



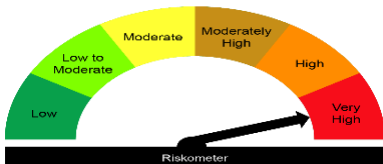
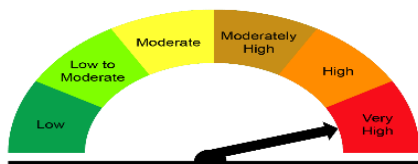
## KEY INFORMATION MEMORANDUM

### BANDHAN NIFTY 50 ETF

(An open ended scheme tracking NIFTY 50 index)

(Continuous offer for units at NAV based prices)

Face value of units of the Scheme is Rs. 10/- per unit.

Riskometer		
This product is suitable for investors who are seeking*:	Scheme	Benchmark
<ul style="list-style-type: none"> <li>To create wealth over a long term</li> <li>Investing in equity and equity related instruments forming part of Nifty 50 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>The risk of the scheme is very high.</p>	 <p>The risk of the benchmark is very high.</p> <p>As per AMFI Tier I Benchmark i.e.: Nifty 50 TRI</p>

### Scheme Code - BNDN/O/O/EET/16/03/0028

Name of the Mutual Fund	Bandhan Mutual Fund
Name of the Asset Management Company	Bandhan AMC Limited
Name of the Trustee Company	Bandhan Mutual Fund Trustee Limited
Address of the Entities	6 <sup>th</sup> Floor, One World Centre, 841, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013.
Website	<a href="http://www.bandhanmutual.com">www.bandhanmutual.com</a>

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

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

This Key Information Memorandum is dated November 28, 2025.

<b>Investment Objective</b>	The fund seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index, subject to tracking errors.  <u>Disclaimer:</u> There can be no assurance or guarantee that the investment objective of the Scheme would be achieved													
<b>Asset Allocation Pattern of the scheme</b>	The asset allocation under the scheme will be as follows: <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Securities of companies constituting Nifty 50, the Underlying Index</td><td>95%</td><td>100%</td></tr><tr><td>Cash and Cash Equivalents, Money Market Instruments with residual maturity not exceeding 91 days, liquid and money market mutual fund schemes</td><td>0%</td><td>5%</td></tr></table> <p>Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, TREPSs and any other like instruments as specified by SEBI / RBI from time to time.</p> <p>The Scheme does not intend to invest in derivatives, foreign securities and will not engage in securities lending and short selling.</p> <p>As per clause 12.24 of SEBI Master Circular the cumulative gross exposure through equity, debt, Money market instruments and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.</p> <p>In line with SEBI Circular dated December 31, 2024, the scheme will ensure the following –</p> <ul style="list-style-type: none"><li>(i) Investment in equity derivatives of underlying securities forming part of the index shall also be available as an investment option in case the underlying security is not available for purchase. However, investments in bespoke debt securities and debt derivatives shall not be allowed.</li><li>(ii) The scheme will not invest in the following:<ul style="list-style-type: none"><li>➤ Unlisted debt instrument</li><li>➤ Bespoke or complex debt products</li><li>➤ Securities with special features</li><li>➤ Inter scheme transactions</li><li>➤ Short selling</li><li>➤ Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments)</li></ul></li><li>(iii) Investment in equity derivatives of underlying securities shall be allowed in instances of portfolio rebalancing or unavailability of the securities.</li></ul>			Instruments	Indicative Allocation (% of total assets)		Minimum	Maximum	Securities of companies constituting Nifty 50, the Underlying Index	95%	100%	Cash and Cash Equivalents, Money Market Instruments with residual maturity not exceeding 91 days, liquid and money market mutual fund schemes	0%	5%
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**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, the Fund shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of 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 years, 5 years, 10 year and since the date of allotment of units.

