%
TATA CONSUMER PRODUCTS LTD.	0.4%
ADANI GREEN ENERGY LTD.	0.4%
HERO MOTOCORP LTD.	0.4%
REC LTD.	0.4%
WIPRO LTD.	0.4%
SHRIRAM FINANCE LTD.	0.4%
SBI LIFE INSURANCE COMPANY LTD.	0.4%
EICHER MOTORS LTD.	0.4%
POWER FINANCE CORPORATION LTD.	0.4%
SIEMENS LTD.	0.4%
INTERGLOBE AVIATION LTD.	0.4%
MAX HEALTHCARE INSTITUTE LTD.	0.4%
BRITANNIA INDUSTRIES LTD.	0.3%
BHARAT PETROLEUM CORPORATION LTD.	0.3%
INDIAN OIL CORPORATION LTD.	0.3%
ADANI POWER LTD.	0.3%
APOLLO HOSPITALS ENTERPRISE LTD.	0.3%
HDFC LIFE INSURANCE COMPANY LTD.	0.3%
VEDANTA LTD.	0.3%
GAIL (INDIA) LTD.	0.3%
DLF LTD.	0.3%
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	0.3%
CUMMINS INDIA LTD.	0.3%
DIVI'S LABORATORIES LTD.	0.3%
BANK OF BARODA	0.3%
TVS MOTOR COMPANY LTD.	0.3%
GODREJ CONSUMER PRODUCTS LTD.	0.3%
INDIAN HOTELS CO. LTD.	0.3%
INFO EDGE (INDIA) LTD.	0.3%
PIDILITE INDUSTRIES LTD.	0.3%
SUZLON ENERGY LTD.	0.3%
HAVELLS INDIA LTD.	0.3%
ABB INDIA LTD.	0.2%
LTIMINDTREE LTD.	0.2%
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD.	0.2%
CG POWER AND INDUSTRIAL SOLUTIONS LTD.	0.2%
TUBE INVESTMENTS OF INDIA LTD.	0.2%
CANARA BANK	0.2%

SECURITY_NAME	WEIGHTAGE
YES BANK LTD.	0.2%
LUPIN LTD.	0.2%
BSE LTD.	0.2%
PB FINTECH LTD.	0.2%
HDFC ASSET MANAGEMENT COMPANY LTD.	0.2%
BHARAT HEAVY ELECTRICALS LTD.	0.2%
BHARAT FORGE LTD.	0.2%
PUNJAB NATIONAL BANK	0.2%
BAJAJ HOLDINGS & INVESTMENT LTD.	0.2%
AMBUJA CEMENTS LTD.	0.2%
JINDAL STEEL & POWER LTD.	0.2%
FEDERAL BANK LTD.	0.2%
PERSISTENT SYSTEMS LTD.	0.2%
COLGATE PALMOLIVE (INDIA) LTD.	0.2%
SUPREME INDUSTRIES LTD.	0.2%
AU SMALL FINANCE BANK LTD.	0.2%
SHREE CEMENT LTD.	0.2%
UNITED SPIRITS LTD.	0.2%
SRF LTD.	0.2%
AUROBINDO PHARMA LTD.	0.2%
HINDUSTAN PETROLEUM CORPORATION LTD.	0.2%
GODREJ PROPERTIES LTD.	0.2%
SUNDARAM FINANCE LTD.	0.2%
MACROTECH DEVELOPERS LTD.	0.2%
DABUR INDIA LTD.	0.2%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LTD.	0.2%
ADANI ENERGY SOLUTIONS LTD.	0.2%
MARICO LTD.	0.2%
NMDC LTD.	0.2%
DIXON TECHNOLOGIES (INDIA) LTD.	0.2%
IDFC FIRST BANK LTD.	0.2%
NHPC LTD.	0.2%
POLYCAB INDIA LTD.	0.2%
SAMVARDHANA MOTHERSON INTERNATIONAL LTD.	0.2%
TATA MOTORS LTD DVR	0.2%
VOLTAS LTD.	0.2%
PI INDUSTRIES LTD.	0.2%
ASHOK LEYLAND LTD.	0.2%
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.2%
COFORGE LTD.	0.2%
CONTAINER CORPORATION OF INDIA LTD.	0.2%
APL APOLLO TUBES LTD.	0.2%
PHOENIX MILLS LTD.	0.2%
ASTRAL LTD.	0.2%
UNION BANK OF INDIA	0.2%

SECURITY_NAME	WEIGHTAGE
BOSCH LTD.	0.2%
ALKEM LABORATORIES LTD.	0.2%
MRF LTD.	0.2%
UPL LTD.	0.2%
JSW ENERGY LTD.	0.1%
ZYDUS LIFESCIENCES LTD.	0.1%
ADANI TOTAL GAS LTD.	0.1%
TATA ELXSI LTD.	0.1%
LIFE INSURANCE CORPORATION OF INDIA	0.1%
SONA BLW PRECISION FORGINGS LTD.	0.1%
MAX FINANCIAL SERVICES LTD.	0.1%
TORRENT PHARMACEUTICALS LTD.	0.1%
KPIT TECHNOLOGIES LTD.	0.1%
STEEL AUTHORITY OF INDIA LTD.	0.1%
FSN E-COMMERCE VENTURES LTD.	0.1%
FORTIS HEALTHCARE LTD.	0.1%
JINDAL STAINLESS LTD.	0.1%
PETRONET LNG LTD.	0.1%
TORRENT POWER LTD.	0.1%
KEI INDUSTRIES LTD.	0.1%
OIL INDIA LTD.	0.1%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD.	0.1%
INDUS TOWERS LTD.	0.1%
CROMPTON GREAVES CONSUMER ELECTRICALS LTD.	0.1%
PRESTIGE ESTATES PROJECTS LTD.	0.1%
PAGE INDUSTRIES LTD.	0.1%
SBI CARDS AND PAYMENT SERVICES LTD.	0.1%
EXIDE INDUSTRIES LTD.	0.1%
GMR AIRPORTS INFRASTRUCTURE LTD.	0.1%
TATA COMMUNICATIONS LTD.	0.1%
SOLAR INDUSTRIES INDIA LTD.	0.1%
BALKRISHNA INDUSTRIES LTD.	0.1%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	0.1%
THERMAX LTD.	0.1%
BLUE STAR LTD.	0.1%
LIC HOUSING FINANCE LTD.	0.1%
MPHASIS LTD.	0.1%
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	0.1%
INDIAN BANK	0.1%
LINDE INDIA LTD.	0.1%
OBEROI REALTY LTD.	0.1%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.	0.1%
MUTHOOT FINANCE LTD.	0.1%
JUBILANT FOODWORKS LTD.	0.1%
DELHIVERY LTD.	0.1%



SECURITY_NAME	WEIGHTAGE
LAURUS LABS LTD.	0.1%
IPCA LABORATORIES LTD.	0.1%
NATIONAL ALUMINIUM CO. LTD.	0.1%
CARBORUNDUM UNIVERSAL LTD.	0.1%
ACC LTD.	0.1%
TATA CHEMICALS LTD.	0.1%
DEEPAK NITRITE LTD.	0.1%
J.K. CEMENT LTD.	0.1%
SCHAEFFLER INDIA LTD.	0.1%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.	0.1%
MANKIND PHARMA LTD.	0.1%
APOLLO TYRES LTD.	0.1%
BANDHAN BANK LTD.	0.1%
RAIL VIKAS NIGAM LTD.	0.1%
ADITYA BIRLA CAPITAL LTD.	0.1%
KARUR VYSYA BANK LTD.	0.1%
INDRAPRASTHA GAS LTD.	0.1%
BANK OF INDIA	0.1%
COMPUTER AGE MANAGEMENT SERVICES LTD.	0.1%
IDFC LTD.	0.1%
GLENMARK PHARMACEUTICALS LTD.	0.1%
RBL BANK LTD.	0.1%
AIA ENGINEERING LTD.	0.1%
PROCTER & GAMBLE HYGIENE & HEALTH CARE LTD.	0.1%
CYIENT LTD.	0.1%
COROMANDEL INTERNATIONAL LTD.	0.1%
HINDUSTAN ZINC LTD.	0.1%
ABBOTT INDIA LTD.	0.1%
UNITED BREWERIES LTD.	0.1%
DALMIA BHARAT LTD.	0.1%
BIOCON LTD.	0.1%
AMARA RAJA ENERGY & MOBILITY LTD.	0.1%
ANGEL ONE LTD.	0.1%
POONAWALLA FINCORP LTD.	0.1%
APAR INDUSTRIES LTD.	0.1%
BERGER PAINTS INDIA LTD.	0.1%
BRIGADE ENTERPRISES LTD.	0.1%
ELGI EQUIPMENTS LTD.	0.1%
L&T FINANCE LTD.	0.1%
UNO MINDA LTD.	0.1%
PATANJALI FOODS LTD.	0.1%
SUNDRAM FASTENERS LTD.	0.1%
J.B. CHEMICALS & PHARMACEUTICALS LTD.	0.1%
REDINGTON LTD.	0.1%
GLOBAL HEALTH LTD.	0.1%

