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FACTSHEET

(Data as on 31st July 2026)

 **Arudha SIF**
by Bandhan Mutual Fund

Registered Name: Bandhan Mutual Fund | **Registered No.:** MF/042/00/3

Investments in Specialised Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility.
Please read all investment strategy related documents carefully before making the investment decision.

Arudha Hybrid Long-Short Fund

An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives.
31st July 2026

[Click here to Know more](#)

Arudha SIF
by Bandhan Mutual Fund

INVESTMENT OBJECTIVE

Arudha Hybrid Long Short Fund aims to provide a balanced profile of relative stability and low volatility, while being structured to potentially deliver superior risk-adjusted post-tax returns. The investment objective of the strategy is to generate optimal returns by investing predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives.

However, there can be no assurance that the investment objective of the investment strategy will be realised.

FUND DETAILS

Monthly Avg AUM: ₹ 113.83 Crores

Month end AUM: ₹ 116.76 Crores

Inception Date: 28 January 2026

Fund Manager:

Equity Portion: Mr. Kapil Kankonkar, Mr. Nilesh Saha

Debt Portion: Mr. Brijesh Shah, Mr. Debraj Lahiri.

Other Parameter:

Modified Duration [†]	3.25 Years
Average Maturity [†]	4.39 Years
Macaulay Duration [†]	3.42 Years
Yield to Maturity [†]	7.53%

[†]For debt allocation only

Base Expense Ratio*

Regular	0.63%
Direct	0.25%

*Disclaimer: BER excludes brokerage incurred towards execution of trades, transaction cost & statutory levies as applicable to investors.

Benchmark: CRISIL Hybrid 85+15 Conservative Index

Minimum Investment Amount: Initial Investment Amount: Rs.10,00,000/- and in multiples of Re. 1/- thereafter, if investment across all investment strategies launched under SIF at Permanent Account Number ("PAN") level, is less than Rs.10,00,000.

Initial Minimum Investment amount for accredited investor is Rs.1,00,000/- and in multiples of Re. 1/- thereafter.

SIP (Minimum Amount): Rs.10,000/- and any amount thereafter (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

SIP Dates (Monthly/Quarterly): Investor may choose any day of the month from 1st to 31st as the date of the instalment.

Option Available: Growth & IDCW® (Payout, Reinvestment & Sweep Facility)

Exit Load: Nil

NAV (₹) as on July 31, 2026

Plan	Option	Frequency	NAV
Regular Plan	Growth	-	10.3370
Regular Plan	IDCW®	Monthly	10.3370

®Income Distribution and Capital Withdrawal.

