


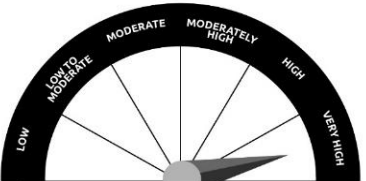


**SCHEME INFORMATION DOCUMENT**

**SECTION I**

Bandhan Nifty Midcap 150 Index Fund  
(An open-ended scheme tracking Nifty Midcap 150 Index)

**Product label**

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<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 Midcap 150 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 align="center"><b>RISKOMETER</b></p> <p align="center">Investors understand that their principal will be at very high risk</p>	<p>As per AMFI Tier I Benchmark <b>Nifty Midcap 150 TRI</b></p>  <p align="center"><b>RISKOMETER</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.

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

**New Fund Offer Opens on: September 3, 2024**

**New Fund Offer Closes on: September 13, 2024**

**Scheme Re-opens on: September 20, 2024**

Scheme Code – **BNDN/O/E/EIN/24/03/0076**

<b>Name of the Mutual Fund</b>	Bandhan Mutual Fund (formerly IDFC Mutual Fund)
<b>Name of the Asset Management Company</b>	: Bandhan AMC Limited (formerly IDFC Asset Management Company Limited)
<b>Name of the Trustee Company</b>	: Bandhan Mutual Fund Trustee Limited (formerly IDFC AMC Trustee Company Limited)
<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>	: <a href="http://www.bandhanmutual.com">www.bandhanmutual.com</a>

**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 August 20, 2024.**

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

<b>Sr. No.</b>	<b>Title</b>	<b>Description</b>
<b>I.</b>	<b>Name of the scheme</b>	Bandhan Nifty Midcap 150 Index Fund
<b>II.</b>	<b>Category of the Scheme</b>	Index Funds
<b>III.</b>	<b>Scheme type</b>	An open-ended scheme tracking Nifty Midcap 150 Index
<b>IV.</b>	<b>Scheme code</b>	<b>BNDN/O/E/EIN/24/03/0076</b>
<b>V.</b>	<b>Investment objective</b>	<p>The investment objective of the Scheme is to replicate the Nifty Midcap 150 Index by investing in securities of the Nifty Midcap 150 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Midcap 150 Index, subject to tracking errors.</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>
<b>VI.</b>	<b>Liquidity/listing details</b>	<p>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.</p> <p>The Fund shall dispatch the redemption proceeds within 3 (three) working days from the date of acceptance of duly filled in redemption request at any of the official point of acceptance of transactions. Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.2 of SEBI Master Circular dated June 27, 2024 (SEBI Master Circular), the AMC might follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 working Days of the date of redemption or repurchase, interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time.</p> <p>The Scheme is an open ended scheme, sale and repurchase is available on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange.</p> <p>However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock Exchanges at a later date subject to applicable SEBI Mutual Fund Regulations, and thereupon the Fund will make a suitable public announcement to that effect.</p>
<b>VII.</b>	<b>Benchmark (Total Return Index)</b>	<p>Nifty Midcap 150 TRI</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>

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 ("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>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>Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "Bandhan Nifty Midcap 150 Index Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.</p> <p>Both the Plans will have a common portfolio and separate NAV.</p> <p>The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:</p> <p><b>Treatment of applications under "Direct" / "Regular" Plans:</b></p>

Sr. No.	Title	Description							
		Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured				
		1	Not mentioned	Not mentioned	Direct Plan				
		2	Not mentioned	Direct	Direct Plan				
		3	Not mentioned	Regular	Direct Plan				
		4	Mentioned	Direct	Direct Plan				
		5	Direct	Not Mentioned	Direct Plan				
		6	Direct	Regular	Direct Plan				
		7	Mentioned	Regular	Regular Plan				
		8	Mentioned	Not Mentioned	Regular Plan				
		<p>AMC shall ensure that before accepting any business from any MFD, such a MFD is duly empaneled with the AMC. Transactions received, if any, from / under the ARN of a non-empaneled MFD may be processed under Direct Plan, with prompt intimation to the non-empaneled MFD, and the investor.</p> <p>In cases of wrong/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>Further, in case of transactions received from Invalid ARN, the AMC shall follow the guidelines provided in AMFI Best Practice circular dated February 2, 2024.</p>							
<b>XI.</b>	<b>Load Structure</b>	<p><b>Exit Load:</b></p> <ul style="list-style-type: none"> <li>- 0.25% if redeemed on or before 15 days from the allotment date.</li> <li>- Nil if redeemed after 15 days from the allotment date.</li> </ul>							
<b>XII.</b>	<b>Minimum Application Amount/switch in</b>	<p><b>During New Fund Offer:</b></p> <p>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>On continuous basis:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Particulars</th> <th style="width: 50%;">Details</th> </tr> </thead> <tbody> <tr> <td>Fresh Purchase (including switches)</td> <td>Rs. 1000/- and in multiples of Re. 1/- thereafter</td> </tr> </tbody> </table>				Particulars	Details	Fresh Purchase (including switches)	Rs. 1000/- and in multiples of Re. 1/- thereafter
Particulars	Details								
Fresh Purchase (including switches)	Rs. 1000/- and in multiples of Re. 1/- thereafter								

Sr. No.	Title	Description	
		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
XIII.	Minimum Additional Purchase Amount	<b>Particulars</b>	<b>Details</b>
		Additional Purchases (including switches)	Rs. 1000/- and in multiples of Re. 1/- thereafter
XIV.	Minimum Redemption/switch out amount	<b>Particulars</b>	<b>Details</b>
		Repurchase/Redemption	Rs. 500/- or the account balance of the investor, whichever is less
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: September 3, 2024 NFO closes on: September 13, 2024</p> <p>Minimum duration to be 3 working days and will not be kept open for more than 15 days.</p> <p>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 Mutual Fund i.e. <a href="http://www.bandhanmutual.com">www.bandhanmutual.com</a></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/ side pocketing disclosure</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.</p> <p>For details Please refer to SAI.</p>	
XVIII.	<b>Swing pricing disclosure</b>	Not Applicable.	
XIX.	<b>Stock lending/short selling</b>	<p>Scheme may engage in securities lending and borrowing specified by SEBI; For Details, kindly refer SAI</p> <p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. For details please refer to SAI.</p>	