SECURITY_NAME	WEIGHTAGE
GUJARAT FLUORO CHEMICALS LTD.	0.1%
HINDUSTAN COPPER LTD.	0.1%
RADICO KHAITAN LTD	0.1%
AARTI INDUSTRIES LTD.	0.1%
SKF INDIA LTD.	0.1%
NCC LTD.	0.1%
GLAND PHARMA LTD.	0.1%
L&T TECHNOLOGY SERVICES LTD.	0.1%
TIMKEN INDIA LTD.	0.1%
SYNGENE INTERNATIONAL LTD.	0.1%
ESCORTS KUBOTA LTD.	0.1%
ZEE ENTERTAINMENT ENTERPRISES LTD.	0.1%
MOTHERSON SUMI WIRING INDIA LTD.	0.1%
NAVIN FLUORINE INTERNATIONAL LTD.	0.1%
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.1%
HITACHI ENERGY INDIA LTD.	0.1%
KALPATARU PROJECTS INTERNATIONAL LTD.	0.1%
INDIAN ENERGY EXCHANGE LTD.	0.1%
CITY UNION BANK LTD.	0.1%
HONEYWELL AUTOMATION INDIA LTD.	0.1%
CENTURY TEXTILE & INDUSTRIES LTD.	0.1%
EQUITAS SMALL FINANCE BANK LTD.	0.1%
GRINDWELL NORTON LTD.	0.1%
CRISIL LTD.	0.1%
CHOLAMANDALAM FINANCIAL HOLDINGS LTD.	0.1%
AJANTA PHARMACEUTICALS LTD.	0.1%
EMAMI LTD.	0.1%
VODAFONE IDEA LTD.	0.1%
GREAT EASTERN SHIPPING CO. LTD.	0.1%
SONATA SOFTWARE LTD.	0.1%
EIH LTD.	0.1%
ONE 97 COMMUNICATIONS LTD.	0.1%
KAJARIA CERAMICS LTD.	0.1%
BIRLASOFT LTD.	0.1%
PIRAMAL ENTERPRISES LTD.	0.1%
KIRLOSKAR OIL ENG LTD.	0.1%
UJJIVAN SMALL FINANCE BANK LTD.	0.1%
THE RAMCO CEMENTS LTD.	0.1%
MANAPPURAM FINANCE LTD.	0.1%
NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	0.1%
KRISHNA INSTITUTE OF MEDICAL SCIENCES LTD.	0.1%
IRB INFRASTRUCTURE DEVELOPERS LTD.	0.1%
360 ONE WAM LTD.	0.1%
COCHIN SHIPYARD LTD.	0.1%
ATUL LTD.	0.1%

SECURITY_NAME	WEIGHTAGE
GUJARAT GAS LTD.	0.1%
KALYAN JEWELLERS INDIA LTD.	0.1%
NBCC (INDIA) LTD.	0.1%
IIFL FINANCE LTD.	0.1%
KEC INTERNATIONAL LTD.	0.1%
CASTROL INDIA LTD.	0.1%
BHARAT DYNAMICS LTD.	0.1%
SJVN LTD.	0.1%
PIRAMAL PHARMA LTD.	0.1%
DR. LAL PATH LABS LTD.	0.1%
PVR INOX LTD.	0.1%
JAIPRAKASH POWER VENTURES LTD.	0.1%
TEJAS NETWORKS LTD.	0.1%
FIVE-STAR BUSINESS FINANCE LTD.	0.1%
NATCO PHARMA LTD.	0.1%
ADITYA BIRLA FASHION AND RETAIL LTD.	0.1%
CESC LTD.	0.1%
FINOLEX INDUSTRIES LTD.	0.1%
HFCL LTD.	0.1%
TATA INVESTMENT CORPORATION LTD.	0.1%
BATA INDIA LTD.	0.0%
NARAYANA HRUDAYALAYA LTD.	0.0%
HIMADRI SPECIALITY CHEMICAL LTD.	0.0%
GUJARAT STATE PETRONET LTD.	0.0%
GENERAL INSURANCE CORPORATION OF INDIA	0.0%
STERLING AND WILSON RENEWABLE ENERGY LTD.	0.0%
RATNAMANI METALS & TUBES LTD.	0.0%
MOTILAL OSWAL FINANCIAL SERVICES LTD.	0.0%
GLAXOSMITHKLINE PHARMACEUTICALS LTD.	0.0%
3M INDIA LTD.	0.0%
SWAN ENERGY LTD.	0.0%
INOX WIND LTD.	0.0%
IRCON INTERNATIONAL LTD.	0.0%
STAR HEALTH AND ALLIED INSURANCE COMPANY LTD.	0.0%
KFIN TECHNOLOGIES LTD.	0.0%
INDIAMART INTERMESH LTD.	0.0%
FINOLEX CABLES LTD.	0.0%
WELSPUN CORP LTD.	0.0%
INTELLECT DESIGN ARENA LTD.	0.0%
TITAGARH RAIL SYSTEMS LTD.	0.0%
LLOYDS METALS AND ENERGY LTD.	0.0%
KARNATAKA BANK LTD.	0.0%
POLY MEDICURE LTD.	0.0%
AEGIS LOGISTICS LTD.	0.0%
SANOFI INDIA LTD.	0.0%

SECURITY_NAME	WEIGHTAGE
PNB HOUSING FINANCE LTD.	0.0%
CREDITACCESS GRAMEEN LTD.	0.0%
AAVAS FINANCIERS LTD.	0.0%
K.P.R. MILL LTD.	0.0%
NLC INDIA LTD.	0.0%
RAMKRISHNA FORGINGS LTD.	0.0%
BEML LTD.	0.0%
MAZAGOAN DOCK SHIPBUILDERS LTD.	0.0%
MAHANAGAR GAS LTD.	0.0%
ENDURANCE TECHNOLOGIES LTD.	0.0%
RAYMOND LTD.	0.0%
SOUTH INDIAN BANK LTD.	0.0%
RELIANCE POWER LTD.	0.0%
NMDC STEEL LTD.	0.0%
LEMON TREE HOTELS LTD.	0.0%
ZENSAR TECHNOLOGIES LTD.	0.0%
INDIABULLS HOUSING FINANCE LTD.	0.0%
KAYNES TECHNOLOGY INDIA LTD.	0.0%
OLECTRA GREENTECH LTD.	0.0%
RELIGARE ENTERPRISES LTD.	0.0%
ANAND RATHI WEALTH LTD.	0.0%
DATA PATTERNS (INDIA) LTD.	0.0%
AMBER ENTERPRISES INDIA LTD.	0.0%
ENGINEERS INDIA LTD.	0.0%
TATA TECHNOLOGIES LTD.	0.0%
BAYER CROPSCIENCE LTD.	0.0%
VOLTAMP TRANSFORMERS LTD	0.0%
ASAHI INDIA GLASS LTD.	0.0%
RAINBOW CHILDRENS MEDICARE LTD.	0.0%
SUVEN PHARMACEUTICALS LTD.	0.0%
V-GUARD INDUSTRIES LTD.	0.0%
TRIVENI TURBINE LTD.	0.0%
JSW INFRASTRUCTURE LTD.	0.0%
SOBHA LTD.	0.0%
PRAJ INDUSTRIES LTD.	0.0%
TANLA PLATFORMS LTD.	0.0%
BANK OF MAHARASHTRA	0.0%
JUPITER WAGONS LTD.	0.0%
VEDANT FASHIONS LTD.	0.0%
CAN FIN HOMES LTD.	0.0%
JINDAL SAW LTD.	0.0%
E.I.D. PARRY (INDIA) LTD.	0.0%
CMS INFO SYSTEMS LTD.	0.0%
ZF COMMERCIAL VEHICLE CONTROL SYSTEMS INDIA LTD.	0.0%
FIRSTSOURCE SOLUTIONS LTD.	0.0%

SECURITY_NAME	WEIGHTAGE
ASTRA MICROWAVE PRODUCTS LTD.	0.0%
CHAMBAL FERTILIZERS & CHEMICALS LTD.	0.0%
APTUS VALUE HOUSING FINANCE INDIA LTD.	0.0%
JYOTHY LABS LTD.	0.0%
HBL POWER SYSTEMS LTD.	0.0%
SAPPHIRE FOODS INDIA LTD.	0.0%
NEWGEN SOFTWARE TECHNOLOGIES LTD.	0.0%
ICICI SECURITIES LTD.	0.0%
CIE AUTOMOTIVE INDIA LTD.	0.0%
DEVYANI INTERNATIONAL LTD.	0.0%
AFFLE (INDIA) LTD.	0.0%
HAPPIEST MINDS TECHNOLOGIES LTD.	0.0%
STRIDES PHARMA SCIENCE LTD.	0.0%
THE NEW INDIA ASSURANCE COMPANY LTD.	0.0%
INDIABULLS REAL ESTATE LTD.	0.0%
WESTLIFE FOODWORLD LTD.	0.0%
JAI BALAJI INDUSTRIES LTD.	0.0%
ARVIND LTD.	0.0%
GUJARAT NARMADA VALLEY FERTILIZERS AND CHEMICALS LTD.	0.0%
KANSAI NEROLAC PAINTS LTD.	0.0%
CAPRI GLOBAL CAPITAL LTD.	0.0%
GUJARAT PIPAVAV PORT LTD.	0.0%
ACTION CONSTRUCTION EQUIPMENT LTD.	0.0%
GILLETTE INDIA LTD.	0.0%
SUN TV NETWORK LTD.	0.0%
USHA MARTIN LTD.	0.0%
GRANULES INDIA LTD.	0.0%
NEULAND LABORATORIES LTD.	0.0%
JUBILANT PHARMOVA LTD.	0.0%
ELECTROSTEEL CASTINGS LTD.	0.0%
ALEMBIC PHARMACEUTICALS LTD.	0.0%
TVS HOLDINGS LTD.	0.0%
KPI GREEN ENERGY LTD.	0.0%
TAMILNAD MERCANTILE BANK LTD.	0.0%
ADANI WILMAR LTD.	0.0%
GUJARAT STATE FERTILIZERS & CHEMICALS LTD.	0.0%
PTC INDIA LTD.	0.0%
BASF INDIA LTD.	0.0%
GODREJ INDUSTRIES LTD.	0.0%
ECLERX SERVICES LTD.	0.0%
GOKALDAS EXPORTS LTD.	0.0%
ANANT RAJ LTD.	0.0%
KSB LTD.	0.0%
GODFREY PHILLIPS INDIA LTD.	0.0%
SUMITOMO CHEMICAL INDIA LTD.	0.0%