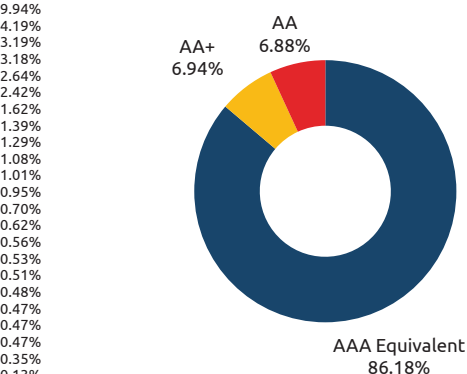
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV	Company/Instrument	Industry/Rating	% of NAV
Adani Green Energy Ltd	Power	1.63%	LIC Housing Finance Limited		-0.57%
Axis Bank Ltd	Banks	1.38%	25/08/2026		
Jio Financial Services Ltd.	Finance	1.34%	Mahindra and Mahindra Ltd		-0.58%
State Bank of India	Banks	1.32%	25/08/2026		
Reliance Industries Ltd	Petroleum Products	1.29%	ICICI Bank Ltd 25/08/2026		-0.60%
Bharti Airtel Ltd.	Telecom - Services	1.28%	RBL Bank Ltd. 25/08/2026		-0.61%
Vodafone Idea Ltd.	Telecom - Services	1.27%	Ambuja Cements Ltd. 25/08/2026		-0.63%
Adani Energy Solutions Ltd.	Power	1.24%	Indus Towers Ltd. 25/08/2026		-0.63%
Titan Company Ltd.	Consumer Durables	1.24%	Aditya Birla Capital Ltd 25/08/2026		-0.65%
AU Small Finance Bank Ltd	Banks	1.08%	DLF Limited 25/08/2026		-0.65%
Eternal Limited	Retailing	1.01%	HDFC Life Insurance Company Ltd.		-0.68%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	1.01%	25/08/2026		
Sun Pharma Ind Ltd	Pharmaceuticals & Biotechnology	1.01%	Delhivery Limited 25/08/2026		-0.69%
JSW Steel Ltd.	Pharmaceuticals & Biotechnology	0.95%	Divi's Laboratories Ltd. 25/08/2026		-0.69%
InterGlobe Aviation Ltd.	Transport Services	0.93%	REC Ltd. 25/08/2026		-0.70%
Punjab National Bank	Banks	0.93%	Glenmark Pharmaceuticals Ltd.		-0.72%
IndusInd Bank Ltd.	Banks	0.91%	25/08/2026		
Canara Bank	Banks	0.87%	Bajaj Finance Ltd. 25/08/2026		-0.74%
HDFC Bank Ltd.	Banks	0.87%	BANK OF BARODA 25/08/2026		-0.79%
BANK OF BARODA	Banks	0.79%	Canara Bank 25/08/2026		-0.87%
Bajaj Finance Ltd.	Finance	0.73%	HDFC Bank Ltd. 25/08/2026		-0.88%
Glenmark Pharmaceuticals Ltd.	Pharmaceuticals & Biotechnology	0.72%	IndusInd Bank Ltd. 25/08/2026		-0.91%
REC Ltd.	Finance	0.70%	InterGlobe Aviation Ltd. 25/08/2026		-0.93%
Delhivery Limited	Transport Services	0.69%	Punjab National Bank 25/08/2026		-0.93%
Divi's Laboratories Ltd.	Pharmaceuticals & Biotechnology	0.69%	JSW Steel Ltd. 25/08/2026		-0.96%
HDFC Life Insurance Company Ltd.	Insurance	0.67%	Eternal Limited 25/08/2026		-1.01%
Aditya Birla Capital Ltd	Finance	0.64%	Hindustan Petroleum Corporation Ltd. 25/08/2026		-1.02%
DLF Limited	Realty	0.64%	Sun Pharma Ind Ltd 25/08/2026		-1.02%
Indus Towers Ltd.	Telecom - Services	0.63%	AU Small Finance Bank Ltd		-1.08%
Ambuja Cements Ltd.	Cement & Cement Products	0.62%	25/08/2026		
Others Equity Total		9.18%	Adani Energy Solutions Ltd.		-1.24%
Equity Total		38.29%	25/08/2026		
Equity Futures			Titan Company Ltd. 25/08/2026		-1.24%
Crompton Greaves Consumer Electrical Ltd 25/08/2026		-0.05%	Vodafone Idea Ltd. 25/08/2026		-1.28%
Godrej Properties Ltd. 25/08/2026		-0.06%	Bharti Airtel Ltd. 25/08/2026		-1.29%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD 25/08/2026		-0.07%	Reliance Industries Ltd 25/08/2026		-1.29%
Bharat Petroleum Corporation Ltd 25/08/2026		-0.11%	State Bank of India 25/08/2026		-1.33%
INDIAN HOTELS COMPANY LIMITED 25/08/2026		-0.13%	Jio Financial Services Ltd.		-1.35%
Cholamandalam Investment and Finance Com 25/08/2026		-0.20%	29/09/2026		
Indian Oil Corporation Ltd. 25/08/2026		-0.23%	Axis Bank Ltd 25/08/2026		-1.39%
Bank of India 25/08/2026		-0.25%	Adani Green Energy Ltd 25/08/2026		-1.64%
Adani Power Ltd 25/08/2026		-0.32%	Equity Futures Total		-38.41%
TVS Motor Company Ltd 25/08/2026		-0.32%	Corporate Bond		
Kotak Bank Ltd 25/08/2026		-0.34%	6.68% GSEC BONDS- 07/07/2040	SOV	9.97%
UPL Ltd. 25/08/2026		-0.35%	7.42% SIDBI 2029(SR- VII) 12/03/2029	AAA	8.56%
Max Financial Services Ltd. 25/08/2026		-0.41%	7.7% Bajaj Finance Ltd - 20/9/2029	AAA	8.52%
United Spirits Ltd. 25/08/2026		-0.47%	7.85% Bajaj Housing Finance (01/09/2028)	AAA	4.30%
Hindalco Industries Ltd. 25/08/2026		-0.47%	7.44% UNSNCD NABARD - 17/07/2029	AAA	4.29%
Bharat Electronics Ltd. 25/08/2026		-0.48%	7.12% EXIM Bank NCD (MD 27/06/2030)	AAA	4.28%
Adani Enterprises Ltd. 25/08/2026		-0.48%	(3MTBILL+3.15%):MUTHFIN 53A	AA+	4.28%
Maruti Suzuki India Ltd 25/08/2026		-0.48%	7.3763% Bajaj Fin (Option II	AAA	4.25%
Oil & Natural Gas Corporation Ltd. 25/08/2026		-0.51%	07.99% UNSENC NCD GSGI 2029 SR 2 26/3/29	AA	4.24%
Larsen and Toubro Ltd 25/08/2026		-0.53%	Corporate Bond Total		52.72%
Tata Consumer Products Ltd. 25/08/2026		-0.56%	Certificate of Deposit		
			BANK OF BARODA - 05/03/2027	A1+	4.11%
			PUNJAB NATIONAL BANK - 28/01/2027	A1+	2.48%
			Certificate of Deposit Total		6.60%
			Net Cash and Cash Equivalent		2.39%
			Grand Total		100.00%