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></p> <p>E-Mail: <a href="mailto:Investormf@bandhanamc.com">Investormf@bandhanamc.com</a></p> <p><b>Toll-Free:</b> 1-800-266 66 88/ 1-800-300 666 88</p> <p><b>Details of Investor Relation Officer</b></p> <p><b>Name:</b> Ms. Neeta Singh</p> <p><b>Address and Contact Number:</b> Bandhan AMC Limited (formerly IDFC Asset Management Company Limited), 6th Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013</p> <p>Contact number: 022 66289999</p> <p>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>	Not Applicable
XXIV	<b>Special product/ facility available during the NFO and on ongoing basis</b>	<p>The facilities/products Available are:</p> <p><b>Systematic Investment Plan (SIP):</b></p> <p>Unitholders of the scheme/s can invest through Systematic Investment Plan. SIP allows the unitholder to invest a specified sum of money each Week / Month / Quarter with a minimum amount of Rs. 100 and minimum 6 installments. 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.</p> <p><b>OTHER SIP FACILITIES:</b></p> <ul style="list-style-type: none"> <li>• <b>Perpetual SIP:</b> Under this SIP facility the investor need not mention the maximum installment. The SIP shall end on December 31, 2099 automatically. In case there is no mention of the number of installments; the SIP shall be registered under the Perpetual SIP facility.</li> <li>• <b>Differential SIP:</b> Under this facility the investor has a choice of registering the SIP in such a manner that the 1<sup>st</sup> SIP installment will be lower / higher than the subsequent installments.</li> <li>• <b>SIP Top-up facility -</b> Top-up facility has to be opted at the time of SIP registration. Existing SIPs cannot be converted into this facility</li> </ul> <p>For details on SIP facilities, 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 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>Booster STP is a facility wherein an investor under a designated open-ended scheme can opt to transfer variable amount(s) linked to the value of investment under Booster STP on the date of transfer at pre-determined intervals from designated scheme of Bandhan Mutual Fund (hereinafter referred to as “Source Scheme”) to the Growth Option of designated scheme of Bandhan Mutual Fund (hereinafter referred to as “Target Scheme”), subject to the enabling provision of the Scheme Information Document of the Target Scheme. For other details please refer addendum on the website.</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</p>



Sr. No.	Title	Description
		<p>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.	Weblink	<p>Link for last 6 months TER and Daily TER:  <a href="https://bandhanmutual.com/statutory-disclosures/total-expense-ratio">https://bandhanmutual.com/statutory-disclosures/total-expense-ratio</a></p> <p>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 Midcap 150 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

**Sd/-**

**Date:** August 20, 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:

<b>Instruments</b>	<b>Indicative Allocation (% of total assets)</b>	
	<b>Minimum</b>	<b>Maximum</b>
Securities belonging to the Nifty Midcap 150 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 Midcap 150 Index. This would be done by investing in all the stocks comprising the Nifty Midcap 150 Index in the same weightage that they represent in the Nifty Midcap 150 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 Midcap 150 Index futures and/or futures of stocks belonging to the Nifty Midcap 150 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 para 12.11 of SEBI master circular, 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.

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

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
1.	<b>Securities Lending</b>	A maximum of 20% of the net assets will be deployed in securities lending and the maximum single party exposure will be restricted to 5% of the net assets.	Para 12.11 of SEBI Master Circular dated June 27, 2024
2.	<b>Equity Derivatives for non-hedging purposes</b>	-	-
3.	<b>Securitized Debt</b>	The scheme will not invest in securitized debt instruments.	-
4.	<b>Overseas Securities</b>	The scheme will not invest in Overseas securities	Para 12.19 of SEBI Master Circular dated June 27, 2024
5.	<b>ReITS and InVITS</b>	The scheme will not invest in ReITs and InVITs instruments.	Clause 13 of Seventh Schedule of SEBI Mutual Funds Regulations, 1996
6.	<b>AT1 and AT2 Bonds (debt instruments with special features)</b>	As per clause 12.2 of SEBI Master Circular, the scheme will not invest in instruments having special features.	Para 12.2 of SEBI Master Circular dated June 27, 2024
7.	<b>Any other instrument</b>	Exposure in Equity Derivatives shall be up to 20% of the equity exposure.  Other mutual fund and Tri-party repos - up to the extent permitted by the Regulations.	Para 12.18.1.1 of SEBI Master Circular dated June 27, 2024

## **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. Bandhan Nifty Midcap 150 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).

## **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.

### **Rebalancing due to Short Term Defensive Consideration:**

Subject to para 1.14.1.2 of the master circular 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.

## **Disclosure Norms:**

### **I. Portfolio:**

As per clause 3.6.8 of SEBI Master Circular:

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

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

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

## **II. Tracking Error:**

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

## **III. Tracking Difference:**

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

## **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 Midcap 150 Index.
2. Equity Derivatives
3. Debt securities and money market instruments including G-Sec/T-Bills/Cash Management Bills and TREPS
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.

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 SEBI Master Circular. The AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks for the scheme.

The Scheme may participate in securities lending as permitted under the Regulations, from time to time.

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

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

The corpus of the Scheme, which will be passively managed, will be invested primarily in stocks constituting the respective benchmark of the Scheme i.e. Nifty Midcap 150. 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 Midcap 150 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 index 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.

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

Please refer to Statement of Additional Information (SAI) available on website [www.bandhanmutual.com](http://www.bandhanmutual.com).

#### **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 Midcap 150 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 Midcap 150 Index and the time lags in deployment or realization of funds under the Scheme as compared to the movement of or within the Nifty Midcap 150 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 Midcap 150 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.
- Asia Index Private Limited (AIPL) undertakes periodic reviews of the securities that are represented in the Nifty Midcap 150 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 Midcap 150 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 = 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 = Rs.84\*100\* 50 =Rs. 4,20,000/-

Option Exercised at = Rs. 5,500/-

Profits for the Fund = (6100.00-5,500.00) \* 100\*50 = 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.

## **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 on August 6, 2024

<b>Instruments</b>	<b>Yield level (% per annum)</b>
G – Sec 5 year	6.82
G – Sec 10 year	6.88
CP's 3 months	7.20
CD's 3 months	7.22
CP's 1 year	7.68
CD's 1 year	7.65
<b>NBFC</b>	
Corporate Debentures AAA 3 year	7.76
Corporate Debentures AAA 5 year	7.75
<b>PSU</b>	
Corporate Debentures AAA 3 year	7.53
Corporate Debentures AAA 5 year	7.45

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.

## **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.

Portfolio Turnover ratio of the scheme: - Not applicable, as this is a new scheme

\*Portfolio Turnover Ratio is calculated as lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

**d. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The Scheme shall be benchmarked to Nifty Midcap 150 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 Midcap 150 Index** – The Bandhan Nifty Midcap 150 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 Midcap 150 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 Midcap 150 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 does not guarantee the accuracy and/or the completeness of the Nifty Midcap 150 Index or any data included therein and NSE INDICES LIMITED shall 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 Midcap 150 Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties and expressly disclaims 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, his particulars are given below:

Name / Designation	Age / Qualification	Brief Experience	Other schemes managed / co-managed
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 BSE Sensex ETF, Bandhan Nifty 50 ETF, Bandhan Arbitrage Fund, Bandhan Equity Savings Fund, Bandhan Nifty Alpha 50 Index Fund, Bandhan Nifty Smallcap 250 Index Fund, Bandhan Nifty Total Market Index Fund, Bandhan Nifty IT 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	The investment objective of the scheme is to replicate the Nifty 50 index by investing in securities of the Nifty 50 Index in the same proportion / weightage.  However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
2.	Bandhan Nifty 100 Index Fund	Index Fund	An open-ended scheme tracking Nifty 100 Index	The investment objective of the Scheme is to replicate the Nifty 100 index by investing in securities of the Nifty 100 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty 100 Index, subject to tracking errors.