**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>	The Scheme will not engage in securities lending and short selling.	Para 12.11 of SEBI Master Circular dated June 27, 2024
2.	<b>Equity Derivatives for non-hedging purposes</b>	The Scheme does not intend to invest in derivatives, foreign securities and will not engage in securities lending and short selling.	-
3.	<b>Securitized Debt</b>	-	-
4.	<b>Overseas Securities</b>	The Scheme does not intend to invest in derivatives, foreign securities and will not engage in securities lending and short selling.	Para 12.19 of SEBI Master Circular dated June 27, 2024
5.	<b>ReITS and InVITS</b>	-	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>	-		
<p>The scheme will follow the applicable provisions as specified in SEBI Circular and SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.</p> <p><b>Change in Investment Pattern</b></p> <p>The Scheme, in general, will hold all the securities that comprise the underlying Index in the same proportion as the index.</p> <p>Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error is not expected to exceed by 2% p.a. However, in case of events like, Income Distribution cum capital withdrawal issuance by constituent members, rights issuance by constituent members, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Basket, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. Since the scheme is an exchange traded fund, it will endeavor that at no point of time the scheme will deviate from the index. In the event of the asset allocation falling outside the limits specified in the asset allocation table, the Fund Manager will rebalance the same within 7 days.</p> <p>In the interest of investors, the AMC reserves the right to change the above asset allocation pattern due to corporate action activity undertaken in the underlying securities. In the event of involuntary corporate action, the fund shall dispose the security not forming part of the Underlying index within 30 days from the date of allotment/ listing.</p> <p>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.</p> <p>Any transactions undertaken in the scheme portfolio of the Fund 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.</p>				
<b>Investment Strategy</b>	<p>The Scheme will track its Underlying Index and will use a “passive” or indexing approach to endeavor to achieve scheme’s investment objective. The scheme will neither try to beat the index it tracks nor take active approach in times when markets seem to be over/under valued. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment nor will it attempt to apply any economic, financial or market analysis. Since the scheme is an exchange traded fund, the scheme will only invest in the security constituting the underlying index.</p>			

	<p>Since the scheme is an exchange traded fund, it will endeavor that at no point of time the scheme will deviate from the index.</p>
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p><b>1)</b> The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.</p> <p><b>2)</b> The Scheme proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities' purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities.</p> <p><b>3)</b> While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.</p> <p><b>4)</b> Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Scheme(s) can go up and down because of various factors that affect the capital markets in general.</p> <p><u>For details on risk factors and risk mitigation measures, please refer SID.</u></p>
<b>Plans/Options</b>	<p>Presently the Scheme does not offer any Plans/Options for investment.</p> <p>The AMC/Trustee reserve the right to introduce Plan(s)/Option(s) as may be deemed appropriate at a later date.</p> <p>However, Unit holders are requested to note that the Trustees may at their absolute discretion reserve the right to declare Income Distribution cum capital withdrawal from time to time (which will be paid out to the Unit holders) in accordance with the Income Distribution cum capital withdrawal Policy. The AMC and the Trustees reserve the right to introduce such other plans/options as they deem necessary or desirable from time to time, in accordance with the SEBI Regulations.</p> <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</p>

	<p>and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>Further in case of transactions received from Invalid ARN, the AMC shall follow the guidelines provided in AMFI Best Practise circular dated February 2, 2024.</p>							
<b>Applicable NAV (after the scheme opens for subscriptions and redemptions )</b>	<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 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, units allotment in switch-in scheme shall be in line with the redemption payouts.</li></ol> <p>The aforesaid provisions shall also apply to systematic transactions i.e Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal record date.</p> <p><b>B. For Repurchase/Redemption/Switch-outs:</b></p> <p>In respect of valid applications received upto 3.00 pm by the Mutual Fund, same day’s closing NAV shall be applicable. In respect of valid applications received after 3.00 pm by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>							
<b>Minimum Application Amount/ Number of Units</b>	<table><tr><th>Particulars</th><th>Details</th></tr><tr><td><b>Directly with Fund</b></td><td>Authorised Participants and Large Investors can directly purchase / redeem in blocks from the fund in “Creation unit size” on any business day.</td></tr><tr><td><b>On the Exchange</b></td><td>The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof.</td></tr></table> <p><b>Minimum Additional Purchase Amount</b></p> <p><b><u>On The Exchange:</u></b></p> <p>Investors can buy and sell Units on a continuous basis on the stock exchange on which the Units are listed. Purchase made through Stock Exchanges will be made by</p>		Particulars	Details	<b>Directly with Fund</b>	Authorised Participants and Large Investors can directly purchase / redeem in blocks from the fund in “Creation unit size” on any business day.	<b>On the Exchange</b>	The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof.
Particulars	Details							
<b>Directly with Fund</b>	Authorised Participants and Large Investors can directly purchase / redeem in blocks from the fund in “Creation unit size” on any business day.							
<b>On the Exchange</b>	The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof.							



specifying the number of Units to be bought and not the amount to be invested. On the Stock Exchange(s), the Units of the Bandhan Nifty 50 ETF can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof.

