

# SYSTEMATIC WITHDRAWAL PLAN - REGISTRATION FORM



DISTRIBUTOR / BROKER INFORMATION				TIME STAMPING
Name & Broker Code / ARN / RIA	Sub Broker / Sub Agent ARN Code	*EUIIN	Internal Code for Sub-broker/ Employee	
<b>ARN - 95789</b>	ARN-	<b>104467</b>		

\*Please sign below in case the EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

#By mentioning RIA 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 EUIIN box is left blank) (Refer Instruction No. XIII) - I/We hereby confirm that the EUIIN 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

**EXISTING UNIT HOLDER INFORMATION** (Please mention the PAN/PERN without which, this application form will be considered incomplete and is liable to be rejected.)

**MANDATORY** Name of the First Holder

Folio No.  PAN/PERN (mandatory)  Enclosed  PAN/PERN Proof  KYC Compliant

SWITCH CUM SYSTEMATIC WITHDRAWAL PLAN  SYSTEMATIC WITHDRAWAL PLAN

**SWITCH OPTION** (To be filled along with SWP section below)

I wish to switch ₹  OR Units

**FROM Scheme** Bandhan Plan  Regular  Direct

Option  Growth  Dividend  Dividend Payout  Dividend Reinvestment  Dividend Frequency

**TO Scheme** Bandhan Plan  Regular  Direct

Option  Growth  Dividend  Dividend Payout  Dividend Reinvestment  Dividend Frequency

**SYSTEMATIC WITHDRAWAL PLAN**

Scheme Bandhan Plan  Regular  Direct

Option  Growth  Dividend  Dividend Payout  Dividend Reinvestment  Dividend Frequency

**SWP Period** Start  End  (If start date is not mentioned default start month will be 13th month.) (If End date is not mentioned SWP will be effected till funds are available)

Option#	Frequency	Date	Amount (₹)
<input type="checkbox"/> Fixed Amount	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> Others	₹ <input type="text"/>
<input type="checkbox"/> Percentage Withdrawal of Specified Amount	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> Others	<input type="checkbox"/> 5% p.a. <input type="checkbox"/> 7% p.a. <input type="checkbox"/> 9% p.a. <input type="checkbox"/> Other (Not less than 5%) <input type="text"/>
	Specified Amount (Minimum ₹ 50,000/-) <input type="text"/>	₹ (in figures) <input type="text"/>	₹ (in words) <input type="text"/>
<input type="checkbox"/> Capital Appreciation**	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> Others	N. A.

#Please tick only one Option. \*Capital Appreciation : Start date for Capital appreciation under SWP is the date from which capital appreciation, if any, will be calculated till the first withdrawal date. Refer instructions

Payout will be released to the default bank account registered in the folio. In case you wish to receive the SWP proceeds in any other bank account registered in the folio, please fill in the below mentioned details.

Bank Name  Account No.

**YEARLY SWP TOP-UP (OPTIONAL)** (Refer instruction no. E)

Amount  500  1000  Other in multiples of 500 OR  Percentage  3% (default)  4%  5%  Other in multiples of 1%, not decimal

\*SWP TOP-UP facility not available for Capital Appreciation Option.

**DECLARATION & SIGNATURES**

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 Rs. 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  POA Holder

## ACKNOWLEDGMENT - SYSTEMATIC WITHDRAWAL PLAN - REGISTRATION FORM



Name of the First Holder  Folio No.

SWP Scheme  Plan  Option

Frequency  Date  Amount (₹) / Percentage

STAMP & SIGNATURE

# INSTRUCTIONS

## GENERAL INSTRUCTIONS

1. SWP facility is available only for units held / to be held in Non - Demat Mode in the Scheme. Currently it is available for all debt as well as equity schemes. (SWP from Bandhan Tax Advantage (ELSS) Fund is subject to completion of 3 years from the date of allotment of the respective units.) However, the schemes are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Bandhan Mutual Fund for updated list.
2. Please read the Key Information Memorandum and the terms of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form.
3. New Investors who wish to enroll for SWP are required to fill the SWP enrolment form along with the Scheme Application Form. Existing unit holders should provide their Folio Number.
4. If SWP falls on a Non-Business Day or on a date which is not available in a particular month, the SWP will be processed on the immediate next Business Day.
5. In case none of the frequencies have been selected then Monthly frequency shall be considered as the Default frequency (except Capital Appreciation plan).
6. In case no date is mentioned, 10th will be default date. In case no month is mentioned, 13th month will be the starting month.
7. Minimum number of instalments for SWP Facility for all frequencies shall be 6.
8. In case the number of instalments or SWP End Date is not specified, SWP will be effected till funds are available.
9. The SWP will terminate automatically if all the units are withdrawn from the folio, or if the enrollment period expires; whichever is earlier.
10. The applicant may choose to discontinue the SWP facility at any time, by providing a written request at their nearest Bandhan AMC Limited Branch / CAMS Investor Service Centre.
11. All requests for discontinuing Systematic Withdrawal Plans (SWP) shall be subject to an advance notice of 10 days' prior the next withdrawal date.
12. The unitholder should submit the duly filled in SWP Enrolment Form minimum 10 days before the first withdrawal date.
13. Unitholders must use separate 'SWP' enrolment forms for different Schemes/Plans/Options.
14. Commencement date is the date from which the first withdrawal will commence.
15. If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and SWP will continue.
16. If there is nil balance on the SWP date on 6 consecutive due dates, the SWP will be automatically terminated and there will not be any further trigger.
17. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWP.
18. <sup>5</sup>SWP facility through Capital Appreciation Option are available ONLY for 'GROWTH' option of a selected scheme.
19. Bank Account for Payout: In order to protect the interest of Unitholders from fraudulent encashment of redemption / dividend cheques, as per SEBI mandate, redemption / withdrawal proceeds under the SWP will be paid by forwarding a cheque or by directly crediting the Bank Account registered in the Folio on the date of each withdrawal.
20. SWP will be automatically terminated if all units from the Scheme are pledged or upon receipt of intimation of death of the unit holder.
21. Unitholders can choose to apply for SWP directly from funds available in their folio OR by effecting switch and then subsequent SWP, by selecting the appropriate check-box.

