

Scheme	Transaction Type	Day 1 to Till 3 Years			4th Year Onwards	B-30 Incentive *	Schemewise Clawback if Redeemed /Switched **
		0-12 Months	13-24 Months	25-36 Months			
Equity Funds							
BANDHAN Core Equity Fund	All	1.30%	1.30%	1.30%	1.30%	2.00%	12 Months
BANDHAN Emerging Businesses Fund	All	1.40%	1.40%	1.40%	1.40%	1.65%	12 Months
BANDHAN Flexi Cap Fund	All	1.20%	1.20%	1.20%	1.20%	2.00%	12 Months
BANDHAN Focused Equity Fund	All	1.40%	1.40%	1.40%	1.40%	2.00%	12 Months
BANDHAN Infrastructure Fund	All	1.55%	1.55%	1.55%	1.55%	2.00%	12 Months
BANDHAN Large Cap Fund	All	1.40%	1.40%	1.40%	1.40%	2.00%	12 Months
BANDHAN Mid Cap Fund	All	1.60%	1.60%	1.60%	1.60%	1.50%	12 Months
BANDHAN Multi Cap Fund	All	1.45%	1.45%	1.45%	1.45%	2.00%	12 Months
BANDHAN Sterling Value Fund	All	1.20%	1.20%	1.20%	1.20%	1.75%	12 Months
BANDHAN Tax Advantage (ELSS) Fund	All	1.20%	1.20%	1.20%	1.20%	1.75%	12 Months
BANDHAN Transportation and Logistics Fund	All	1.65%	1.65%	1.65%	1.65%	1.25%	12 Months
BANDHAN US Equity Fund of Fund	All	1.05%	1.05%	1.05%	1.05%	1.00%	12 Months
Fixed Income Funds							
BANDHAN Banking & PSU Debt Fund	All	0.30%	0.30%	0.30%	0.30%	Nil	NA
BANDHAN Bond Fund - Income Plan	All	1.00%	1.00%	1.00%	1.00%	Nil	NA
BANDHAN Bond Fund - Medium Term Plan	All	0.75%	0.75%	0.75%	0.75%	0.50%	12 Months
BANDHAN Bond Fund - Short Term Plan	All	0.50%	0.50%	0.50%	0.50%	Nil	NA
BANDHAN Corporate Bond Fund	All	0.30%	0.30%	0.30%	0.30%	Nil	NA
BANDHAN Credit Risk Fund	All	0.90%	0.90%	0.90%	0.90%	Nil	NA
BANDHAN Crisil IBX Gilt April 2026 Index Fund	All	0.25%	0.25%	0.25%	0.25%	Nil	12 Months
BANDHAN Dynamic Bond Fund	All	1.00%	1.00%	1.00%	1.00%	Nil	NA
BANDHAN Floating Rate Fund	All	0.45%	0.45%	0.45%	0.45%	Nil	NA
BANDHAN Government Securities Fund - Investment Plan	All	0.60%	0.60%	0.60%	0.60%	Nil	NA
BANDHAN Government Securities Fund-Constant Maturity Plan	All	0.25%	0.25%	0.25%	0.25%	Nil	NA
BANDHAN Liquid Fund	All	0.14%	0.14%	0.14%	0.14%	Nil	NA
BANDHAN Low Duration Fund	All	0.30%	0.30%	0.30%	0.30%	Nil	NA
BANDHAN Money Manager Fund	All	0.65%	0.65%	0.65%	0.65%	Nil	NA
BANDHAN Overnight Fund	All	0.09%	0.09%	0.09%	0.09%	Nil	NA
BANDHAN Ultra Short Term Fund	All	0.15%	0.15%	0.15%	0.15%	Nil	NA
Hybrid funds							
BANDHAN Arbitrage Fund	All	0.75%	0.75%	0.75%	0.75%	Nil	NA
BANDHAN Balanced Advantage Fund	All	1.30%	1.30%	1.30%	1.30%	1.50%	12 Months
BANDHAN Equity Savings Fund	All	1.00%	1.00%	1.00%	1.00%	1.00%	12 Months
BANDHAN Hybrid Equity Fund	All	1.60%	1.60%	1.60%	1.60%	1.00%	12 Months
BANDHAN Regular Savings Fund	All	1.30%	1.30%	1.30%	1.30%	0.75%	12 Months
Income/Debt Oriented Schemes							
BANDHAN Fixed Term Plan Series 199	All	0.10%	0.10%	0.10%	0.10%	Nil	NA
Other Funds							
BANDHAN Nifty100 Low Volatility 30 Index Fund	All	0.60%	0.60%	0.60%	0.60%	Nil	NA
BANDHAN Aggressive Asset Allocation Fund of Fund	All	0.75%	0.75%	0.75%	0.75%	Nil	NA
BANDHAN All Seasons Bond Fund	All	0.35%	0.35%	0.35%	0.35%	Nil	NA
BANDHAN CRISIL IBX 90:10 SDL Plus Gilt April 2032 Index Fund	All	0.15%	0.15%	0.15%	0.15%	Nil	NA
BANDHAN CRISIL IBX 90:10 SDL Plus Gilt Nov 2026 Index Fund	All	0.25%	0.25%	0.25%	0.25%	Nil	NA
BANDHAN CRISIL IBX 90:10 SDL Plus Gilt Sep 2027 Index Fund	All	0.25%	0.25%	0.25%	0.25%	Nil	NA
BANDHAN Conservative Asset Allocation Fund of Fund	All	0.50%	0.50%	0.50%	0.50%	Nil	NA
BANDHAN Gilt 2027 Index Fund	All	0.25%	0.25%	0.25%	0.25%	Nil	NA
BANDHAN Gilt 2028 Index Fund	All	0.25%	0.25%	0.25%	0.25%	Nil	NA
BANDHAN Moderate Asset Allocation Fund of Fund	All	0.65%	0.65%	0.65%	0.65%	Nil	NA
BANDHAN Nifty 100 Index Fund	All	0.50%	0.50%	0.50%	0.50%	Nil	NA
BANDHAN Nifty Fund	All	0.50%	0.50%	0.50%	0.50%	Nil	NA
BANDHAN Nifty200 Momentum 30 Index Fund	All	0.60%	0.60%	0.60%	0.60%	Nil	NA
Other Schemes							

