SIP & SIP-TOP UP REGISTRATION / RENEWAL

Bandhan Mutual Fund — Badhte Raho

ARN- 95070 Distributor / RIA / PMRN Code#	ARN- Sub-Distributor Code	E 101834 EUIN No.	Internal Code for Sub-broker/ Employee

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

Declaration for "execution-only" transaction (only where EUIN box is left blank) - I/We hereby confirm that the EUIN box has been intentionally left blank by me/ us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. ☐

Signature of First / Sole Applicant / Guardian / Authorised Signatory

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

UNIT HOLDER INFORMATION

Existing Folio Number | PAN

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

SYSTEMATIC INVESTMENT PLAN DETAIL (For SIP applications received during NFO, the SIP will start only after 30 days from the NFO allotment date)

Scheme: Bandhan | Plan: ☐ Regular ☐ Direct | Option

Transfer Frequency (Please (✓) any one of the below frequencies)

- ☐ Monthly (Default date 10th)
- ☐ Quarterly (Default date 10th)
- ☐ Weekly - Datewise (Transfer will be 7th/14th/21st/28th of the month)
- ☐ Weekly - Daywise (☐ Monday ☐ Tuesday ☐ Wednesday ☐ Thursday ☐ Friday)

SIP Date D D

SIP Period From M M Y Y Y Y **To** M M Y Y Y Y **Or** ☐ 40 Years

Installment Amount (₹) in figures

SIP TOP-UP

Amount ₹ in figures (Top-up amount should be ₹ 500 and multiples of ₹ 500 thereafter) **OR** **Percentage** ☐ 10% ☐ 20% ☐ 30% ☐ Other _____ *(multiples of 10% only)*

Frequency ☐ Half Yearly ☐ Yearly^ (Default) | **SIP TOP UP CAP Amount:** | **OR** **Month - Year#:** M M Y Y Y Y

#Investor has to choose only one option - either CAP Amount or CAP Month - Year

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

☛ ☐ My existing OTM registered to be used for initial & subsequent SIP instalments | Bank Account No. | Bank Name

(OR)

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

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

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

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

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

Bandhan Mutual Fund

Bandhan One Time Mandate (OTM)

UMRN FOR OFFICE USE ONLY | **Date** D D M M Y Y Y Y

Utility Code FOR OFFICE USE ONLY | **Tick (✓)** ☐ Create ☐ Modify ☐ Cancel

Sponsor Bank Code FOR OFFICE USE ONLY | **I/We authorize** Bandhan Mutual Fund

To debit tick (✓) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other | **Bank A/c. Number**

With Bank | **IFSC / MICR**

An Amount of ₹ | ₹

Debit Type ☒ Fixed Amount ☑ Maximum Amount

Frequency ☒ Daily ☒ Weekly ☒ Bi-Monthly ☒ Monthly ☒ Quarterly ☒ Half-Yearly ☒ Annually ☑ As & when presented

Reference 1 PAN | **Reference 2**

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per the latest schedule of the charges of the bank. **2.** This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity corporate to debit the account, based on the instructions as agreed and signed by me. **3.** I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit. **4.** I/We understand and accept that in case transaction's initiated against this mandate (within valid period of mandate) is/are rejected due to insufficient funds or such other reason as permitted under applicable law, action may be taken against me/us under applicable law (including Negotiable Instruments Act).

Maximum period of validity of this mandate is 40 years only.

From D D M M Y Y Y Y

To D D M M Y Y Y Y

✕ Signature of Primary Account Holder | Signature of Second Account Holder | Signature of Third Account Holder

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

TERMS AND CONDITIONS :