Sr. No	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
				<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 Nifty 200 Momentum 30 Index Fund	Index Fund	An open ended scheme tracking Nifty 200 Momentum 30 Index	<p>The investment objective of the Scheme is to replicate the Nifty 200 Momentum 30 Index by investing in securities of the Nifty 200 Momentum 30 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty 200 momentum 30 Index, subject to tracking errors.</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 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>

Sr. No	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
6.	Bandhan CRISIL IBX Gilt April 2026 Index Fund	Index Fund	An open-ended Target Maturity Index Fund investing in constituents of Crisil IBX Gilt Index - April 2026 with Relatively High interest rate risk and Relatively Low Credit Risk	The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Crisil IBX Gilt Index - April 2026 before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
7.	Bandhan CRISIL IBX Gilt April 2032 Index Fund	Index Fund	An open-ended Target Maturity Index Fund investing in constituents of Crisil IBX Gilt Index - April 2032 with Relatively High interest rate risk and Relatively Low Credit Risk	The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the Crisil IBX Gilt Index - April 2032 before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
8.	Bandhan CRISIL IBX 90:10 SDL Plus Gilt-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 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 – September 2027 before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
9.	Bandhan CRISIL IBX Gilt June 2027 Index Fund	Index Fund	An open-ended Target Maturity Index fund investing in constituents of CRISIL IBX Gilt June 2027 Index. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL Gilt 2027 Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

Sr. No	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
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 does not assure or guarantee any returns.</p>
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</p>



Sr. No	Name of the scheme	Category of the scheme	Type of scheme	Investment Objective
				guarantee any returns.
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>
15.	Bandhan Nifty Total Market Index Fund	Index Fund	An open-ended scheme tracking Nifty Total Market Index	<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>
16.	Bandhan Nifty Bank Index Fund	Index Fund	An open-ended scheme tracking Nifty Bank Index	<p>The investment objective of the Scheme is to replicate the Nifty Bank Index by investing in securities of the Nifty Bank Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of Nifty Bank Index, subject to tracking errors.</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 available - **<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 available .  
The investor can refer the below link for any information on the above point as and when available - **<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 available.
- 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 unit	
This scheme is a new scheme and hence this disclosure is currently not available .				

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

- vi. Investments of AMC in the Scheme:

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

Subject to the Regulations, the AMC may invest in the Scheme during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management and advisory fee on such investment in the Scheme, in accordance with sub-regulation 17 of Regulation 25 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit.

The AMC shall invest in the scheme based on the risk associated with the scheme as specified in para 6.9 of the SEBI Master Circular.

The Scheme may invest in another scheme managed by the same AMC or by the AMC of any other Mutual Fund without charging any fees on such investments, provided that aggregate inter-scheme investment made by all schemes managed by the same AMC or by the AMC of any other Mutual Fund shall not exceed 5% of the net asset value of the Fund. For detailed provisions refer SAI.

## PART III- OTHER DETAILS

### A. COMPUTATION OF NAV

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

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

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

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

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

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

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

NAV (Rs.) =

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

The NAV of the Scheme will be calculated upto four decimal places and will be declared on each business day. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

The Fund will also calculate intra-day indicative NAV (computed based on snapshot prices received from NSE) and will be updated during the market hours on the website of the Mutual Fund ([www.bandhanmutual.com](http://www.bandhanmutual.com)) with a delay of approximately 15 seconds. Intra-day indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Authorized Participants /Large Investors.

**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.

**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.

**Estimated Recurring Expenses:**

<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 (shall be 1 bps)	

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
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)	<b>Upto 1.00%</b>
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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 AMC's 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 & Services Tax:**

Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense. Further, with respect to Goods & Services Tax on other than management and advisory fees:

- Goods & Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.
- Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods & Services Tax, if any, shall be credited to the scheme.

- Goods & Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

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 the 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.

## 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 Midcap 150 Index will have a direct bearing on the performance of the scheme. In the event the Nifty Midcap 150 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 Midcap 150 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 Midcap 150 Index or one or more securities covered by / included in the Nifty Midcap 150 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 Midcap 150 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 Midcap 150 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 Midcap 150 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 underlying 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 in mid caps**

The scheme would predominantly invest in Equity and Equity related instruments pertaining to midcap stocks defined as top 150 stocks (ranked 101-250) based on full market capitalization from the Nifty 500 in line with the Investment objective of the scheme. While investing in midcap stocks 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 midcap 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 annualised difference of daily return between the fund and its respective benchmark. “Tracking Error” is defined as the annualised 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:**

- i. **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.

- ii. **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 and / Money Markets Instruments**

**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.

**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**

<b>Risk Description</b>	<b>Risk Mitigants/management strategy</b>
<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,</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>

<b>Risk Description</b>	<b>Risk Mitigants/management strategy</b>
a specific sector or all sectors including equity and debt markets.	
<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 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 mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.</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. 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.</p>
<p><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 Midcap 150 Index on any given day or over any given period.</p>	<p><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.</p>

### Risks associated with debt and money market investment

Risk Description	Risk Mitigants/management strategy
<p><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.</p>	<p>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.</p>
<p><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).</p>	<p>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.</p>
<p><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).</p>	<p>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.</p>
<p><b>Reinvestment Risk</b>  This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the “interest on interest” component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.</p>	<p>Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.</p>



## **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 Midcap 150 Index.
2. Equity Derivatives
3. Debt securities and money market instruments including G-Sec/T-Bills/Cash Management Bills and TREPS
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.

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 SEBI Master Circular. The AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks for the scheme.

The Scheme may participate in securities lending as permitted under the Regulations, from time to time.

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

### **A broad description of various securities:**

#### **Equity and Equity-Related Instruments:**

1. Equity share is a security that represents an ownership interest in a company. It is issued to those who have contributed capital in setting up an enterprise.
2. Equity Related Instruments are securities that give the holder of the security right to receive equity shares on pre agreed terms. It includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instruments as may be specified by the Board from time to time.
3. Equity Derivatives are financial instruments, generally traded on an exchange, the price of which is directly dependent upon (i.e. “derived from”) the value of equity shares or equity indices. Derivatives involve the trading of rights or obligations based on the underlying, but do not directly transfer property.

#### 4. Derivatives:

Futures are exchange-traded contracts to sell or buy financial instruments for future delivery at an agreed price. There is an agreement to buy or sell a specified quantity of financial instruments on a designated future date at a price agreed upon by the buyer and seller at the time of entering into a contract. To make trading possible, the exchange specifies certain standardized features of the contract. A futures contract involves an obligation on both the parties to fulfill the terms of the contract.

- a. Option is a contract which provides the buyer of the option (also called holder) the right, without the obligation, to buy or sell a specified asset at the agreed price on or upto a particular date. For acquiring this privilege, the buyer pays premium (fee) to the seller. The seller on the other hand has the obligation to buy or sell specified assets at the agreed price and for this obligation he receives premium. The premium is determined considering a number of factors such as the market price of the underlying asset/security, number of days to expiry, risk free rate of return, strike price of the option and the volatility of the underlying asset. Option contracts are of two types viz:
- b. Call Option - The option that gives the buyer the right to buy a specified quantity of the underlying asset at the strike price is a call option. The buyer of the call option (known as the holder of call option) can call upon the seller of the option (writer of the option) and buy from him the underlying asset at the agreed price at any time on or before the expiry of the option.

The seller (writer of the option) on the other hand has the obligation to sell the underlying asset if the buyer of the call option decides to exercise his option to buy.

- c. Put Option - The right to sell is called put option. A Put option gives the holder (buyer) the right to sell a specified quantity of the underlying asset at the strike price. The seller of the put option (one who is short Put) however, has the obligation to buy the underlying asset at the strike price if the buyer decides to exercise his option to sell.