SECURITY_NAME	WEIGHTAGE
HINDUSTAN CONSTRUCTION CO. LTD.	0.0%
VA TECH WABAG LTD.	0.0%
JAMMU & KASHMIR BANK LTD.	0.0%
JK LAKSHMI CEMENT LTD.	0.0%
CEAT LTD.	0.0%
DCM SHRIRAM LTD.	0.0%
ELECON ENGINEERING CO. LTD.	0.0%
PNC INFRATECH LTD.	0.0%
GODAWARI POWER & ISPAT LTD.	0.0%
METROPOLIS HEALTHCARE LTD.	0.0%
TRIDENT LTD.	0.0%
RELIANCE INFRASTRUCTURE LTD.	0.0%
WHIRLPOOL OF INDIA LTD.	0.0%
INFIBEAM AVENUES LTD.	0.0%
INDIAN OVERSEAS BANK	0.0%
JK TYRE & INDUSTRIES LTD.	0.0%
SCHNEIDER ELECTRIC INFRASTRUCTURE LTD.	0.0%
VARDHMAN TEXTILES LTD.	0.0%
GMM PFAUDLER LTD.	0.0%
TECHNO ELECTRIC & ENGINEERING COMPANY LTD.	0.0%
MAHINDRA LIFESPACE DEVELOPERS LTD.	0.0%
IDBI BANK LTD.	0.0%
EDELWEISS FINANCIAL SERVICES LTD.	0.0%
FERTILISERS AND CHEMICALS TRAVANCORE LTD.	0.0%
CHALET HOTELS LTD.	0.0%
rites LTD.	0.0%
PCBL LTD.	0.0%
SUPREME PETROCHEM LTD.	0.0%
BALRAMPUR CHINI MILLS LTD.	0.0%
NUVAMA WEALTH MANAGEMENT LTD.	0.0%
CHENNAI PETROLEUM CORPORATION LTD.	0.0%
KIRLOSKAR BROTHERS LTD.	0.0%
ION EXCHANGE (INDIA) LTD.	0.0%
BLUE DART EXPRESS LTD.	0.0%
SHYAM METALICS AND ENERGY LTD.	0.0%
CERA SANITARYWARE LTD	0.0%
CRAFTSMAN AUTOMATION LTD.	0.0%
BIRLA CORPORATION LTD.	0.0%
QUESS CORP LTD.	0.0%
H.E.G. LTD.	0.0%
ASTER DM HEALTHCARE LTD.	0.0%
JUBILANT INGREVIA LTD.	0.0%
RAJESH EXPORTS LTD.	0.0%
WOCKHARDT LTD.	0.0%
CENTURY PLYBOARDS (INDIA) LTD.	0.0%

SECURITY_NAME	WEIGHTAGE
ERIS LIFESCIENCES LTD.	0.0%
TATA TELESERVICES (MAHARASHTRA) LTD.	0.0%
CCL PRODUCTS (I) LTD.	0.0%
SAFARI INDUSTRIES (INDIA) LTD.	0.0%
RATEGAIN TRAVEL TECHNOLOGIES LTD.	0.0%
PAISALO DIGITAL LTD.	0.0%
NAVA LTD.	0.0%
GRAPHITE INDIA LTD.	0.0%
WELSPUN LIVING LTD.	0.0%
RHI MAGNESITA INDIA LTD.	0.0%
NIIT LEARNING SYSTEMS LTD.	0.0%
HOME FIRST FINANCE COMPANY INDIA LTD.	0.0%
GHCL LTD.	0.0%
SHIPPING CORPORATION OF INDIA LTD.	0.0%
ROUTE MOBILE LTD.	0.0%
TEAMLEASE SERVICES LTD.	0.0%
MRS. BECTORS FOOD SPECIALITIES LTD.	0.0%
INGERSOLL RAND (INDIA) LTD.	0.0%
BLS INTERNATIONAL SERVICES LTD.	0.0%
DEEPAK FERTILISERS & PETROCHEMICALS CORP. LTD.	0.0%
VIJAYA DIAGNOSTIC CENTRE LTD.	0.0%
CENTRAL BANK OF INDIA	0.0%
MANGALORE REFINERY & PETROCHEMICALS LTD.	0.0%
UTI ASSET MANAGEMENT COMPANY LTD.	0.0%
RESTAURANT BRANDS ASIA LTD.	0.0%
MASTEK LTD.	0.0%
HONASA CONSUMER LTD.	0.0%
GATEWAY DISTRI PARKS LTD.	0.0%
MTAR TECHNOLOGIES LTD.	0.0%
THOMAS COOK (INDIA) LTD.	0.0%
VALOR ESTATE LTD.	0.0%
SHEELA FOAM LTD.	0.0%
KNR CONSTRUCTIONS LTD.	0.0%
AHLUWALIA CONTRACTS (INDIA) LTD.	0.0%
ITD CEMENTATION INDIA LTD.	0.0%
ASTRAZENCA PHARMA INDIA LTD.	0.0%
TEXMACO RAIL & ENG. LTD.	0.0%
DCB BANK LTD.	0.0%
GUJARAT MINERAL DEVELOPMENT CORPORATION LTD.	0.0%
CHEMPLAST SANMAR LTD.	0.0%
RAILTEL CORPORATION OF INDIA LTD.	0.0%
FINE ORGANIC INDUSTRIES LTD.	0.0%
STERLITE TECHNOLOGIES LTD.	0.0%
V.I.P. INDUSTRIES LTD.	0.0%
MEDPLUS HEALTH SERVICES LTD.	0.0%

SECURITY_NAME	WEIGHTAGE
IFCI LTD.	0.0%
MARKSANS PHARMA LTD.	0.0%
TD POWER SYSTEMS LTD.	0.0%
MAHARASHTRA SEAMLESS LTD.	0.0%
ARVIND FASHIONS LTD.	0.0%
ALOK INDUSTRIES LTD.	0.0%
METRO BRANDS LTD.	0.0%
SHREE RENUKA SUGARS LTD.	0.0%
SANGHVI MOVERS LTD.	0.0%
LATENT VIEW ANALYTICS LTD.	0.0%
MINDA CORPORATION LTD.	0.0%
R R KABEL LTD.	0.0%
JBM AUTO LTD.	0.0%
BIKAJI FOODS INTERNATIONAL LTD.	0.0%
JM FINANCIAL LTD.	0.0%
RATTANINDIA POWER LTD.	0.0%
PRICOL LTD.	0.0%
SUDARSHAN CHEMICAL INDUSTRIES LTD.	0.0%
ARCHEAN CHEMICAL INDUSTRIES LTD.	0.0%
CELLO WORLD LTD.	0.0%
SAREGAMA INDIA LTD	0.0%
NUVOCO VISTAS CORPORATION LTD.	0.0%
POWER MECH PROJECTS LTD.	0.0%
RAIN INDUSTRIES LTD	0.0%
UCO BANK	0.0%
ZEN TECHNOLOGIES LTD.	0.0%
MOIL LTD.	0.0%
SUPRAJIT ENGINEERING LTD.	0.0%
CONCORD BIOTECH LTD.	0.0%
KESORAM INDUSTRIES LTD.	0.0%
LT FOODS LTD.	0.0%
NETWEB TECHNOLOGIES INDIA LTD.	0.0%
TIME TECHNOPLAST LTD.	0.0%
LLOYDS ENGINEERING WORKS LTD.	0.0%
TRIVENI ENGINEERING & INDUSTRIES LTD.	0.0%
ITI LTD.	0.0%
SIGNATUREGLOBAL (INDIA) LTD.	0.0%
CARE RATINGS LTD.	0.0%
CLEAN SCIENCE AND TECHNOLOGY LTD.	0.0%
TV18 BROADCAST LTD.	0.0%
INDO COUNT INDUSTRIES LTD.	0.0%
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD.	0.0%
SANSERA ENGINEERING LTD.	0.0%
JAIPRAKASH ASSOCIATES LTD.	0.0%
CSB BANK LTD.	0.0%



SECURITY_NAME	WEIGHTAGE
BAJAJ HINDUSTHAN SUGAR LTD.	0.0%
TTK PRESTIGE LTD.	0.0%
G R INFRAPROJECTS LTD.	0.0%
AARTI PHARMALABS LTD.	0.0%
SHILPA MEDICARE LTD.	0.0%
NOCIL LTD.	0.0%
ISGEC HEAVY ENGINEERING LTD.	0.0%
REDTAPE LTD.	0.0%
SHOPPERS STOP LTD.	0.0%
PRINCE PIPES AND FITTINGS LTD.	0.0%
BOMBAY BURMAH TRADING CORPORATION LTD.	0.0%
ALKYL AMINES CHEMICALS LTD.	0.0%
MAHINDRA HOLIDAYS & RESORTS INDIA LTD.	0.0%
CAPLIN POINT LABORATORIES LTD.	0.0%
LG BALAKRISHNAN & BROS LTD.	0.0%
CHOICE INTERNATIONAL LTD.	0.0%
JK PAPER LTD.	0.0%
GALAXY SURFACTANTS LTD.	0.0%
JAMNA AUTO INDUSTRIES LTD.	0.0%
TEGA INDUSTRIES LTD.	0.0%
INDIA CEMENTS LTD.	0.0%
C.E. INFO SYSTEMS LTD.	0.0%
PARADEEP PHOSPHATES LTD.	0.0%
EASY TRIP PLANNERS LTD.	0.0%
ETHOS LTD.	0.0%
J.KUMAR INFRAPROJECTS LTD.	0.0%
SARDA ENERGY AND MINERALS LTD.	0.0%
GO FASHION (INDIA) LTD.	0.0%
RATTANINDIA ENTERPRISES LTD.	0.0%
ORIENT ELECTRIC LTD.	0.0%
PG ELECTROPLAST LTD.	0.0%
EPL LTD.	0.0%
SULA VINEYARDS LTD.	0.0%
JAIN IRRIGATION SYSTEMS LTD.	0.0%
PATEL ENGINEERING LTD.	0.0%
AMI ORGANICS LTD.	0.0%
V-MART RETAIL LTD.	0.0%
BOROSIL RENEWABLES LTD.	0.0%
GABRIEL INDIA LTD.	0.0%
RALLIS INDIA LTD.	0.0%
JSW HOLDINGS LTD.	0.0%
ZYDUS WELLNESS LTD.	0.0%
PURAVANKARA LTD.	0.0%
SYRMA SGS TECHNOLOGY LTD.	0.0%
TILAKNAGAR INDUSTRIES LTD.	0.0%