**Directly From The Fund:**

Ongoing purchases directly from the Mutual Fund would be restricted to Authorized Participants & large Investors provided the value of units to be purchased is in creation unit size. Authorised Participants/Large Investors may buy the units on any Business day of the scheme directly from the Mutual Fund by paying applicable transaction handling charges and cash component in cash and by depositing basket of securities comprising Nifty 50. Units may be allotted only after realization of funds into the bank account of the Mutual Fund where the full consideration for creation unit is paid by fund transfer and at the value at which the underlying stocks for the creation unit is purchased against that purchase request. The number of Units of the Scheme that Investors can create in exchange of the Portfolio Deposit and Cash Component is on the basis of creation unit size of the Scheme. Units of the Scheme in less than Creation

Unit size cannot be purchased directly with the Fund. The Fund may allow cash Purchases of Units of the Scheme in Creation Unit size by Large Investors/Authorised Participants. Purchase request for Creation Unit shall be made by such Investors to the Fund/AMC where upon the Fund/ AMC will arrange to buy the underlying portfolio Securities on behalf of the Investor. The Portfolio Deposit and Cash Component will be exchanged for the Units of the Scheme in Creation Unit size.

Creation unit size fixed for Bandhan Nifty 50 ETF is 50,000 units and in multiples thereof. AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.

**Note :**

- a) In addition to the NAV, any person transacting with the fund will have to reimburse charges pertaining to transaction - brokerage, STT, Depository charges etc.
- b) Charges related to transactions as stated in point (a) payable by the investor is per creation request and will be as determined by the AMC at the time of transaction.

Switches – out are not allowed from the scheme

**Minimum Redemption/ switch out amount**

**On the Exchange :**

The units of the Schemes are listed on the Capital Market Segment of National Stock Exchange (NSE). The trading will be as per the normal settlement cycle. The minimum number of Units that can be bought or sold on the exchange is 1 (one) unit and in multiples of 1 unit.

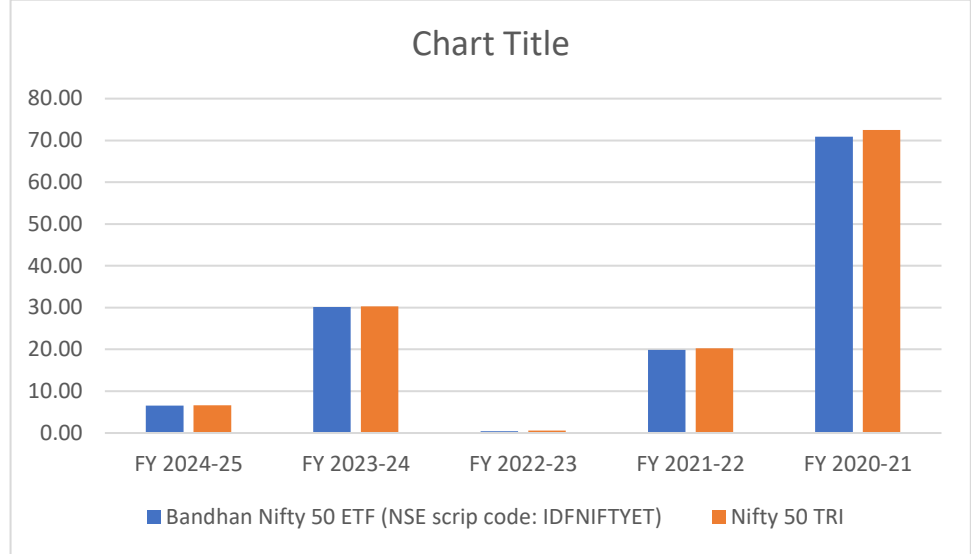
**Directly with the Mutual Fund :**

The Authorized Participant/large investor can redeem the units of the Scheme directly with the Mutual Fund only in creation unit size in exchange of the Portfolio Deposit and Cash Component. The number of units of the Scheme that Authorized Participant/large investor can redeem is 50,000 units and in multiples thereafter. The Fund may allow cash redemption of the Units of the Schemes in Creation Unit size by Large Investors/Authorized Participants. Such Investors shall make redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of