1) Bandhan Mutual Fund can register the attached 'One Time mandate' to facilitate collection of payments towards investments in Mutual Funds as directed by the investors.
2) The facility is made available to investors of Bandhan Mutual funds who subscribe to use this one time mandate for their intended investment collections only.
3) The Scheme Information Document (SID), Scheme Additional Information (SAI) and Key Information Memorandum, all Instructions, Addenda issued from time to time, as available on the Bandhan Mutual Funds' website, Risk Factors, Loads and all other information related to various requirements of the respective Scheme/Plan shall be understood and referred to before providing the mandate by the investor.
   It is deemed that the investor agrees to the terms and conditions of the respective chosen scheme as stipulated by AMC from time to time.
4) Bandhan MF shall map this mandate, after due acceptance from investor's bank, as one of the authorised payment modes in the RTA folio records for all investments in Bandhan Mutual Fund and the above mapping shall be purely based on automatic matching of PAN mentioned in the attached mandate with the first holder's PAN (Guardian's PAN for Minors) in investor's folios.
5) Bandhan MF, directly as or through its appointed aggregator (service provider) shall arrange to lodge only the duly valid Mandate with investor's bank under National Automated Clearing House (NACH) Rules.
6) As per NPCI, mandate can be registered upto 40 years.
7) Any charges payable by the investor to his/her bank for registering and honoring this mandate will not be borne by Bandhan and for the same to be debited to bank account, the mandate contains necessary authorization.
8) Bandhan MF or its aggregator shall also facilitate collection of periodical or adhoc payments due from the Investor, (either for fresh purchase or additional purchase or SIP investments as the case may be) as per duly lodged and accepted mandate terms. This will be as per specific instructions received from Bandhan Mutual Fund for the desired adhoc/ periodical transactions instructions issued/conveyed to them directly by the investor through various permitted modes.
9) Bandhan MF shall ensure that under any circumstances, the funds will not be used other than for the intended purpose and Bandhan MF shall not have any title or ownership over the proceeds except for the interim period pending pass through to the Bandhan MF.
10) Bandhan MF shall be bound by rules and procedures prescribed by NPCI from time to time for this NACH Debit mandate collection services operated by them.
11) The investor cannot hold the Bandhan Mutual Fund or the aggregator responsible for any loss, if mandate is rejected or any of its transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any reason at or of the investor bank.
12) Bandhan MF will not be responsible or liable for nor be in default for reasons of any failure or delay in ensuring obligations under this facility, where such failure or delay is caused, in whole or in part, by any force majeure event (including network failures) which are beyond the reasonable control of Bandhan MF.
13) The investor clearly understands that this common NACH mandate provides for multiple debits on same settlement date to pay various underlying transactions for values, each of which shall be less or equal to the maximum amount specified in the relevant mandate. Accordingly, the investor shall ensure that the intended bank account remains funded well in advance of any given date to meet all his adhoc/ periodical commitments for transactions under the relevant mandates. Investor shall note that his bank may charge service fees for any dishonor.
14) All the intended transactions will be presented on best efforts basis if received by and within the timelines agreed by the service provider and the decision of the investor's bank will be final in acceptance or rejection of any or all transaction.
15) Bandhan MF shall recover any wrongful credits afforded in investor's folios and for which notice / information is hereby waived.
16) The investor clearly understands that debit of funds for transactions using Bandhan One Time Mandate form will be subject to normal processing time taken for clearing such transactions through the NACH platform and in accordance with NPCI guidelines.
17) SIPs can be registered for a maximum period of 40 years.
18) All Applicants name and date of birth should be as per PAN.
19) In case the chosen SIP date is not available in a particular month, the SIP instalment will be processed on the last available calendar day of the month. If last available calendar day falls on a non-business day, then the SIP instalment will be processed on the next available business day.
20) Weekly IDCW payout option is available only in **Bandhan Liquid Fund.**
21) Default option for Weekly SIP is Wednesday for Weekly Daywise SIP option. Wednesday is also the default option if none of the Weekly option is selected (Date / Day).
22) If investor opts for My existing OTM registered to be used for initial & subsequent SIP instalments & multiple OTMs are registered with the same bank details, then AMC reserves the right to process the request using anyone of the active OTM mandates.

SIP TOP UP Facility:

With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two types of SIP TOP-UP:

(1) Fixed TOP-UP

(2) Variable TOP-UP

Fixed TOP-UP: With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be ₹ 500 and in multiples of ₹ 500 thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

Please view below illustration for Fixed TOP-UP:

• **SIP Tenure** *10 Jan 2023 to 10 Jan 2025* • **Monthly SIP amount** ₹ 1,000/-

• **Top Up Amount:** ₹ *500/-* • **Top Up Frequency:** *Half Yearly*

Installment No.(s)	From Date	To Date	"Monthly SIP Installment Amount (₹)"	"SIP Top-Up Amount (₹)"	"SIP Amount with TOP UP (₹)"
1 to 6	10-Jan-23	10-Jun-23	1000	NA	1000
7 to 12	10-Jun-23	10-Jan-24	1000	500	1500
13 to 18	10-Jan-24	10-Jun-24	1500	500	2000
19 to 24	10-Jun-24	10-Jan-25	2000	500	2500

Variable TOP-UP: With this option, investor can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 10% thereof. Also the TOP-UP amount will be rounded off to the nearest highest multiple of ₹ 10/-. If top up % is not in multiples of 10%, top up will not be registered. Variable TOP-UP facility is not available for investment made in Bandhan ELSS Tax Saver Fund.

Please view below illustration for Variable TOP-UP:

• **SIP Tenure** *10 Jan 2021 to 10 Jan 2025* • **Monthly SIP amount** ₹ 1,000/-

• **Top Up Percentage:** *10%* • **Top Up Frequency:** *Yearly*

Installment No.(s)	From Date	To Date	"Monthly SIP Installment Amount (₹)"	"SIP Top-Up Amount (₹)"	"SIP Amount with TOP UP (₹)"
1 to 12	10-Jan-21	10-Dec-21	1000	NA	1000
13 to 24	10-Jan-22	10-Dec-22	1000	100	1100
25 to 36	10-Jan-23	10-Dec-23	1100	110	1210
37 to 48	10-Jan-24	10-Dec-24	1210	121	1331

Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, than **Fixed TOP-UP** facility shall be triggered.

SIP TOP-UP CAP:

(i) **Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same or lesser than the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount & the maximum amount mentioned in bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

(ii) **Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last SIP instalment including Top-Up amount will remain constant from Cap date till the end of SIP tenure. Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, **Top-Up Cap** Amount will be considered as default selection.