SECURITY_NAME	WEIGHTAGE
MAN INFRACONSTRUCTION LTD.	0.0%
BALAJI AMINES LTD.	0.0%
SUNTECK REALTY LTD.	0.0%
SAMHI HOTELS LTD.	0.0%
ORIENT CEMENT LTD.	0.0%
ELECTRONICS MART INDIA LTD.	0.0%
ASHOKA BUILDCON LTD.	0.0%
SURYA ROSHNI LTD.	0.0%
FDC LTD.	0.0%
H.G. INFRA ENGINEERING LTD.	0.0%
DISH TV INDIA LTD.	0.0%
SANDUR MANGANESE & IRON ORES LTD.	0.0%
JUSTDIAL LTD.	0.0%
MSTC LTD.	0.0%
MISHRA DHATU NIGAM LTD.	0.0%
DODLA DAIRY LTD.	0.0%
WELSPUN ENTERPRISES LTD.	0.0%
CIGNITI TECHNOLOGIES LTD.	0.0%
GUJARAT AMBUJA EXPORTS LTD.	0.0%
GRAVITA INDIA LTD.	0.0%
VARROC ENGINEERING LTD.	0.0%
DELTA CORP LTD.	0.0%
AVANTI FEEDS LTD.	0.0%
NAZARA TECHNOLOGIES LTD.	0.0%
ALLCARGO LOGISTICS LTD.	0.0%
BAJAJ CONSUMER CARE LTD.	0.0%
CARTRADE TECH LTD.	0.0%
INOX INDIA LTD.	0.0%
NETWORK18 MEDIA & INVESTMENTS LTD.	0.0%
RASHTRIYA CHEMICALS & FERTILIZERS LTD.	0.0%
LAXMI ORGANIC INDUSTRIES LTD.	0.0%
EMUDHRA LTD.	0.0%
GANESH HOUSING CORPORATION LTD.	0.0%
FUSION MICRO FINANCE LTD.	0.0%
CAMPUS ACTIVEWEAR LTD.	0.0%
PDS LTD.	0.0%
VAIBHAV GLOBAL LTD.	0.0%
AETHER INDUSTRIES LTD.	0.0%
BALMER LAWRIE & CO. LTD.	0.0%
SBFC FINANCE LTD.	0.0%
VRL LOGISTICS LTD.	0.0%
KRBL LTD.	0.0%
HINDUSTAN OIL EXPLORATION CO. LTD.	0.0%
DILIP BUILDCON LTD.	0.0%
ORISSA MIN DEV CO LTD.	0.0%

SECURITY_NAME	WEIGHTAGE
NESCO LTD.	0.0%
PRISM JOHNSON LTD.	0.0%
ANUPAM RASAYAN INDIA LTD.	0.0%
GODREJ AGROVET LTD.	0.0%
HEMISPHERE PROPERTIES INDIA LTD.	0.0%
STAR CEMENT LTD.	0.0%
SHARE INDIA SECURITIES LTD.	0.0%
ADVANCED ENZYME TECH LTD.	0.0%
DHANUKA AGRITECH LTD.	0.0%
SPANDANA SPHOORTY FINANCIAL LTD.	0.0%
AGI GREENPAC LTD.	0.0%
WEST COAST PAPER MILLS LTD.	0.0%
BOMBAY DYEING & MANUFACTURING CO. LTD.	0.0%
TIPS INDUSTRIES LTD.	0.0%
DHANI SERVICES LTD.	0.0%
GLENMARK LIFE SCIENCES LTD.	0.0%
GREENPANEL INDUSTRIES LTD.	0.0%
JTL INDUSTRIES LTD.	0.0%
KAVERI SEED COMPANY LTD.	0.0%
HAPPY FORGINGS LTD.	0.0%
IIFL SECURITIES LTD.	0.0%
WONDERLA HOLIDAYS LTD.	0.0%
SUN PHARMA ADVANCED RESEARCH COMPANY LTD.	0.0%
AARTI DRUGS LTD.	0.0%
EPIGRAL LTD.	0.0%
TARC LTD.	0.0%
DOMS INDUSTRIES LTD.	0.0%
HERITAGE FOODS LTD.	0.0%
NRB BEARINGS LTD.	0.0%
THIRUMALAI CHEMICALS LTD.	0.0%
SHIVALIK BIMETAL CONTROLS LTD.	0.0%
GARWARE HI-TECH FILMS LTD.	0.0%
JUPITER LIFE LINE HOSPITALS LTD.	0.0%
LANDMARK CARS LTD.	0.0%
IFB INDUSTRIES LTD.	0.0%
GREENPLY INDUSTRIES LTD.	0.0%
JYOTI CNC AUTOMATION LTD.	0.0%
FINEOTEX CHEMICAL LTD.	0.0%
SEQUENT SCIENTIFIC LTD.	0.0%
D.B.CORP LTD.	0.0%
JAI CORP LTD.	0.0%
GUJARAT ALKALIES & CHEMICALS LTD.	0.0%
HEIDELBERGCEMENT INDIA LTD.	0.0%
SUNFLAG IRON & STEEL COMPANY LTD.	0.0%
INDIGO PAINTS LTD.	0.0%

SECURITY_NAME	WEIGHTAGE
SESCO GOLD LTD.	0.0%
GREAVES COTTON LTD.	0.0%
MAHINDRA LOGISTICS LTD.	0.0%
CYIENT DLM LTD.	0.0%
AZAD ENGINEERING LTD.	0.0%
BANCO PRODUCTS (INDIA) LTD.	0.0%
EVEREADY INDUSTRIES INDIA LTD.	0.0%
HINDWARE HOME INNOVATION LTD.	0.0%
DCX SYSTEMS LTD.	0.0%
POLYPLEX CORPORATION LTD.	0.0%
NAVNEET EDUCATION LTD.	0.0%
V.S.T TILLERS TRACTORS LTD.	0.0%
GULF OIL LUBRICANTS INDIA LTD.	0.0%
DISHMAN CARBOGEN AMCIS LTD.	0.0%
ROSSARI BIOTECH LTD.	0.0%
JUNIPER HOTELS LTD.	0.0%
NATIONAL FERTILIZERS LTD.	0.0%
MAS FINANCIAL SERVICES LTD.	0.0%
LA OPALA RG LTD.	0.0%
INDOCO REMEDIES LTD.	0.0%
TVS SUPPLY CHAIN SOLUTIONS LTD.	0.0%
AVALON TECHNOLOGIES LTD.	0.0%
SHARDA MOTOR INDUSTRIES LTD.	0.0%
LUX INDUSTRIES LTD.	0.0%
TIDE WATER OIL (INDIA) LTD.	0.0%
UTKARSH SMALL FINANCE BANK LTD.	0.0%
STYLAM INDUSTRIES LTD.	0.0%
INDIA SHELTER FINANCE CORPORATION LTD.	0.0%
BARBEQUE NATION HOSPITALITY LTD.	0.0%
MMTC LTD.	0.0%
KRSNAA DIAGNOSTICS LTD.	0.0%
INDIAN METALS & FERRO ALLOYS LTD.	0.0%
HIKAL LTD.	0.0%
DATAMATICS GLOBAL SERVICES LTD.	0.0%
GLOBUS SPIRITS LTD.	0.0%
PARAS DEFENCE AND SPACE TECHNOLOGIES LTD.	0.0%
RAMKY INFRA LTD.	0.0%
YATHARTH HOSPITAL & TRAUMA CARE SERVICES LTD.	0.0%
FIEM INDUSTRIES LTD	0.0%
SAI SILKS (KALAMANDIR) LTD.	0.0%
SUPRIYA LIFESCIENCE LTD.	0.0%
JTEKT INDIA LTD.	0.0%
KOLTE-PATIL DEVELOPERS LTD.	0.0%
NUCLEUS SOFTWARE EXPORTS LTD.	0.0%
HLE GLASCOAT LTD.	0.0%

SECURITY_NAME	WEIGHTAGE
UFLEX LTD.	0.0%
INDIA GLYCOLS LTD.	0.0%
HATHWAY CABLE & DATACOM LTD.	0.0%
DREAMFOLKS SERVICES LTD.	0.0%
BHANSALI ENGINEERING POLYMERS LTD.	0.0%
MAITHAN ALLOYS LTD.	0.0%
JINDAL WORLDWIDE LTD.	0.0%
SINDHU TRADE LINKS LTD.	0.0%
FEDBANK FINANCIAL SERVICES LTD.	0.0%
VENKY'S (INDIA) LTD.	0.0%
JOHNSON CONTROLS - HITACHI AIR CONDITIONING INDIA LTD.	0.0%
IOL CHEM AND PHARMA LTD.	0.0%
RESPONSIVE INDUSTRIES LTD.	0.0%
CONFIDENCE PETROLEUM INDIA LTD.	0.0%
CAMLIN FINE SCIENCES LTD.	0.0%
SUNDARAM CLAYTON LTD.	0.0%
PSP PROJECTS LTD.	0.0%
ASK AUTOMOTIVE LTD.	0.0%
TCNS CLOTHING CO. LTD.	0.0%
UNIPARTS INDIA LTD.	0.0%
BLUE JET HEALTHCARE LTD.	0.0%
GUFIC BIOSCIENCES LTD.	0.0%
DALMIA BHARAT SUGAR AND INDUSTRIES LTD.	0.0%
INDIA PESTICIDES LTD.	0.0%
STEEL STRIPS WHEELS LTD.	0.0%
TARSONS PRODUCTS LTD.	0.0%
SANGHI INDUSTRIES LTD.	0.0%
ACCELYA SOLUTIONS INDIA LTD.	0.0%
IKIO LIGHTING LTD.	0.0%
DEN NETWORKS LTD.	0.0%
SAGAR CEMENTS LTD.	0.0%
OPTIEMUS INFRACOM LTD.	0.0%
MUTHOOT MICROFIN LTD.	0.0%
FLAIR WRITING INDUSTRIES LTD.	0.0%
IDEAFORGE TECHNOLOGY LTD.	0.0%
HMA AGRO INDUSTRIES LTD.	0.0%
ESAF SMALL FINANCE BANK LTD.	0.0%