	portfolio Securities, after adjusting necessary charges/costs, will be remitted to the Investor. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.																																
<b>Despatch of Redemption Request</b>	Redemption: Within 3 (three) working days of the receipt of the redemption request at the authorised centre of Bandhan Mutual Fund.																																
<b>Benchmark Index</b>	Nifty 50 TRI																																
<b>Dividend Policy</b>	<p>The Scheme will endeavor to declare Income Distribution cum Capital Withdrawal (“IDCW”) from time to time. The IDCW shall be dependent on the availability of distributable surplus as on the Record Date. The Mutual Fund is not assuring any declaration of dividend under IDCW option nor is it assuring that it will make any IDCW distributions. All IDCW distributions would depend on the performance of the scheme. Under this Option, IDCW amount payable of upto Rs. 100/- under a folio shall compulsorily be reinvested in the same option of the Scheme. Such IDCW shall be re-invested at the prevailing ex- IDCW Net Asset Value per Unit on the Record Date.</p> <p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.</p>																																
<b>Name of the Fund Manager</b>	The Fund Managers of the Scheme is Mr. Abhishek Jain.																																
<b>Name of the Trustee Company</b>	Bandhan Mutual Fund Trustee Limited																																
<b>Performance of the scheme :</b>  [In case of a new scheme, the statement should be given “ <i>This scheme does not have any performance track record</i> ”]  Or  [In case of a scheme in existence, the return figures shall be given for that scheme only, as per the scheme which is in existence for more than 1 year, the returns given will be Compounded Annualised Returns and for scheme which is in existence for less than 1 year, the returns would be absolute returns since inception.] Absolute returns for each financial year for the last 5 years shall be	Returns (%) as on September 30, 2025: <table border="1"> <thead> <tr> <th rowspan="2">Compounded Annualised Returns</th><th colspan="2">Scheme Returns %</th><th colspan="2">Benchmark Returns %</th></tr> <tr> <th>Direct</th><th>Regular</th><th>Direct</th><th>Regular</th></tr> </thead> <tbody> <tr> <td>Returns for the last 1 years</td><td>NA</td><td>-3.52%</td><td>NA</td><td>-3.45%</td></tr> <tr> <td>Returns for the last 3 years</td><td>NA</td><td>14.11%</td><td>NA</td><td>14.21%</td></tr> <tr> <td>Returns for the last 5 years</td><td>NA</td><td>18.09%</td><td>NA</td><td>18.36%</td></tr> <tr> <td>Returns since inception</td><td>NA</td><td>13.41%</td><td>NA</td><td>13.65%</td></tr> </tbody> </table> <p>Benchmark –Nifty 50 TRI Date of Inception: 7th Oct 2016</p> <p>Absolute Returns for each financial year for the last 5 years</p>				Compounded Annualised Returns	Scheme Returns %		Benchmark Returns %		Direct	Regular	Direct	Regular	Returns for the last 1 years	NA	-3.52%	NA	-3.45%	Returns for the last 3 years	NA	14.11%	NA	14.21%	Returns for the last 5 years	NA	18.09%	NA	18.36%	Returns since inception	NA	13.41%	NA	13.65%
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represented by means of a bar diagram as per the adjacent format.]



**Additional Scheme Related Disclosures**

1. Scheme's portfolio holdings  
Refer <https://bandhanmutual.com/downloads/sid> for top 10 holdings by issuer and fund allocation towards various sectors
2. Refer link <https://bandhanmutual.com/statutory-disclosures/schemesdisclosures/schemes> for disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme
3. Functional website link for Portfolio Disclosure - Refer <https://www.bandhanmutual.com/download-centre/disclosures> for Monthly/ Half Yearly portfolio disclosure.
4. Portfolio Turnover ratio of the scheme for the period October 01, 2024 to September 30, 2025 is **0.11\***

\*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)

**Expenses of the Scheme Load Structure**

Exit load :  
For Creation Unit Size: No Exit load will be levied on redemptions made by Authorised Participants / Large Investors directly with the Fund in Creation Unit Size.  
For other than Creation Unit Size: Not Applicable.

**Recurring expenses**

As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the regulatory limit of 1.00% of the Scheme's daily net assets.