#### **Debt Instruments:**

1. Non-convertible debentures as well as bonds are securities issued by companies / institutions promoted / owned by the Central or State governments and statutory bodies, which may or may not carry a Central/State government guarantee, public and private sector banks, All India Financial Institutions, private sector companies. These instruments may be secured against the assets of the company or unsecured and generally issued to meet the short term and long term fund requirements. Rate of interest on such instruments would depend upon spread over corresponding government security, perceived risk, rating, tenor etc. These instruments include fixed interest security with/without put/call option, floating rate bonds, zero coupon bonds. Frequency of the interest payment could be either monthly/quarterly/half-yearly or annually.
2. Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Special securities issued by the Government of India to entities like Oil Marketing Companies, Fertilizer Companies, the Food Corporation of India, etc. (popularly called oil bonds, fertilizer bonds and food bonds respectively) and special securities issued by the State Government under “Ujjwal Discom Assurance Yojna (UDAY) Scheme for Operational and Financial Turnaround of Power Distribution Companies (DISCOMs)” notified by Ministry of Power vide Office Memorandum (No 06/02/2015-NEF/FRP) dated November 20, 2015,

(popularly called as UDAY Bonds). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc.

#### **Money Market Instruments:**

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year whereas in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value. Banks/ FIs cannot buyback their own CDs before maturity.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short-term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in the secondary market and can be freely bought and sold before maturity.
3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short-term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Non-Convertible Debentures of original or initial maturity upto one year issued by corporate (including NBFCs) by way of private placement in accordance with the provisions of master circular of RBI vide reference no. RBI/MRD/2016-17/32 dated July 7, 2016.
5. Tri-party Repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
6. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is a Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell it at a later date, it is reverse repo transaction. Presently in India, G-Secs, State Government Securities, T-Bills and Corporate Debt Securities are eligible for Repo/Reverse Repo.
7. Bills Rediscounting- Bills Rediscounting. Bill rediscounting is a process where a financial institution (generally banks) discounts the bills of exchange that it has discounted previously with another financial institution. In other words, the original discounting bank sells its discounted bills to another bank or financial institution at a discount. The new institution pays the original institution the present value of the bills minus a discount, and in return, it becomes the holder of the bills until maturity, when it receives the full payment from the debtor. Bill rediscounting is a way for financial institutions to manage their liquidity and meet short-term funding requirements.

8. Cash Management Bills (CMB) are issued by Government of India to meet the temporary cash flow mismatches of the Government. CMBs are non-standard, discounted instruments issued for maturities less than 91 days. CMBs are issued at discount to the face value through auctions. The settlement of the auction will be on T+1 basis.

**B. WHAT ARE THE INVESTMENT RESTRICTIONS?**

Pursuant to 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 that the Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI;

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 / AMC's 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) Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
  - i. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities till the existing position remains.
  - ii. Hedging position cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in point a).
  - iii. Any derivative instrument used to hedge the underlying security as the existing position being hedged.
  - iv. The quantity of underlying associated with the derivative position taken for hedging purpose does not exceed the quantity of the existing position against which hedge has been taken.
- (f) Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a) above.
- (g) 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
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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:

- i. 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.
- ii. 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 and in line with applicable SEBI regulations.

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 the underlying 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 scheme**

Please refer to section on INFORMATION ABOUT THE SCHEME

**(ii) Investment Objectives & Policies**

Main Objective - Please refer to section on INFORMATION ABOUT THE SCHEME

Investment pattern – Please refer to section on INFORMATION ABOUT THE SCHEME

**(iii) Terms of Issue**

- Liquidity provisions such as listing, repurchase, redemption – Please refer the Section on ‘UNITS AND OFFER’
- Aggregate fees and expenses charged to the scheme: Please refer the Section on ‘FEES AND EXPENSES’
- Any safety net or guarantee provided: Not applicable

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) at hereunder and affect the interests of Unitholders is carried out unless, it complies with sub-regulation (26) of regulations 25 of SEBI (Mutual Funds) Regulations

In accordance with Regulation 25(26) of the SEBI (MF) Regulations, the (26), the AMC shall ensure that no change in the fundamental attributes of any scheme or the trust, fees and expenses payable or any other change which would modify the scheme and affect the interest of unit holders, shall be carried out unless,—

- (i) a written communication about the proposed change is sent to each unit holder and an advertisement is issued in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the mutual fund is situated; and
- (ii) the unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

In addition to the conditions specified above, for effecting any change in the fundamental attributes of the scheme, comments and changes suggested by SEBI would be incorporated before carrying out such proposed change(s).

**D. Index Methodology**

**Name of the Index** – Nifty Midcap 150 Index

**Methodology**

Nifty Midcap 150 represents the next 150 companies (companies ranked 101-250) based on full market capitalization from Nifty 500. This index intends to measure the performance of mid market capitalization companies.

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

- The company should be a constituent of Nifty 500  
AND
- The investible weight factor (IWF) of stock should be at least 0.10 (10% free float)  
OR
- The 6-month average free-float market capitalization of the stock should be at least 25% of the 6-month average full market capitalization of the of the existing smallest index constituent (prior to index review) by full market capitalization in Nifty Midcap 150 as of the cut-off date
- Inclusion criteria-
  - Rank based on full market capitalization is among top 225
  - Full market capitalization is at least 1.5 times the full market capitalization of the smallest index constituent (based on full market capitalization) in Nifty 150
- Exclusion criteria-



- Constituents excluded from Nifty 500\*
- Rank based on full market capitalization falls below 275
- Maximum replacement per review- 15

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

The indices undergo a reconstitution annually, effective as of market open on the Monday following the third Friday of September. The reference date for data used in the annual reconstitution is the last trading day of July. As part of the annual reconstitution, company size, and sector classifications are reviewed.

### **Index Service Provider**

The index is rebalanced semi-annually in March and September.

### **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.

### **Weighting**

Constituents are weighted based on their float-adjusted market cap

### **Constituents Details as of July 31, 2024:**

<b>Sr. No</b>	<b>SECURITY_NAME</b>	<b>WEIGHTAGE</b>
1	SUZLON ENERGY LTD.	2.17%
2	MAX HEALTHCARE INSTITUTE LTD.	2.01%
3	INDIAN HOTELS CO. LTD.	1.65%
4	CUMMINS INDIA LTD.	1.55%
5	PERSISTENT SYSTEMS LTD.	1.49%
6	YES BANK LTD.	1.42%
7	FEDERAL BANK LTD.	1.41%
8	CG POWER AND INDUSTRIAL SOLUTIONS LTD.	1.39%
9	LUPIN LTD.	1.36%
10	DIXON TECHNOLOGIES (INDIA) LTD.	1.35%
11	BHARAT FORGE LTD.	1.31%

<b>Sr. No</b>	<b>SECURITY_NAME</b>	<b>WEIGHTAGE</b>
12	TUBE INVESTMENTS OF INDIA LTD.	1.30%
13	PB FINTECH LTD.	1.29%
14	COFORGE LTD.	1.23%
15	HDFC ASSET MANAGEMENT COMPANY LTD.	1.22%
16	BHARAT HEAVY ELECTRICALS LTD.	1.20%
17	AUROBINDO PHARMA LTD.	1.19%
18	JSW ENERGY LTD.	1.13%
19	HINDUSTAN PETROLEUM CORPORATION LTD.	1.11%
20	ASHOK LEYLAND LTD.	1.09%
21	GODREJ PROPERTIES LTD.	1.08%
22	MACROTECH DEVELOPERS LTD.	1.08%
23	GMR AIRPORTS INFRASTRUCTURE LTD.	1.07%
24	INDUS TOWERS LTD.	1.07%
25	AU SMALL FINANCE BANK LTD.	1.06%
26	PI INDUSTRIES LTD.	1.05%
27	VOLTAS LTD.	1.04%
28	SUPREME INDUSTRIES LTD.	1.02%
29	BSE LTD.	1.02%
30	VODAFONE IDEA LTD.	1.01%
31	IDFC FIRST BANK LTD.	1.01%
32	RAIL VIKAS NIGAM LTD.	1.00%
33	PHOENIX MILLS LTD.	0.99%
34	NHPC LTD.	0.97%
35	POLYCAB INDIA LTD.	0.94%