**E. Other Scheme Specific Disclosures:**

<p><b>Listing and transfer of units</b></p>	<p>The Scheme is an open ended equity scheme, sale and repurchase is available on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange . However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock Exchanges at a later date, and thereupon the Fund will make a suitable public announcement to that effect.</p> <p>In accordance with clause 14.4.4 of SEBI Master Circular units of the Scheme that are held in electronic (demat) form, will be transferable and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p> <p>Units of the Scheme are freely transferable in demat and non demat mode.</p> <p>If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.</p>
<p><b>Dematerialization of units</b></p>	<p>Unit holder has an option to subscribe in dematerialized (demat) form the units of the Scheme in accordance with the provisions laid under the Scheme and in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.</p> <p>In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.</p> <p>Units held in demat form will be transferable subject to the provisions laid under the scheme and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time</p>
<p><b>Minimum Target amount</b> (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)</p>	<p>The Scheme seeks to collect Rs. 5 crores as the minimum subscription and would retain any excess subscription collected. If the Scheme does not collect the minimum subscription during the NFO, refund will be made within 5 Business Days from closure of the NFO.</p>
<p><b>Maximum Amount to be raised (if any)</b></p>	<p>Nil</p>
<p><b>Dividend Policy (IDCW)</b></p>	<p>The Scheme offers only Growth option.</p>

<p><b>Allotment procedure)</b></p>	<p><b>(Detailed</b></p> <p><b>For NFO allotment and fresh purchase during ongoing sales with creation of a new Folio:</b></p> <p>The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of closure of the NFO / transaction. The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of NFO/transaction. For allotment in demat form the account statement shall be sent by the depository / depository participant, and not by the AMC. For NFO allotment in demat form, the AMC shall issue units in dematerialized form to a unit holder within two working days of the receipt of request from the unit holder. For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.</p> <p>The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</p> <p>Pursuant to clause 14.4 of SEBI Master Circular, investors are requested to note the following regarding dispatch of account statements:</p> <p><b>Consolidated Account Statement (CAS) - for Unitholders who have registered their PAN / PEKRN with the Mutual Fund:</b></p> <p><b><u>Investors who hold demat account and have registered their PAN with the mutual fund:</u></b></p> <p>For transactions in the schemes of Bandhan Mutual Fund, a Consolidated Account Statement, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month on or before fifteenth day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Due to this regulatory change, AMC has now ceased sending account statement (physical / e-mail) to the investors after every financial transaction including systematic transactions.</p> <p>The CAS shall be generated on a monthly basis. AMCs/ RTAs shall share the requisite information with the Depositories on monthly basis to enable generation of CAS. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be the PAN of the first holder and pattern of holding. Based on the PANs provided by the AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In case investors have multiple accounts across the two depositories,</p>
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the depository having the demat account which has been opened earlier shall be the default depository which will consolidate details across depositories and MF investments and dispatch the CAS to the investor. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send the account statement to the investor as specified under the regulations applicable to the depositories.

Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of IDCW option, Reinvestment of IDCW option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme. Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before twenty first day of succeeding month, providing the following information:

- holding at the end of the six months
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) along with the break up between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

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

Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.

For Unit Holders who have provided an e-mail address to the Mutual Fund or in KYC records, the CAS will be sent by e-mail. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.

Investors who do not wish to receive CAS sent by depositories have an option to indicate their negative consent. Such investors may



contact the depositories to opt out.

**Other investors:**

The Consolidated Account Statement (CAS) for each calendar month shall be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN) / PAN Exempt KYC Registration Number (PEKRN).

Due to this regulatory change, AMC has now ceased sending physical account statement to the investors after every financial transaction including systematic transactions.

The CAS shall be generated on a monthly basis. The Consolidated Account Statement issued is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of IDCW option, Reinvestment of IDCW option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.

Further, a consolidated account statement shall be issued every half yearly (September/March), on or before twenty first day of succeeding month, providing the following information:

- holding at the end of the six months
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) along with the breakup between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

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

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

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

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

	<p>The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of transaction.</p> <p>The AMC shall issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. The account statement shall contain the details relating to all financial transactions made by an investor during the month, the holding as at the end of the month and shall also provide the total purchase value / cost of investment in each scheme.</p> <p>For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.</p> <p>The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</p> <p>Further, an account statement shall be sent by the AMC every half yearly (September/March), on or before twenty first day of succeeding month, providing the following information:</p> <p>holding at the end of the six month</p> <p>The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods &amp; Services Tax (wherever applicable, as per existing rates), operating expenses, etc.</p> <p>The scheme's average Total Expense Ratio (in percentage terms) along with the break up between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.</p> <p>Such half-yearly account statement shall be issued to all investors, excluding those investors who do not have any holdings in BANDHAN MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p><b>For all Unitholders</b></p> <p>In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</p>
<b>Refund</b>	<p>If the application is rejected full amount will be refunded within 5 working days of closure of the NFO. If refunded later than 5 working days interest @15% p.a. for delay period will be paid and charged to</p>

	the amc.
<p><b>Who can invest</b></p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>THE FOLLOWING PERSONS MAY APPLY FOR SUBSCRIPTION TO THE UNITS OF THE SCHEME (SUBJECT, WHEREVER RELEVANT, TO PURCHASE OF UNITS OF MUTUAL FUNDS BEING PERMITTED UNDER RESPECTIVE CONSTITUTIONS, RELEVANT STATUTORY REGULATIONS AND WITH ALL APPLICABLE APPROVALS):</p> <ul style="list-style-type: none"> <li>• Resident adult individuals either singly or jointly</li> <li>• Minor through parent/lawful guardian</li> <li>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions).</li> <li>• Trustee(s) of Religious and Charitable and Private Trusts under the provision of Section 11(5) (xii) of the Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as “Public Securities” where required)</li> <li>• The Trustee of Private Trusts authorised to invest in mutual fund Schemes under their trust deed.</li> <li>• Partner(s) of Partnership Firms.</li> <li>• Karta of Hindu Undivided Family (HUF).</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions.</li> <li>• Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis.</li> <li>• Foreign Portfolio Investors (FPIs) duly registered under applicable SEBI regulations on full repatriation basis.</li> <li>• Army, Air Force, Navy and other para-military funds.</li> <li>• Scientific and Industrial Research Organizations.</li> <li>• Mutual fund Schemes.</li> <li>• Provident/Pension/Gratuity and such other Funds as and when permitted to invest.</li> <li>• International Multilateral Agencies approved by the Government of India.</li> <li>• Others who are permitted to invest in the Scheme as per their respective constitutions</li> <li>• Other Schemes of Bandhan Mutual Fund subject to the conditions and limits prescribed in SEBI Regulations and/or by the Trustee, AMC or sponsor may subscribe to the units under this Scheme.</li> </ul>
<p><b>Who cannot invest</b></p>	<p><b>The following persons are not eligible to subscribe to the Units of the Scheme:</b></p> <ol style="list-style-type: none"> <li>1) Residents in Canada</li> <li>2) United States Persons (U.S. Persons) shall not be eligible to invest in the schemes of Bandhan Mutual Fund and the Mutual Fund / AMC shall not accept subscriptions from U.S. Persons, except for lump sum subscription, switch transactions requests and registration of systematic transactions received from Non-resident Indians/Persons of</li> </ol>

	<p>Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC/Mutual Fund from time to time. In case of systematic transaction facility, the decision for such investment in the Scheme will be deemed to have been taken by the investor on the date of execution of the SIP/STP enrolment forms while present in India, though the investments will trigger on periodical basis at the predetermined dates in the month at the prevailing NAV and of specified amount as detailed in the SIP/STP enrolments form(s) executed by the investor.</p> <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/Mutual Fund. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC/Mutual Fund reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC/Mutual Fund, which are not in compliance with the terms and conditions prescribed in this regard.</p> <p>The term “U.S. Person” shall mean any person that is a United States Person within the meaning of Regulation ‘S’ under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission for this purpose, as the definition of such term may be changed from time to time by legislation, rules, regulations or judicial or administrative agency interpretations.</p> <p>3) Any entity who is not permitted to invest in the Scheme as per their respective constitutions and applicable regulations.</p> <p>The Fund reserves the right to include / exclude new / existing categories of investors to invest in this Scheme from time to time, subject to regulatory requirements, if any. This is an indicative list and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>
<p><b>How to Apply and other details</b></p>	<p>Investor can obtain application form / Key Information Memorandum (KIM) from Bandhan AMC branch offices, Investor services centers and RTA’s (CAMS) branch office. Investors can also download application form / Key Information Memorandum (KIM) from our website (<a href="http://www.Bandhanmutual.com">www.Bandhanmutual.com</a>). The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC.</p> <p>Investors may make payments for subscription to the Units of the Scheme at the bank collection centres by local Cheque/Pay Order/Bank Draft, drawn on any bank branch, which is a member of Bankers Clearing House located in the Official point of acceptance of transactions where the application is lodged or by giving necessary debit mandate to their account or by any other mode permitted by the AMC.</p> <p>Cheques/Pay Orders/Demand Drafts should be drawn as follows:</p> <ol style="list-style-type: none"> <li>1. The Cheque/DD/Payorder should be drawn in favour of “Bandhan</li> </ol>

Nifty Total Market Index Fund” as mentioned in the application form/addendum at the time of the launch.