The total fees and expenses for operating the scheme as listed hereunder would be 1.00% of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 1.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Listing and depository fees	
Marketing & Selling expense incl. Cost of statutory advertisement	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (5% of total TER charged to direct plans, subject to maximum of 0.5 bps of AUM.)	
Brokerage & transaction cost over and above 12 bps for cash market trades	
Goods and Services Tax on expenses other than investment and advisory fees	
Goods and Services Tax on brokerage and transaction cost	
Other Expenses	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Upto 1.00%</b>
<p>^ In line with SEBI Circular dated December 31, 2024, the AMC / Mutual Fund shall set apart 5% of total TER charged to direct plans, subject to maximum of 0.5 bps of AUM for investor education and awareness initiatives.</p> <p>The scheme can charge upto 1.00% of the daily net assets as management fees.</p> <p>In line with clause 10.1.16.a of SEBI Master Circular, the AMC / Mutual Fund shall annually set apart at least 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</p> <p>No commission / brokerage shall be paid by this scheme to the distributors.</p> <p>The AMC shall adhere provisions of Chapter 10 of SEBI Master Circular dated June 27, 2024 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:</p> <ol style="list-style-type: none"> <li>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.</li> <li>No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.</li> </ol>	

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

Particulars	Regular Plan	Direct Plan
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	-
Returns after Expenses at the end of the year (Rs.)	1,300	1,350
Returns	13.00%	13.50%

**Disclosure on Goods and Services Tax:**

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

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

Goods and 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 and 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.

Actual expenses for the previous financial years: 31<sup>st</sup> March 2025:

Name of Scheme	Regular Plan	Direct Plan
<b>Bandhan Nifty 50 ETF</b>	0.09%	NA

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

**Tax treatment for the Investors (Unitholders)**

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

**Daily Net Asset Value (NAV) Publication**

NAV will be determined for every Business Day except in special circumstances. NAV will be 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.

<b>For Grievances contact</b>	<b>Investor please</b> Name and Address of Registrar	<b>Name and Address of Registrar</b> 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: <a href="mailto:enq_g@camsonline.com">enq_g@camsonline.com</a> Website: <a href="http://www.camsonline.com">www.camsonline.com</a>  <b>INVESTOR RELATIONS OFFICER</b> <table border="1"> <thead> <tr> <th>Name</th><th>Address and Contact Number</th><th>E-Mail</th></tr> </thead> <tbody> <tr> <td>Ms. Neeta Singh</td><td>Bandhan AMC Limited, 6th Floor, One World Centre, 841 Senapati Bapat Marg, Prabhadevi, Mumbai 400013. Contact number #022 66289999</td><td><a href="mailto:neeta.singh@bandhanamc.com">neeta.singh@bandhanamc.com</a></td></tr> </tbody> </table>	Name	Address and Contact Number	E-Mail	Ms. Neeta Singh	Bandhan AMC Limited, 6th Floor, One World Centre, 841 Senapati Bapat Marg, Prabhadevi, Mumbai 400013. Contact number #022 66289999	<a href="mailto:neeta.singh@bandhanamc.com">neeta.singh@bandhanamc.com</a>
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<b>Unitholders' Information</b>	<b>Monthly / Half yearly Portfolio Disclosures:</b>  The Mutual fund shall disclose portfolio (along with ISIN) as on the last day of the month / half year for this scheme on website of the AMC ( <a href="http://www.Bandhanmutual.com">www.Bandhanmutual.com</a> ) and AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) within 10 days from the close of each month / half year in a user-friendly and downloadable spreadsheet format. In case of unitholder whose email addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. The unitholders whose e-mail address are not registered with the 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.  <b>Half Yearly Financial Results</b>  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 ( <a href="http://www.Bandhanmutual.com">www.Bandhanmutual.com</a> ) and that of AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ).  <b>Annual Report</b>  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 ([www.Bandhanmutual.com](http://www.Bandhanmutual.com)) 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.

#### **Account Statements**

##### **For fresh purchase during ongoing sales with creation of a new Folio:**

- The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of closure of the transaction.
- The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of transaction. For allotment in demat form the account statement shall be sent by the depository / depository participant, and not by the AMC.
- For allotment in demat form, the AMC shall issue units in dematerialized form to a unit holder within two working days of the receipt of request from the unit holder.
- For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.
- The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

Pursuant to clause 14.4 of SEBI Master Circular, investors are requested to note the following regarding dispatch of account statements:

##### **A) Consolidated Account Statement (CAS) - for Unitholders who have registered their PAN / PEKRN with the Mutual Fund:**

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

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

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

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

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 Income Distribution cum Capital Withdrawal option, reinvestment of Income Distribution cum Capital Withdrawal option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.

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

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



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

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

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

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

Other investors:

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

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

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

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

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

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

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

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

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

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.

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.

For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.

The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.

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

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

Such half-yearly 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.

**C) For all Unitholders**

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.