## A. SWITCH CUM SYSTEMATIC WITHDRAWAL PLAN:

- i. Facility is provided to investors for a one-time switch from 'source' scheme (already available in folio) to a 'target' scheme, so as to enable them to initiate SWP from 'target' scheme.
- ii. SWP (Fixed amount or percentage withdrawal or capital appreciation) will be processed from the 'target' scheme. i.e. 'target' scheme under switch facility should be the same as 'source' scheme under SWP facility. In case they differ, or is not mentioned, the request will be declined.
- iii. SWP will be based on the outstanding amount in 'target' scheme (if existing investment is available in 'target' scheme, that also will be accounted).
- iv. Investors can opt for this facility and withdraw their investments systematically on Monthly/Quarterly/Half Year/Yearly basis. Withdrawals will be made / effected on the date chosen for the selected frequency and would be treated as redemptions.
- v. The SWP start date shall be at least 7 working days after the date of switch-in transaction.

## B. PERCENTAGE WITHDRAWAL PLAN:

- i. Facility is provided to investors for withdrawal of an amount, as a percentage of the specified amount, on Monthly/Quarterly/Half Year/Yearly basis. Withdrawals will be made/effected on the date chosen for the selected frequency and would be treated as redemptions.
- ii. In case a percentage has not been opted by the investor, 7% would be considered as default.
- iii. The % will have to be in multiples of 1% and minimum SWP should amount to ₹ 200 and above.

## C. CAPITAL APPRECIATION PLAN:

- i. SWP under this plan is available for Monthly/ Quarterly/ Half Yearly / Annual intervals.
- ii. This plan is ONLY available from a GROWTH option of a scheme.
- iii. The capital appreciation, if any, will be calculated (subject to completion of lock- in/ pledge period, if any), from the commencement date of SWP under the folio, till the first SWP withdrawal date.
- iv. Subsequent capital appreciation, if any, will be the capital appreciation\* between the previous SWP date\*\* (where redemption has been processed and paid) and the next SWP withdrawal date. Provided such capital appreciation is minimum ₹ 200, on each withdrawal date.
- v. In case the SWP dates fall on a holiday or fall during a Book Closure period, the next Business Day will be deemed as the SWP withdrawal date. Capital appreciation, if any, in such cases will be calculated upto such deemed withdrawal date.
- vi. In case of redemption, capital appreciation will be computed on the balance units post redemption.
- vii. In case of interim additional purchase, capital appreciation will be calculated from the date of additional purchase for the units additionally purchased between two SWP dates.
- viii. Unitholders should note that in the event of there being no capital appreciation, no withdrawal / payment will be effected. If there is nil balance on the Cap SWP date on 6 consecutive due dates, the system will automatically cease the SWP and there will not be any further trigger.

## D. FIXED AMOUNT PLAN:

- i. Facility is provided to investors for withdrawal of a fixed amount, on Monthly/Quarterly/Half Year/Yearly basis, on the specified date. Withdrawals will be made/effected on the date chosen for the selected frequency and would be treated as redemption.
- ii. Fixed Plan is available for BOTH Growth and Dividend Option under the selected scheme.
- iii. Unitholders under the Fixed Plan can redeem (subject to completion of lock-in/pledge period, if any), under each Scheme / Plan / Option a minimum ₹ 200/- and any amount thereafter.
- iv. Commencement date for Fixed Plan, is the date from which the first withdrawal will commence.

## E. SWP TOP UP:

- i. The SWP Top Up frequency will be annual. Investors will have an option to opt either for fixed amount top-up or fixed percentage (%) top-up
- ii. In case of amount top up, the investor can increase SWP amount at annual interval with fixed amount. Minimum TOP-UP amount has to be ₹ 500 and in multiples of ₹ 500 thereof. In case the Top-up amount is not selected/not legible/not clear/if multiple options are opted, then ₹ 500 shall be the default option.
- iii. In case of % top-up, investor can increase SWP amount at annual interval based on the percentage (%) opted. The minimum top-up percentage (%) would be 3% and in multiples of 1%. In case the Top-up % is not selected/not legible/not clear/if multiple options are opted, then 3% shall be the default option.
- iv. SWP TOP-UP facility not available for Capital Appreciation Option.

### Illustration of % top-up:

Monthly Installment Period	Monthly SWP amount (₹) with 3% top up	Monthly SWP amount (₹) with 5% top up
1 to 12 months	5,000	5,000
13 to 24 months	5,150	5,250
25 to 36 months	5,305	5,513
37 to 48 months	5,464	5,788