Please note that all cheques/DDs/payorders should be crossed as "Account payee". In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under):

- “Bandhan Nifty Total Market Index Fund A/c Permanent Account Number”
- “Bandhan Nifty Total Market Index Fund A/c First Investor Name” or
- “Bandhan Nifty Total Market Index Fund A/c Folio number”

2. Centres other than the places where there are Official point of acceptance of transactions as designated by the AMC from time to time, are Outstation Centres. Investors residing at outstation centres should send demand drafts drawn on any bank branch which is a member of Bankers Clearing House payable at any of the places where an Official point of acceptance of transactions is located.

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

Registrar and Transfer Agent (R&T):

Computer Age Management Services Limited (CAMS)

9th Floor | Tower II | Rayala Towers

# 158 | Anna Salai | Chennai – 600 002

contact number is +91- 44 2843 3303 / +91-44 6102 3303

E-Mail ID: enq\_g@camsonline.com

Website: www.camsonline.com

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

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

Filled up applications can be submitted at the Offices of the CAMS Transaction points and ISC’s as per the details given on the last few pages of this document including the back cover page.

The redemption/ repurchase requests can be made on the transaction slip for redemption available at the Official point of acceptance of transactions or the office of the Registrar or the offices of the AMC on any business day (as per details given in the last few pages and the back cover page of this document).

In case the Units are standing in the names of more than one Unitholder, where mode of holding is specified as 'Jointly', redemption requests will have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unitholders will have the power to make redemption requests, without it being necessary for all the Unitholders to sign. However, in all cases, the proceeds of the redemption will be paid only to the first-named holder.

	<p>The Unitholder may either request for mailing of the redemption proceeds to his/her address or the collection of the same from the Official point of acceptance of transactions.</p> <p><b>MANDATORY QUOTING OF BANK MANDATE BY INVESTORS</b></p> <p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected.</p> <p><b>Payments by cash, money orders, postal orders, stockinvests and out-station and/or post dated cheques will not be accepted.</b></p> <p>At present, applications for investing in scheme through cash are not accepted by Bandhan AMC. The AMC, at a later date, may decide to accept investment in cash subject to implementation of adequate systems and controls. Information in this regard will be provided to investors as and when the facility is made available.</p> <p>The details on treatment of application under “Direct/Regular” Plan is provided in SAI.</p>
<p><b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b></p>	<p>The AMC do not facilitates reissue of repurchased units.</p>
<p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b></p>	<p>Not Applicable</p>
<p><b>Cut off timing for subscriptions/ redemptions/ switches</b></p> <p><b>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</b></p>	<p>Subscription facility is available on a continuous basis.</p> <p><b>A. Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):</b></p> <ol style="list-style-type: none"> <li>1. In respect of valid applications p.m on a Business Day at the official point(s) of acceptance and funds received upto 3.00 pm for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the Scheme before the cut-off time on same day i.e available for utilization before the cut-off time - the closing NAV of the day shall be applicable</li> <li>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 - the closing NAV of the next Business Day shall be applicable</li> <li>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</li> </ol>

	<p>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.</p> <p>4. 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.</p> <p>The aforesaid provisions shall also apply to systematic transactions i.e Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal record date.</p> <p><b>B. For Repurchase/Redemption/Switch-outs:</b> In respect of valid applications received upto 3.00 pm by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3.00 pm by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>														
<p><b>Minimum amount for purchase/redemption/swiches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</b></p>	<table border="1"> <thead> <tr> <th data-bbox="592 842 903 880">Particulars</th> <th data-bbox="903 842 1394 880">Details</th> </tr> </thead> <tbody> <tr> <td data-bbox="592 880 903 958">Initial Investment (including swiches)</td> <td data-bbox="903 880 1394 958">Rs. 1000/- and any amount thereafter</td> </tr> <tr> <td data-bbox="592 958 903 1037">Additional Purchases (including swiches)</td> <td data-bbox="903 958 1394 1037">Rs. 1000/- and any amount thereafter</td> </tr> <tr> <td data-bbox="592 1037 903 1077">Repurchase</td> <td data-bbox="903 1037 1394 1077">Rs.500/- and any amount thereafter</td> </tr> <tr> <td data-bbox="592 1077 903 1155">SIP</td> <td data-bbox="903 1077 1394 1155">Rs 100/- and in multiples of Rs.1 thereafter [minimum 6 installments]</td> </tr> <tr> <td data-bbox="592 1155 903 1234">SWP</td> <td data-bbox="903 1155 1394 1234">Rs.200/- and in multiples of Re.1 thereafter</td> </tr> <tr> <td data-bbox="592 1234 903 1283">STP (in)</td> <td data-bbox="903 1234 1394 1283">Rs 500/- and any amount thereafter</td> </tr> </tbody> </table>	Particulars	Details	Initial Investment (including swiches)	Rs. 1000/- and any amount thereafter	Additional Purchases (including swiches)	Rs. 1000/- and any amount thereafter	Repurchase	Rs.500/- and any amount thereafter	SIP	Rs 100/- and in multiples of Rs.1 thereafter [minimum 6 installments]	SWP	Rs.200/- and in multiples of Re.1 thereafter	STP (in)	Rs 500/- and any amount thereafter
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<p><b>Accounts Statements</b></p>	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15<sup>th</sup> of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21<sup>st</sup> day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable For further details, refer SAI.</p>														
<p><b>Dividend/ IDCW</b></p>	<p>Not Applicable as the scheme offers only Growth Option</p>														

<b>Redemption</b>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023.</p> <p>For schemes investing atleast 80% of total assets in permissible overseas investments (as per Clause 12.19 of SEBI Master Circular for Mutual Funds dated May 19, 2023), the transfer of redemption or repurchase proceeds to the unitholders shall be made within five working days from the date of redemption or repurchase.</p>
<b>Bank Mandate</b>	<p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected.</p>
<b>Delay in payment of redemption / repurchase proceeds/dividend</b>	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 by SEBI for the period of such delay (presently @ 15% per annum).</p> <p>However, the Asset Management Company will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC/Trustee is required to obtain from the investor/Unit holders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.</p>
<b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b>	<p>In accordance with clause 14.3 of SEBI Master Circular, the unclaimed Redemption amount and IDCW amount that are currently allowed to be deployed by the Mutual Fund only in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts.</p> <p>Provided that such schemes where the unclaimed redemption and dividend amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix.</p> <p>AMCs shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50 bps, whichever is lower. Further, for the Unclaimed redemption and dividend amounts deployed by Mutual Funds in Call Money Market or Money Market instruments, the investment management and advisory fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points.</p> <p>Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third</p>



	<p>year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The investors can visit the website of the AMC to check the unclaimed amount in their folios.</p>
<b>Disclosure w.r.t investment by minors</b>	<p>As per clause of 17.6 of SEBI Master Circular and circular dated May 12, 2023, the following Process for Investments in the name of a Minor through a Guardian will be applicable-</p> <p><i>Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.</i></p> <p>Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>Unit holders are requested to review the Bank Account registered in the folio and ensure that the registered Bank Mandate is in favour of minor or joint with registered guardian in folio. If the registered Bank Account is not in favour of minor or not joint with registered guardian, unit holders will be required to submit the change of bank mandate, where minor is also a bank account holder (either single or joint with registered guardian), before initiation any redemption transaction in the folio, else the transaction is liable to get rejected.</p> <p>For systematic transactions in a minor's folio, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date.</p> <p>Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.</p>
<b>Any other disclosure in terms of Consolidated Checklist on Standard Observations</b>	NIL

### III. Other Details

#### A. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

##### Monthly / Half yearly Portfolio Disclosures:

The Mutual fund shall disclose portfolio (along with ISIN) as on the last day of the month / half year for this scheme on website of the AMC (<https://bandhanmutual.com/downloads/disclosures>) and AMFI ([www.amfiindia.com](http://www.amfiindia.com)) within 10 days from the close of each month / half year in a **user-friendly and downloadable spreadsheet format**. In case of unitholder whose email addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. The unitholders whose e-mail address are not registered with the Fund are requested to update / provide their email address to

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

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

### **Half Yearly Financial Results**

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

### **Annual Report**

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

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

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

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

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

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

In accordance with Clause 5.16 of SEBI Master Circular dated May 19, 2023 , Mutual Fund shall disclose, to the investors in which the unit holders are invested,

(a) risk-o-meter of the scheme and benchmark while disclosing the performance of scheme vis-à-vis benchmark and

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

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

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

Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with

number of times the risk level has changed over the year, on its website and AMFI website. Investors may please note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure.

**Portfolio:**

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

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

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

**Tracking Error:**

The Fund shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of the Mutual Fund and AMFI.

**Tracking Difference**

The annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the Mutual Fund and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 year, 10 year and since the date of allotment of units.

**Scheme Summary Document**

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

**B. Transparency/NAV Disclosure:**

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

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

**C. Transaction charges and stamp duty:**

**Transaction charges :** Transaction Charge per subscription of Rs.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 for this scheme), subject to the following:

- For Existing / New investors: Rs.100 / Rs.150 as applicable per subscription of Rs. 10,000/ – and above
- Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts

to Rs.10,000/ – and above. In such system cases the transaction charge would be recovered in maximum 4 successful instalments.