BANDHAN Crisil IBX Gilt April 2032 Index Fund	All	0.23%	0.23%	0.23%	0.23%	Nil	NA
BANDHAN US Treasury Bond 0-1 year Fund of Fund	All	0.07%	0.07%	0.07%	0.07%	Nil	NA

* B30 Incentive is applicable w.e.f 15th April 2019.

** Applicable on B30 Incentive

Terms & Conditions:

- i. All distribution commission shall be payable only in form of Trail commission. No upfront commission or Trail paid in advance / Upfronted Trail shall be payable.
- ii. B30 incentive (Trail) is applicable for the assets sourced till 28th Feb'23. The same will be computed till the completion of the first year or the assets get redeemed or switched out from the scheme, whichever is earlier.
- iii. B30 incentive (Trail) is not applicable for the assets (new inflows) sourced from 01st Mar'23.
- iv. The brokerage/incentives would be inclusive of Goods and Service Tax/ Cess and any other applicable tax, if any as per the current regulations
- v. Any brokerage payout related discrepancies have to be intimated to us within 45 days from the date of release of brokerage.
- vi. All distributors who have correctly updated the GST number with AMFI would be treated as registered distributors under GST and no deduction would be done from their pay-outs, whereas in case of Unregistered distributor or a distributor having registration number but failing to update the details with AMFI would also be treated as unregistered distributor and appropriate procedure as per the Goods and Services Tax Act, would be followed.
- vii. With effect from 1st July 2017, Goods and service Tax (GST) is applicable on distributor brokerage.
- viii. For **normal brokerage**, the distributors will have to raise the invoices favouring Bandhan Mutual Fund and do the GST return filing accordingly.

Below is the GST number of Bandhan Mutual Fund.

Name of Entity	Billing address	PAN	GST no
Bandhan Mutual Fund	6th Floor, One World centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra 400013	AAETS9556K	27AAETS9556K1ZP

- ix. IDFC Asset Management Company Limited (IDFC AMC) reserves absolute right and authority to change the brokerage structure applicable to existing as well as future assets contributed by the Distributor, at its sole discretion. Any such change in the brokerage structure shall be intimated to the Distributors by telephone/post/email/courier/post/text message or such other medium of communication as may be preferred by IDFC AMC and the same shall be effective from the date of dispatch of such communication.
- x. W.e.f. 1st Jan'22, we have shifted to triggered based pay-out mechanism for fresh SIP/STP registrations. For live SIP/STP as on 31st Dec'21, we will continue to follow registration based pay-out mechanism.

The below table details the Exit Loads applicable and Effective Date:

Scheme	Exit Load
Bandhan Core Equity Fund	Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months
Bandhan Large Cap Fund	Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months
Bandhan Focused Equity Fund	Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months
Bandhan Infrastructure Fund	Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months
Bandhan Sterling Value Fund	Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months
Bandhan Flexi Cap Fund	Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months
Bandhan Emerging Businesses Fund	1% if redeemed / switched out within 12 months
Bandhan Tax Advantage (ELSS) Fund	Nil
Bandhan Floating Rate Fund	Nil
Bandhan Banking & PSU Debt Fund	Nil
BANDHAN Liquid Fund	Nil
Bandhan Money Manager Fund	Nil
Bandhan Low Duration Fund	Nil
Bandhan Corporate Bond Fund	Nil W.e.f. 12th Aug,2016
Bandhan Credit Risk Fund	1% if rededeemed /switched out within 365 days
Bandhan Bond Fund - Short Term Plan	Nil, w.e.f. 23rd May 2016
Bandhan Bond Fund - Medium Term Plan	Nil, w.e.f. 23rd May 2016
Bandhan Dynamic Bond Fund	Nil (w.e.f. 15td Jan. 2019)
Bandhan Bond Fund - Income Plan	W.e.f. 04-08-2015 for 10% of investment 0%, Balance at 1% upto 365 Days
Bandhan Gov. Securities Fund - Investment Plan	Nil
Bandhan Gov. Securities Fund - Constant Maturity Plan	Nil
Bandhan Ultra Short Term Fund	Nil
Bandhan Overnight Fund	Nil
Bandhan CRISIL IBX Gilt June 2027 Index Fund	Nil
Bandhan CRISIL IBX Gilt April 2028 Index Fund	Nil
Bandhan Hybrid Equity Fund	For 10% of investment -Nil, For balance investment -1% if redeemed / switched out in 12 months
Bandhan Balanced Advantage Fund	For 10% of investment -Nil, For balance investment -1% if redeemed / switched out in 12 months
Bandhan Regular Savings Fund	For 10% of investment -Nil, For balance investment -1% if redeemed / switched out in 12 months
Bandhan Equity Savings Fund	For 10% of investment -Nil, For balance investment -1% if redeemed / switched out in 12 months
Bandhan Arbitrage Fund	0.25% if redeemed/switch out in 1 Montd
Bandhan Asset Allocation Fund - FOF -	Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months