<b>Sr. No</b>	<b>SECURITY_NAME</b>	<b>WEIGHTAGE</b>
36	TORRENT POWER LTD.	0.93%
37	OIL INDIA LTD.	0.92%
38	KPIT TECHNOLOGIES LTD.	0.88%
39	SUNDARAM FINANCE LTD.	0.87%
40	MRF LTD.	0.86%
41	UPL LTD.	0.85%
42	CONTAINER CORPORATION OF INDIA LTD.	0.84%
43	SONA BLW PRECISION FORGINGS LTD.	0.82%
44	PETRONET LNG LTD.	0.82%
45	NMDC LTD.	0.82%
46	MAX FINANCIAL SERVICES LTD.	0.80%
47	ASTRAL LTD.	0.80%
48	ALKEM LABORATORIES LTD.	0.79%
49	APL APOLLO TUBES LTD.	0.78%
50	SOLAR INDUSTRIES INDIA LTD.	0.78%
51	BALKRISHNA INDUSTRIES LTD.	0.78%
52	FORTIS HEALTHCARE LTD.	0.77%
53	PAGE INDUSTRIES LTD.	0.77%
54	FSN E-COMMERCE VENTURES LTD.	0.76%
55	ORACLE FINANCIAL SERVICES SOFTWARE LTD.	0.76%
56	UNION BANK OF INDIA	0.76%
57	PRESTIGE ESTATES PROJECTS LTD.	0.75%
58	TATA ELXSI LTD.	0.72%
59	KEI INDUSTRIES LTD.	0.72%

<b>Sr. No</b>	<b>SECURITY_NAME</b>	<b>WEIGHTAGE</b>
60	MPHASIS LTD.	0.71%
61	JINDAL STAINLESS LTD.	0.70%
62	TATA COMMUNICATIONS LTD.	0.69%
63	LIC HOUSING FINANCE LTD.	0.69%
64	JUBILANT FOODWORKS LTD.	0.68%
65	STEEL AUTHORITY OF INDIA LTD.	0.65%
66	OBEROI REALTY LTD.	0.64%
67	INDIAN BANK	0.63%
68	DEEPAK NITRITE LTD.	0.62%
69	MUTHOOT FINANCE LTD.	0.59%
70	COROMANDEL INTERNATIONAL LTD.	0.58%
71	THERMAX LTD.	0.57%
72	INDRAPRASTHA GAS LTD.	0.57%
73	CARBORUNDUM UNIVERSAL LTD.	0.56%
74	MANKIND PHARMA LTD.	0.55%
75	UNO MINDA LTD.	0.55%
76	J.K. CEMENT LTD.	0.54%
77	APOLLO TYRES LTD.	0.54%
78	AIA ENGINEERING LTD.	0.54%
79	LAURUS LABS LTD.	0.54%
80	MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.	0.53%
81	BANDHAN BANK LTD.	0.53%
82	KALYAN JEWELLERS INDIA LTD.	0.53%

<b>Sr. No</b>	<b>SECURITY_NAME</b>	<b>WEIGHTAGE</b>
83	IPCA LABORATORIES LTD.	0.52%
84	ACC LTD.	0.52%
85	LINDE INDIA LTD.	0.51%
86	TATA CHEMICALS LTD.	0.51%
87	SCHAEFFLER INDIA LTD.	0.51%
88	DELHIVERY LTD.	0.51%
89	HINDUSTAN ZINC LTD.	0.48%
90	PATANJALI FOODS LTD.	0.48%
91	BIOCON LTD.	0.48%
92	EMAMI LTD.	0.47%
93	ONE 97 COMMUNICATIONS LTD.	0.47%
94	ADITYA BIRLA CAPITAL LTD.	0.47%
95	PROCTER & GAMBLE HYGIENE & HEALTH CARE LTD.	0.47%
96	MAZAGOAN DOCK SHIPBUILDERS LTD.	0.47%
97	BANK OF INDIA	0.46%
98	ABBOTT INDIA LTD.	0.45%
99	SUNDRAM FASTENERS LTD.	0.44%
100	UNITED BREWERIES LTD.	0.44%
101	GLAND PHARMA LTD.	0.44%
102	SYNGENE INTERNATIONAL LTD.	0.43%
103	DALMIA BHARAT LTD.	0.43%
104	L&T TECHNOLOGY SERVICES LTD.	0.42%
105	L&T FINANCE LTD.	0.42%

<b>Sr. No</b>	<b>SECURITY_NAME</b>	<b>WEIGHTAGE</b>
106	ESCORTS KUBOTA LTD.	0.41%
107	ZEE ENTERTAINMENT ENTERPRISES LTD.	0.40%
108	GUJARAT FLUOROCHEMICALS LTD.	0.40%
109	BHARAT DYNAMICS LTD.	0.40%
110	TIMKEN INDIA LTD.	0.39%
111	SKF INDIA LTD.	0.38%
112	ATUL LTD.	0.37%
113	PIRAMAL ENTERPRISES LTD.	0.37%
114	MOTHERSON SUMI WIRING INDIA LTD.	0.37%
115	KAJARIA CERAMICS LTD.	0.36%
116	GRINDWELL NORTON LTD.	0.36%
117	HONEYWELL AUTOMATION INDIA LTD.	0.36%
118	AJANTA PHARMACEUTICALS LTD.	0.35%
119	GUJARAT GAS LTD.	0.34%
120	ADITYA BIRLA FASHION AND RETAIL LTD.	0.34%
121	DR. LAL PATH LABS LTD.	0.34%
122	GLAXOSMITHKLINE PHARMACEUTICALS LTD.	0.33%
123	3M INDIA LTD.	0.33%
124	CRISIL LTD.	0.31%
125	GENERAL INSURANCE CORPORATION OF INDIA	0.31%
126	THE RAMCO CEMENTS LTD.	0.31%
127	SJVN LTD.	0.31%
128	POONAWALLA FINCORP LTD.	0.30%

<b>Sr. No</b>	<b>SECURITY_NAME</b>	<b>WEIGHTAGE</b>
129	STAR HEALTH AND ALLIED INSURANCE COMPANY LTD.	0.30%
130	BATA INDIA LTD.	0.30%
131	ENDURANCE TECHNOLOGIES LTD.	0.27%
132	BAYER CROPSCIENCE LTD.	0.26%
133	JSW INFRASTRUCTURE LTD.	0.25%
134	LLOYDS METALS AND ENERGY LTD.	0.24%
135	K.P.R. MILL LTD.	0.23%
136	ZF COMMERCIAL VEHICLE CONTROL SYSTEMS INDIA LTD.	0.22%
137	SUN TV NETWORK LTD.	0.22%
138	TATA TECHNOLOGIES LTD.	0.22%
139	THE NEW INDIA ASSURANCE COMPANY LTD.	0.21%
140	DEVYANI INTERNATIONAL LTD.	0.21%
141	VEDANT FASHIONS LTD.	0.21%
142	FERTILISERS AND CHEMICALS TRAVANCORE LTD.	0.20%
143	BANK OF MAHARASHTRA	0.20%
144	SUMITOMO CHEMICAL INDIA LTD.	0.19%
145	ICICI SECURITIES LTD.	0.18%
146	KANSAI NEROLAC PAINTS LTD.	0.18%
147	GODREJ INDUSTRIES LTD.	0.17%
148	IDBI BANK LTD.	0.16%
149	ADANI WILMAR LTD.	0.16%
150	METRO BRANDS LTD.	0.12%