**Stamp Duty :** Rate of stamp duty applicable from July 1, 2020 is: 0.005%

The collection of stamp duty is subject to the *Indian Stamp (Collection of Stamp-duty through Stock Exchanges, Clearing Corporations and Depositories) Rules, 2019.*

Refer SAI for details

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

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

Particulars	Investors	Mutual Fund
	Effective for financial year starting 1 April 2023	Effective for financial year starting 1 April 2023
Tax on Dividend	As per applicable slab/tax rates (please refer paragraph 6) For FPI - 20% (under section 115AD)	NIL
Long Term Capital Gains	10%	
Short Term Capital Gains	15%	
Equity scheme will also attract securities transaction tax (STT) at applicable rates.		
For further details on taxation please refer to the clause on Taxation in the SAI		

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

**G. List of official points of acceptance:**

Refer the Link – <https://bandhanmutual.com/downloads/sid>

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

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

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

**REGISTRAR:**

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

**Official Points of Acceptance of Transactions, CAMS**

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Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001, Ph. No. 0278-2225572 [camsbha@camsonline.com](mailto:camsbha@camsonline.com), Ph. No. 0278-2225572 [camsbha@camsonline.com](mailto:camsbha@camsonline.com) • Bhilai: CAMS SERVICE CENTER,1st Floor,Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER,C/o Kodwani Associates,Shope No.211-213, 2nd floor,Indra Prasth Tower,syam Ki Sabji Mandi,Near Mukerjee Garden,Bhilwara-311001 (Rajasthan) • Bhopal: CAMS SERVICE CENTER,Plot no.10,2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011 • Bhubaneswar: CAMS SERVICE CENTER,Plot No -111,Varaha Complex Building,3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001 • Bhub: CAMS SERVICE CENTRE, Tirthkala First Floor, Opp BIC Bank, New Station Road Bhub-Kutch, Pin - 370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel,Amardeep Talkies Road,Bhusawal,Maharashtra,425201 • Biharsharif: R-C Palace, Amber Station Road, Opp Mamta Cpmplex,Biharsharif-803101 • Bikaner: Behind rajasthan patrika In front of vijaya bank 1404,amar singh pura Bikaner.334001 • Bilaspur: CAMS SERVICE CENTER,Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G)-495001 • Bokaro: CAMS SERVICE CENTER,Mazzanine Floor,F-4, City Centre,Sector 4, Bokaro Steel City,Bokaro,Jharkhand,827004 • Borivali: CAMS PVT LTD, 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar,,Borivali,Mumbai - 400092 • Burdwan: CAMS SERVICE CENTER, No.399, G T Road, Basement, Building Name - Talk of the Town, Burdwan -713101, West- Bengal - 0342-3551397, [camsbdw@camsonline.com](mailto:camsbdw@camsonline.com) • Calicut: CAMS SERVICE CENTER,No.29/97G,2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016 • Chandigarh: CAMS SERVICE CENTER,Deepak Tower,SCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017 • Chennai: CAMS SERVICE CENTER,Ground Floor No.178/10,Kodambakkam High RoadOpp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satelite ISC: No.158,Rayala Tower-1,Anna salai,Chennai-600002 • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER,Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER,No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venketeswara Bakery,Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER,Near Indian Overseas Bank,Cantonment Road,Mata Math,Cuttack,Orissa,753001 • Darbhanga: Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER,No.13, 1st Floor,Akkamahadevi Samaj Complex,Church Road,P.J.Extension,Davangere,Karnataka,577002 • Dehradun: CAMS SERVICE CENTER,No.204/121 Nari Shilp Mandir Marg(1st Floor) Old Connaught Place,Chakrata Road,Dehradun,Uttarakhand,248001 • Deoghar: S S M Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town,Deoghar,Jharkhand,814112 • Dhanbad: CAMS SERVICE CENTER,Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001 • Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri,Tamilnadu 636701 • Dhule: House No 3140, Opp Liberty Furniture,Jamnialal 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

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Blue Diamond Ground Floor, T.P. 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Karnataka, Phone: 0824-4254040 / 0824-4273525, Email: camsmen@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 Complex Urban Bank Road Mehsana, Gujarat, 384002 • Moga: Street No. 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga -142 001. Phone :- 01636 – 513234 Email :- camsmog@camsonline.com • Moradabad: CAMS SERVICE CENTER, No.H 21-22, 1st Floor, Ram Ganga Vihar, Shopping Complex, Opposite Sale Tax Office, Moradabad-244001 • Mumbai: CAMS SERVICE CENTER, Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400023 • Muzaffarpur: CAMS SERVICE CENTER, Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar, 842001 • Mysore: CAMS SERVICE CENTER, No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, 570009 • Nadiad: F 134, 1st Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat, 387001 • Nagpur: CAMS SERVICE CENTER, 145, Lendra, New Ramdaspath, Nagpur, Maharashtra, 440010 • Namakkal: 156A / 1, 1st Floor, Lakshmi Vilas Building Opp. 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, Andhra Pradesh, 524001 • 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001 [camsdel@camsonline.com](mailto: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, 1st Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat, Haryana, 132103 • Patiala: CAMS SERVICE CENTRE, No.35 New Lal Bagh, Opp.Polo Ground, Patiala-147001 • Patna: CAMS SERVICE CENTER, 301B, Third Floor, Patna One Plaza, Near Dak bunglow Chowk, Patna – 800001, Phone - **0612-2999153** • Pitampura: CAMS SERVICE CENTER, Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034, Phone- 011-40367369, [Camspdel@camsonline.com](mailto:Camspdel@camsonline.com) • Pondicherry: CAMS SERVICE CENTER, No.S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry, 605001 • Pune: CAMS SERVICE CENTER, Vartak Pride, 1st Floor, Survey No.46, City Survey No.1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune-411052 • Rae Bareilly: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001 • Raipur: CAMS SERVICE CENTER, HIG, C-23 Sector - 1 Devendra Nagar, Raipur, Chattisgarh, 492004 • Rajahmundry: CAMS



SERVICE CENTER,Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101 • Rajapalayam: No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu626117 • Rajkot: CAMS SERVICE CENTER,Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001 • Ranchi: CAMS SERVICE CENTER,No.4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayalal,Ranchi,Jharkhand,834001 • Ratlam: Dafria & Co,No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001 • Ratnagiri: Orchid Tower, Ground Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, ArogyaMandir, Nachane Link Road, Ratnagiri, Maharashtra - 415 612 • Rohtak: CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001 • Roorkee: 22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667 • Rourkela: CAMS SERVICE CENTRE,2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012 • Sagar: Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002 • Saharanpur: I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001 • Salem: No.2, I Floor Vivekananda Street,New Fairlands,Salem,Tamilnadu,636016 • Sambalpur: C/o Raj Tibrewal & AssociatesOpp.Town High School,Sansarak Sambalpur,Orissa,768001 • Sangli: Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416 • Satara: 117 / A / 3 / 22, Shukrawar Peth,Sargam Apartment,Satara,Maharashtra,415002 • Serampore: 47/S/1, Raja Rammohan Roy Sarani, PO. Mallickpara, District Hoogly, Serampore – 712203 • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh-242001 • Shillong: 3rd FloorRPG Complex,Keating Road,Shillong,Meghalaya,793001 • Shimla: I Floor, Opp. Panchayat Bhawan Main gateBus stand,Shimla,HimachalPradesh,171001 • Shimoga: No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn,Shimoga,Karnataka,577201 • Siliguri: CAMS SERVICE CENTER,No.78,Haren Mukherjee Road,1st Floor,Beside SBI Hakimpara,Siliguri-734001 • Sirsa: Ground floor of CA Deepak Gupta, M G Complex, Bhawna marg , Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana,125055 • Sitapur: Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001 • Solan: 1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall,Solan, HimachalPradesh 173212 • Solapur: Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001 • Sri Ganganagar: 18 L BlockSri Ganganagar,Rajasthan,335001 • Srikakulam: Computer Age Management Services Ltd. Door No. 10-5-65, 1st Floor Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001 • Sultanpur: 967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001 • Surat: CAMS SERVICE CENTRE,Shop No.G-5,International Commerce Center,Nr.Kadiwala School,Majura Gate, Ring Road,Surat-395002 • Surendranagar: Shop No. 12, M.D.Residency, Swastik Cross Road,Surendranagar Gujarat 363001 • Tambaram: CAMS SERVICE CENTER,3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045 • Thane: Computer Age Management Services Ltd. Dev Corpora, A Wing, 3rd Floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 • Tirunelveli: CAMS SERVICE CENTRE,No.F4,Magnam Suraksaa Apatments,Tiruvananthapuram Road,Tirunelveli-627002 • Tirupati: Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road,Tirupati-517501,AndhraPradesh • 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 & 27Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001 • Trichy: No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy,Tamilnadu,620018 • Trivandrum: R S Complex,Opp of LIC Building,Pattom PO,Trivandrum,Kerala,695004 • Tuticorin: 4B/A16, Mangal Mall Complex,Ground Floor,Mani Nagar,TuticorinTamilnadu628003 • Udaipur: CAMS SERVICE CENTRE,No.32,Ahinsapuri,Fatehpura Circle,Udaipur-313001 • Ujjain: 109,1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain, Madhya Pradesh - 456 010. • Vadodara: CAMS SERVICE CENTER,No.103, Aries Complex,Bpc Road, Off R.C.Dutt Road,Alkapuri,Vadodara,Gujarat,390007 • Valsad: 3rd floor,Gita Nivas, opp Head Post Office,Halar Cross LaneValsad,Gujarat,396001 • Vapi: 208, 2nd Floor HEENA ARCADE,Opp. Tirupati TowerNear G.I.D.C. Char Rasta,Vapi,Gujarat,396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside

Kuber Complex, Varanasi, Uttarpradesh-221010 • Vasco(Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa, 403802 • Vashi: CAMS SERVICE CENTER, BSEL Tech Park, B-505, Plot No. 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705 • Vellore: CAMS SERVICE CENTRE, DOOR NO 86, BA Complex 1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001 Phone: - 0416-2900062 Email: - [camsvel@camsonline.com](mailto:camsvel@camsonline.com) • Vijayawada: CAMS SERVICE CENTER, 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh, 520010 • Visakhapatnam: CAMS SERVICE CENTER, Flat No. GF2, D. No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016 • Warangal: F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana- 506001 • Yamuna Nagar: 124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001 • Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001 • Kalyan: CAMS Service Center, Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Email: [camskyn@camsonline.com](mailto:camskyn@camsonline.com); CAMS Services located at No. 507, 5th Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382 421, Email id : [camsgnr@camsonline.com](mailto:camsgnr@camsonline.com), Contact no : 079-23600400 • West Bengal: N / 39, K. N. C. Road, First Floor, Shrikrishna Apartment (Behind HDFC Bank Barasat Branch), P. O. and P. S. Barasat, Dist. 24 P. G. S. (North) - 700 124. Email - [camsbrst@camsonline.com](mailto:camsbrst@camsonline.com). Contact Number- 9163567916 • Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist , Cooch Behar, West Bengal - 736 101. Email- [camschb@camsonline.com](mailto:camschb@camsonline.com). Contact Number- 03582226739 • West Bengal: R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia - 741 101. Email - [camsknj@camsonline.com](mailto:camsknj@camsonline.com). Contact Number- 6295288416 • West Bengal: Rabindra Pally, Beside of Gitanjali Cinema Hall, P O & P S Raiganj, Dist North Dinajpur, Raiganj, West Bengal - 733 134. Email - [camsrgj@camsonline.com](mailto:camsrgj@camsonline.com). Contact Number – 7550962155 • West Bengal: No. 107 / 1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742 103. Email - [camsbho@camsonline.com](mailto:camsbho@camsonline.com). Contact Number- 8535855998 • West Bengal: Bhubandanga, Opposite Shiv Shambhu Rice Mill, First Floor, Bolpur, West Bengal - 731 204. Email- [camsbol@camsonline.com](mailto:camsbol@camsonline.com). Contact number: 03463266013. • Dibrugarh - Amba Complex, Ground Floor, H. S. Road, Dibrugarh - 786 001, Assam • Singh Building, Ground Floor, C/o-Prabhdeep Singh, Punjabi Gali, Opp. V-Mart, Gar Ali, Po & Ps-Jorhat, Jorhat - 785 001, Assam

### **Bandhan AMC OFFICES:**

- Agra: Bandhan AMC Limited (Formerly IDFC Asset Management Company Limited), Office No. G-2, Ground Floor, Block # 20/4, Maruti Tower, Sanjay Place, Agra - 282002 Tel.: +91 562 4064889.
- Allahabad: S. N. Tower, 2nd Floor, 4 C, Maharshi Dayanand Marg, Opp. Radio Station, Civil Lines, Allahabad - 211 001.
- Ahmedabad: B Wing, 3rd Floor, Chandan House, Opp Gruh Finance, Mithakhali Six Roads, Law Garden, Ahmedabad 380006. Tel.: +9179-26460923 -26460925, 64505881, 64505857.
- Amritsar: Unit No. SF-1, 2<sup>nd</sup> Floor, Eminent Mall, Mall Road, Amritsar - 143001. Mobile: 09356126222, Tel.: +91-183-5030393.
- Kolhapur: Unit No. UG5, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/34K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001.
- Bangalore: 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-43079000.
- Belgaum - A-101, Krrish Nest, Mangalwar Peth, Tilakwadi, Belgaum - 590006
- Bhilai: 26, Commercial Complex, Nehru Nagar (E), Bhilai, Chhattisgarh- 490020. Tel.: 0788 4060065
- Bhopal: Plot No. 49, 1st floor, Above Tata Capital Ltd., Zone - II, M.P Nagar, Bhopal (M.P.) - 462011 Tel.: +91- 0755 - 428 1896.
- Bhubaneswar: Rajdhani House, 1st Floor, 77 Kharvel Nagar, Janpath, Bhubaneswar - 751001. Tel.: 0674 6444252 /0674 2531048 / 0674 2531148.
- Chandigarh: SCO No. 2469-70, 1st Floor, Sector - 22C, Chandigarh - 160 022. Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918.
- Chennai: 4 Floor, Capitale Tower, 555 Anna Salai, Thiru Vi Ka Kudiyiruppu, Teynampet, Chennai - 600018, Tamil Nadu. Tel.: +91-44-45644201/202.

- Cochin:39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 016. Tel: +91- 484-3012639/4029291, Fax: +91-484-2358639.
- Coimbatore: A2 Complex , No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678.
- Dehradun: G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun - 248 001. Tel.: +91-9897934555, 8171872220
- \*Durgapur: 6/2A, Suhatta, 6th Floor, City Centre, Durgapur - 713216. Tel.: +91 8537867746.
- Goa: F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp.Don Bosco High School, Panjim, Goa - 403 001. Tel.: 0832-2231603.
- Gurgaon: 117, 1st Floor, Vipul Agora, M. G. Road, Gurgaon - 122 001. Ph: 011-47311336
- Guwahati: 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88.
- Hyderabad: 3rd floor, SB towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 500034. Tel.: +91- 40 - 23350744.
- Indore: 405, 4th Floor, 21/ 1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: +91-731-4206927/ 4208048. Fax: +91-731-4206923.
- Jaipur: 301-A, 3rd Floor, Ambition Tower, Agersen Circle, Malan Ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948.
- Jalandhar: Office No. 1, 2nd Floor, Satnam Complex, BMC Chowk, G.T. Road, Jalandhar - 144 001. Punjab-India. Tel. : 01815018264 / 01815061378/88.
- Jamshedpur: Room No - 111,1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshepdur – 831 001. Tel.: 0657-2230112/111/222.
- Jodhpur: Office no. 101, 1st floor, PRM Plaza, plot no. – 947, above Kotak Mahindra Bank, 10<sup>th</sup> D road sardarpura, Jodhpur – 342003, Rajasthan
- Kanpur: Office No. 214-215, IInd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel.: +91 512-2331071, 2331119.
- Kolkata: Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/1/2/3/4/5.
- Lucknow: First floor, Regency Plaza Building, 5, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow – 226 001. Tel.:+915224928100/106.
- Ludhiana: SCO 124, 1<sup>st</sup> Floor, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: +91-161-5022155/56/57.
- \*Madurai: No.278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No. : 0452 -6455530.
- Mangalore: 1st Floor, Crystal Arcade, Balmatta Road, Hampankatta, Mangalore - 575001. Tel.: +91 8242980769.
- Mumbai: Unit No. 27, Ground Floor, Khetan Bhavan,198, Jamshedji Tata Road, Churchgate: 400 020. Tel: +91-22-66289999
- Mumbai: Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Ghatkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077
- Mumbai: Ground Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555.
- Nagpur: Office No. 301, 3rd Floor, “Shalwak Manor” VIP Road, Ramdaspath, Nagpur - 440 010, Maharashtra Tel.: +91-712-6451428/ 2525657.
- Nashik: 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.
- Pitampura Delhi: Shop No. 01 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel.: +7065551661
- Patna: Hari Ram Heritage, Shop No. 5, 4<sup>th</sup> Floor, S. P. Verma Road, Patna - 800 001.
- Pune: 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.: +91-20-66020965/ 4.
- 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.
- Jamnagar: Platinum, Office No. 204, 2nd Floor, Near Joggers Park Colony, Jamnagar, Gujarat - 361 008.
- Ranchi: Shop No. 104 and 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92.
- Surat: HG-12, Higher Ground Floor, International Trade Centre, Majura Gate Crossing, Ring Road, Surat- 395002. Tel.: +91-261-2475060, 2475070.
- Thane: Shop No. 1, Konark Towers, Ghantali Devi Road, Thane (West) 400602.
- Vadodara: 1st Floor, Emerald One, C-175, Jetalpur Road, Alkapuri, Vadodara – 390007.
- Varanasi: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sagra Varanasi - 221010 (U.P) Phone No. 05422226527.
- Vizag: Business Bay, D. No. 10-28-2/2/1, First Floor, Cabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatnam, Andhra Pradesh - 530 002.
- Jodhpur: Office no. 101, 1st floor, PRM Plaza, plot no. – 947, above Kotak Mahindra Bank, 10<sup>th</sup> D road sardarpura, Jodhpur – 342003, Rajasthan.
- Aurangabad: Investment, CTS No. 20553, Office, 122, Samarth Nagar, Varad Ganesh Road, Aurangabad - 431 001.
- Udaipur - 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001
- Gorakhpur - Shop No. 23A, Cross Road the Mall, Bank Road, Gorakhpur - 273 001
- Anand - Narayan Empire, No. 4, Ground Floor, Opp. Mazda Bakery, Besides Panchal Hall, Anand Vidyanagar Road, Anand - 388 001
- Siliguri - 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001
- Meerut - Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004
- Thiruvananthapuram - Workcast Private Limited of TC 22/3642, 3rd Floor, City Center, Sasthamangalam, Thiruvananthapuram, Kerala – 695010
- Dhanbad - Jharkhand Office No. 204, 2nd Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand - 826 001
- Valsad - Tarang Commercial, 101, 1st Floor, Opp. LIC Office, Halar Cross Road, Valsad, Gujarat- 396 001
- Muzaffarpur - Ground Floor, Rajpati Kunj, Pani Tanki Chowk, Jaiswal Campus, Behind Dainik Bhaskar Office, Mithanpura Road, Muzaffarpur - 842 002
- Amravati - Mangilal Dada Heights, 3rd Floor, Near Kedia Traders, Shrikrishna Peth, Dufferin Road, Near Irwin Square, Amravati, Maharashtra - 444 601
- Bhavnagar - 304, 3rd Floor, Corporate Center, Waghawadi Road, Bhavnagar, Gujarat - 364 002

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

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

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

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

online / electronic transaction facilities offered by the AMC.

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

**MFCentral as Official Point of Acceptance:**

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

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

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

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