**Impact Cost of the Constituents as of June 30, 2024:**

Sr.No	ISIN	SECURITY_NAME	Impact Cost
1	INE040H01021	SUZLON ENERGY LTD.	0.54
2	INE027H01010	MAX HEALTHCARE INSTITUTE LTD.	0.05
3	INE053A01029	INDIAN HOTELS CO. LTD.	0.03
4	INE298A01020	CUMMINS INDIA LTD.	0.03
5	INE262H01021	PERSISTENT SYSTEMS LTD.	0.04
6	INE528G01035	YES BANK LTD.	0.11
7	INE171A01029	FEDERAL BANK LTD.	0.03
8	INE067A01029	CG POWER AND INDUSTRIAL SOLUTIONS LTD.	0.06
9	INE326A01037	LUPIN LTD.	0.03
10	INE935N01020	DIXON TECHNOLOGIES (INDIA) LTD.	0.04
11	INE465A01025	BHARAT FORGE LTD.	0.03
12	INE974X01010	TUBE INVESTMENTS OF INDIA LTD.	0.04
13	INE417T01026	PB FINTECH LTD.	0.04
14	INE591G01017	COFORGE LTD.	0.03
15	INE127D01025	HDFC ASSET MANAGEMENT COMPANY LTD.	0.03
16	INE257A01026	BHARAT HEAVY ELECTRICALS LTD.	0.03
17	INE406A01037	AUROBINDO PHARMA LTD.	0.03
18	INE121E01018	JSW ENERGY LTD.	0.05
19	INE094A01015	HINDUSTAN PETROLEUM CORPORATION LTD.	0.03
20	INE208A01029	ASHOK LEYLAND LTD.	0.03
21	INE484J01027	GODREJ PROPERTIES LTD.	0.04
22	INE670K01029	MACROTECH DEVELOPERS LTD.	0.04



Sr.No	ISIN	SECURITY_NAME	Impact Cost
23	INE776C01039	GMR AIRPORTS INFRASTRUCTURE LTD.	0.06
24	INE121J01017	INDUS TOWERS LTD.	0.05
25	INE949L01017	AU SMALL FINANCE BANK LTD.	0.04
26	INE603J01030	PI INDUSTRIES LTD.	0.04
27	INE226A01021	VOLTAS LTD.	0.03
28	INE195A01028	SUPREME INDUSTRIES LTD.	0.04
29	INE118H01025	BSE LTD.	0.04
30	INE669E01016	VODAFONE IDEA LTD.	0.67
31	INE092T01019	IDFC FIRST BANK LTD.	0.05
32	INE415G01027	RAIL VIKAS NIGAM LTD.	0.08
33	INE211B01039	PHOENIX MILLS LTD.	0.05
34	INE848E01016	NHPC LTD.	0.05
35	INE455K01017	POLYCAB INDIA LTD.	0.03
36	INE813H01021	TORRENT POWER LTD.	0.05
37	INE274J01014	OIL INDIA LTD.	0.05
38	INE04I401011	KPIT TECHNOLOGIES LTD.	0.03
39	INE660A01013	SUNDARAM FINANCE LTD.	0.05
40	INE883A01011	MRF LTD.	0.03
41	INE628A01036	UPL LTD.	0.03
42	INE111A01025	CONTAINER CORPORATION OF INDIA LTD.	0.04
43	INE073K01018	SONA BLW PRECISION FORGINGS LTD.	0.04
44	INE347G01014	PETRONET LNG LTD.	0.04
45	INE584A01023	NMDC LTD.	0.04

Sr.No	ISIN	SECURITY_NAME	Impact Cost
46	INE180A01020	MAX FINANCIAL SERVICES LTD.	0.03
47	INE006I01046	ASTRAL LTD.	0.04
48	INE540L01014	ALKEM LABORATORIES LTD.	0.04
49	INE702C01027	APL APOLLO TUBES LTD.	0.05
50	INE343H01029	SOLAR INDUSTRIES INDIA LTD.	0.05
51	INE787D01026	BALKRISHNA INDUSTRIES LTD.	0.03
52	INE061F01013	FORTIS HEALTHCARE LTD.	0.05
53	INE761H01022	PAGE INDUSTRIES LTD.	0.04
54	INE388Y01029	FSN E-COMMERCE VENTURES LTD.	0.04
55	INE881D01027	ORACLE FINANCIAL SERVICES SOFTWARE LTD.	0.04
56	INE692A01016	UNION BANK OF INDIA	0.04
57	INE811K01011	PRESTIGE ESTATES PROJECTS LTD.	0.06
58	INE670A01012	TATA ELXSI LTD.	0.03
59	INE878B01027	KEI INDUSTRIES LTD.	0.05
60	INE356A01018	MPHASIS LTD.	0.03
61	INE220G01021	JINDAL STAINLESS LTD.	0.04
62	INE151A01013	TATA COMMUNICATIONS LTD.	0.03
63	INE115A01026	LIC HOUSING FINANCE LTD.	0.03
64	INE797F01020	JUBILANT FOODWORKS LTD.	0.04
65	INE114A01011	STEEL AUTHORITY OF INDIA LTD.	0.04
66	INE093I01010	OBEROI REALTY LTD.	0.05
67	INE562A01011	INDIAN BANK	0.05
68	INE288B01029	DEEPAK NITRITE LTD.	0.05

Sr.No	ISIN	SECURITY_NAME	Impact Cost
69	INE414G01012	MUTHOOT FINANCE LTD.	0.04
70	INE169A01031	COROMANDEL INTERNATIONAL LTD.	0.04
71	INE152A01029	THERMAX LTD.	0.05
72	INE203G01027	INDRAPRASTHA GAS LTD.	0.04
73	INE120A01034	CARBORUNDUM UNIVERSAL LTD.	0.06
74	INE634S01028	MANKIND PHARMA LTD.	0.05
75	INE405E01023	UNO MINDA LTD.	0.06
76	INE823G01014	J.K. CEMENT LTD.	0.04
77	INE438A01022	APOLLO TYRES LTD.	0.03
78	INE212H01026	AIA ENGINEERING LTD.	0.06
79	INE947Q01028	LAURUS LABS LTD.	0.05
80	INE774D01024	MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.	0.04
81	INE545U01014	BANDHAN BANK LTD.	0.03
82	INE303R01014	KALYAN JEWELLERS INDIA LTD.	0.04
83	INE571A01038	IPCA LABORATORIES LTD.	0.05
84	INE012A01025	ACC LTD.	0.02
85	INE473A01011	LINDE INDIA LTD.	0.05
86	INE092A01019	TATA CHEMICALS LTD.	0.04
87	INE513A01022	SCHAEFFLER INDIA LTD.	0.05
88	INE148O01028	DELHIVERY LTD.	0.05
89	INE267A01025	HINDUSTAN ZINC LTD.	0.04
90	INE619A01035	PATANJALI FOODS LTD.	0.08
91	INE376G01013	BIOCON LTD.	0.04

Sr.No	ISIN	SECURITY_NAME	Impact Cost
92	INE548C01032	EMAMI LTD.	0.06
93	INE982J01020	ONE 97 COMMUNICATIONS LTD.	0.73
94	INE674K01013	ADITYA BIRLA CAPITAL LTD.	0.05
95	INE179A01014	PROCTER & GAMBLE HYGIENE & HEALTH CARE LTD.	0.07
96	INE249Z01012	MAZAGOAN DOCK SHIPBUILDERS LTD.	0.03
97	INE084A01016	BANK OF INDIA	0.04
98	INE358A01014	ABBOTT INDIA LTD.	0.05
99	INE387A01021	SUNDRAM FASTENERS LTD.	0.08
100	INE686F01025	UNITED BREWERIES LTD.	0.05
101	INE068V01023	GLAND PHARMA LTD.	0.05
102	INE398R01022	SYNGENE INTERNATIONAL LTD.	0.04
103	INE00R701025	DALMIA BHARAT LTD.	0.04
104	INE010V01017	L&T TECHNOLOGY SERVICES LTD.	0.04
105	INE498L01015	L&T FINANCE LTD.	0.05
106	INE042A01014	ESCORTS KUBOTA LTD.	0.03
107	INE256A01028	ZEE ENTERTAINMENT ENTERPRISES LTD.	0.06
108	INE09N301011	GUJARAT FLUOROCHEMICALS LTD.	0.07
109	INE171Z01026	BHARAT DYNAMICS LTD.	0.04
110	INE325A01013	TIMKEN INDIA LTD.	0.07
111	INE640A01023	SKF INDIA LTD.	0.07
112	INE100A01010	ATUL LTD.	0.04
113	INE140A01024	PIRAMAL ENTERPRISES LTD.	0.03
114	INE0FS801015	MOTHERSON SUMI WIRING INDIA LTD.	0.06

Sr.No	ISIN	SECURITY_NAME	Impact Cost
115	INE217B01036	KAJARIA CERAMICS LTD.	0.05
116	INE536A01023	GRINDWELL NORTON LTD.	0.09
117	INE671A01010	HONEYWELL AUTOMATION INDIA LTD.	0.06
118	INE031B01049	AJANTA PHARMACEUTICALS LTD.	0.07
119	INE844O01030	GUJARAT GAS LTD.	0.04
120	INE647O01011	ADITYA BIRLA FASHION AND RETAIL LTD.	0.05
121	INE600L01024	DR. LAL PATH LABS LTD.	0.04
122	INE159A01016	GLAXOSMITHKLINE PHARMACEUTICALS LTD.	0.05
123	INE470A01017	3M INDIA LTD.	0.07
124	INE007A01025	CRISIL LTD.	0.06
125	INE481Y01014	GENERAL INSURANCE CORPORATION OF INDIA	0.05
126	INE331A01037	THE RAMCO CEMENTS LTD.	0.04
127	INE002L01015	SJVN LTD.	0.09
128	INE511C01022	POONAWALLA FINCORP LTD.	0.05
129	INE575P01011	STAR HEALTH AND ALLIED INSURANCE COMPANY LTD.	0.05
130	INE176A01028	BATA INDIA LTD.	0.03
131	INE913H01037	ENDURANCE TECHNOLOGIES LTD.	0.08
132	INE462A01022	BAYER CROPSCIENCE LTD.	0.09
133	INE880J01026	JSW INFRASTRUCTURE LTD.	0.07
134	INE281B01032	LLOYDS METALS AND ENERGY LTD.	0.09
135	INE930H01031	K.P.R. MILL LTD.	0.07
136	INE342J01019	ZF COMMERCIAL VEHICLE CONTROL SYSTEMS INDIA LTD.	0.1

Sr.No	ISIN	SECURITY_NAME	Impact Cost
137	INE424H01027	SUN TV NETWORK LTD.	0.05
138	INE142M01025	TATA TECHNOLOGIES LTD.	0.09
139	INE470Y01017	THE NEW INDIA ASSURANCE COMPANY LTD.	0.1
140	INE872J01023	DEVYANI INTERNATIONAL LTD.	0.05
141	INE825V01034	VEDANT FASHIONS LTD.	0.06
142	INE188A01015	FERTILISERS AND CHEMICALS TRAVANCORE LTD.	0.08
143	INE457A01014	BANK OF MAHARASHTRA	0.06
144	INE258G01013	SUMITOMO CHEMICAL INDIA LTD.	0.08
145	INE763G01038	ICICI SECURITIES LTD.	0.06
146	INE531A01024	KANSAI NEROLAC PAINTS LTD.	0.07
147	INE233A01035	GODREJ INDUSTRIES LTD.	0.07
148	INE008A01015	IDBI BANK LTD.	0.05
149	INE699H01024	ADANI WILMAR LTD.	0.08
150	INE317I01021	METRO BRANDS LTD.	0.08

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**E. Principles of incentive structure for market makers (for ETFs) - Not Applicable**

**F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds (only for close ended debt schemes) - Not Applicable**

**G. Other Scheme Specific Disclosures:**

<p><b>Listing and transfer of units</b></p>	<p>The Scheme is an open ended scheme, sale and repurchase is available on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange.</p> <p>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, subject to applicable SEBI Regulations and circulars.</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, 1996 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 (Detailed procedure)</b></p>	<p><b>For NFO allotment and fresh purchase during ongoing sales with creation of a new Folio:</b></p> <ul style="list-style-type: none"> <li>• The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of closure of the NFO / transaction.</li> <li>• 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.</li> <li>• 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.</li> <li>• For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.</li> <li>• The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</li> </ul> <p>Pursuant to clause 14.4 of SEBI Master Circular, investors are requested to note the following regarding dispatch of account statements:</p> <p><b>A) Consolidated Account Statement (CAS) - for Unitholders who have registered their PAN / PEKRN with the Mutual Fund:</b></p>



**Investors who hold demat account and have registered their PAN with the mutual fund:**

For transactions in the schemes of Bandhan Mutual Fund, a Consolidated Account Statement, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month on or before fifteenth day of the succeeding month to the investors in whose folios transactions have taken place during that month.

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

The CAS shall be generated on a monthly basis. AMCs/ RTAs shall share the requisite information with the Depositories on monthly basis to enable generation of CAS. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be the PAN of the first holder and pattern of holding. Based on the PANs provided by the AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS.

In case investors have multiple accounts across the two depositories, the depository having the demat account which has been opened earlier shall be the default depository which will consolidate details across depositories and MF investments and dispatch the CAS to the investor. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS.

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

Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of IDCW option, Reinvestment of IDCW option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.

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

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

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

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

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

**Other investors:**

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

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

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

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

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

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

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

	<p>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).</p> <ul style="list-style-type: none"> <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 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.</li> </ol>

	<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>
<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>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> <p>1. The Cheque/DD/Payorder should be drawn in favour of “Bandhan Nifty Midcap 150 Index Fund” as mentioned in the application form/addendum at the time of the launch.</p> <p>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</p>

favouring as under):

- “Bandhan Nifty Midcap 150 Index Fund A/c Permanent Account Number”
- “Bandhan Nifty Midcap 150 Index Fund A/c First Investor Name” or
- “Bandhan Nifty Midcap 150 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](http://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.

The Unitholder may either request for mailing of the redemption proceeds to his/her address or the collection of the same from the Official point of acceptance of transactions.

**MANDATORY QUOTING OF BANK MANDATE BY INVESTORS**

As per the directives issued by SEBI, it is mandatory for applicants to

	<p>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 received upto 3.00 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 the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> <li>4. In case of switch transactions from one scheme to another scheme,</li> </ol>

	<p>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>	
<b>Minimum amount for purchase/redemption/swiches (mention the provisions for ETFs, as may be applicable, for direct subscription/ redemption with AMC.</b>	<b>Particulars</b>	<b>Details</b>
	Initial Investment (including swiches)	Rs. 1000/- and in multiples of Re. 1/- thereafter
	Additional Purchases (including swiches)	Rs. 1000/- and in multiples of Re. 1/- thereafter
	Repurchase	Rs. 500/- or the account balance of the investor, whichever is less
	SIP	Rs 100/- and in multiples of Rs.1 thereafter [minimum 6 installments]
	SWP	Rs. 200/- and any amount thereafter
	STP (in)	Rs. 500/- and any amount thereafter
<b>Accounts Statements</b>	<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.</p> <p>For further details, refer SAI.</p>	
<b>Dividend/ IDCW</b>	Not Applicable as the scheme offers only Growth Option	



<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.</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), 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 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.</p> <p>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 year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The investors can visit the website of the AMC to check the unclaimed amount in their folios.</p>
<p><b>Disclosure w.r.t investment by minors</b></p>	<p>As per clause of 17.6 of SEBI Master Circular, 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>
<p><b>Any other disclosure in terms of Consolidated Checklist on Standard Observations</b></p>	<p>NIL</p>

### **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, 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:**

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

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

D. 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).

Refer SAI for further details.

### **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)).

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. The NAV shall also be available on the call free number 1800 26666 88 and on the website of the Registrar 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 installments.

**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 2024	Effective for financial year starting 1 April 2024
Tax on Dividend	As per applicable slab/tax rates: For Foreign Portfolio investor ('FPI') - 20% (under section 115AD of the Income-tax Act, 1961 ('the Act'))	NIL
Long Term Capital Gains	10% for transfer before 23 July, 2024. 12.5% for transfer on or after 23 July, 2024.	
Short Term Capital Gains	15% for transfer before 23 July, 2024. 20% for transfer on or after 23 July, 2024.	
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/investor-service/contact-us>

**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>

**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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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 mangeskar 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, Andhra Pradesh, 533101 • Rajapalayam: No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam Tamilnadu 626117 • Rajkot: CAMS SERVICE CENTER, Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat, 360001 • Ranchi: CAMS SERVICE CENTER, No.4, HB Road No: 206, 2nd Floor Shri Lok Complex H B Road Near Firayalal, Ranchi, Jharkhand, 834001 • Ratlam: Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh 457001 • Ratnagiri: Orchid Tower, Ground Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, 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 Automobiles Bhagwanganj Sagar, Madhya Pradesh 470002 • Saharanpur: I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur, Uttar Pradesh, 247001 • Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamilnadu, 636016 • Sambalpur: C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur, Orissa, 768001 • Sangli: Jiveshwar Krupa Bldg Shop. NO.2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra-416416 • Satara: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra, 415002 • Serampore: 47/S/1, Raja Rammohan Roy Sarani, PO. Mallickpara, District Hoogly, Serampore – 712203 • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur Uttar Pradesh-242001 • Shillong: 3rd Floor RPG Complex, Keating Road, Shillong, Meghalaya, 793001 • Shimla: I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla, Himachal Pradesh, 171001 • Shimoga: No.65 1st Floor Kishnappa Compound 1st 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 Uttar Pradesh-261001 • Solan: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh 173212 • Solapur: Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth, Near Pangal High School Solapur, Maharashtra, 413001 • Sri Ganganagar: 18 L Block Sri 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 Uttar Pradesh-228001 • Surat: CAMS SERVICE CENTRE, Shop No.G-5, International Commerce Center, Nr.Kadiwala School, Majura Gate, Ring Road, Surat-395002 • Surendranagar: Shop No. 12, M.D.Residency, Swastik Cross Road, Surendranagar Gujarat 363001 • Tambaram: CAMS SERVICE CENTER, 3rd Floor, B R Complex, No.66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West Tambaram, Chennai-600045 • Thane: Computer Age Management Services Ltd. Dev Corpora, A Wing, 3rd Floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 • Tirunelveli: CAMS SERVICE CENTRE, No.F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli-627002 • Tirupati: Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati-517501, Andhra Pradesh • Tirupur: 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamilnadu, 641601 • Tiruvalla: 1st Floor, Room No - 61(63), International Shopping Mall, Opp St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Tiruvalla, Kerala – 689105 • Trichur: Room No. 26 & 27 Dee Pee Plaza, Kokkalai, Trichur, Kerala, 680001 • Trichy: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu, 620018 • Trivandrum: R S Complex, Opp of LIC

Building, Pattom PO, Trivandrum, Kerala, 695004 • Tuticorin: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin Tamilnadu 628003 • Udaipur: CAMS SERVICE CENTRE, No. 32, Ahinsapuri, Fatehpura Circle, Udaipur-313001 • Ujjain: 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain, Madhya Pradesh - 456 010. • Vadodara: CAMS SERVICE CENTER, No. 103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat, 390007 • Valsad: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane Valsad, Gujarat, 396001 • Vapi: 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat, 396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 • Vasco (Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa, 403802 • Vashi: CAMS SERVICE CENTER, BSEL Tech Park, B-505, Plot No. 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station Vashi, Navi Mumbai-400705 • Vellore: CAMS SERVICE CENTRE, DOOR NO 86, BA Complex 1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001 Phone: - 0416-2900062 Email: - [camsvel@camsonline.com](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, 5<sup>th</sup> 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 • Amreli - B 1 1st Floor, Mira Arcade, Library Road., Opp SBS Bank, Amreli - 365601, Ph. No. 02792-220792 Email: - [camsamre@camsonline.com](mailto:camsamre@camsonline.com) • Mukherjee Building First Floor, Beside MP Jewellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh Hooghly, West Bengal 712601, Phone: -07548048948, Email: - [camsabh@camsonline.com](mailto:camsabh@camsonline.com) • Silchar CAMS Branch, House No. 18 B, First Floor, C/O LT, Satyabrata Purkayastha, Opp To Shiv Mandir, Landmark - Sanjay Karate Building, Near Iskon Mandir, Ambicabathy, Silchar – 788004 • Suri CAMS Branch, Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal 731101 • 3rd Floor, DD-30, Andromeda Building, Salt Lake, Sector-1, Kolkata- 700064

**Bandhan AMC OFFICES:**

- Agra: Bandhan AMC Limited (Formerly IDFC Asset Management Company Limited), Office No – 4, Second Floor, Block No-E-13/6, Raman Tower, Sanjay Place, Agra 282002. U.P.
- 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, Sigra Varanasi - 221010 (U.P) Phone No. 05422226527.
- Vizag: Business Bay, D. No. 10-28-2/2/1, First Floor, Cabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatnam, Andhra Pradesh - 530 002.
- 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 • 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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