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Banks	9.94%
Finance	4.19%
Power	3.19%
Telecom - Services	3.18%
Petroleum Products	2.64%
Pharmaceuticals & Biotechnology	2.42%
Transport Services	1.62%
Automobiles	1.39%
Consumer Durables	1.29%
Insurance	1.08%
Retailing	1.01%
Ferrous Metals	0.95%
Realty	0.70%
Cement & Cement Products	0.62%
Agricultural Food & other Products	0.56%
Construction	0.53%
Oil	0.51%
Metals & Minerals Trading	0.48%
Beverages	0.47%
Non - Ferrous Metals	0.47%
Aerospace & Defense	0.47%
Fertilizers & Agrochemicals	0.35%
Leisure Services	0.13%
Transport Infrastructure	0.07%

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



This product is suitable for investors who are seeking:

- To generate short to medium term optimal returns.
- An Interval investment strategy investing predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-band*

RISK-LEVEL 1

Arudha Hybrid Long-Short Fund



Benchmark Risk- band (as applicable)

RISK-LEVEL 3

CRISIL Hybrid 85+15 ConservativeIndex



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Arudha Equity Long-Short Fund

An open ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.
31st July 2026

[Click here to Know more](#)



INVESTMENT OBJECTIVE

The Investment strategy seeks to generate long-term capital appreciation by investing in a diversified portfolio of equity and equity-related instruments, including limited short exposure through derivatives
There is no assurance that the investment objective of the Investment strategy will be realized.

FUND DETAILS

Monthly Avg AUM: ₹ 100.68 Crores
Month end AUM: ₹ 110.81 Crores

Inception Date: 24 March 2026

Fund Manager:
Equity Portion: Mr. Nilesh Saha
Debt Portion: Mr. Brijesh Shah

Base Expense Ratio*
Regular 2.10%
Direct 0.78%

**Disclaimer: BER excludes brokerage incurred towards execution of trades, transaction cost & statutory levies as applicable to investors.*

Benchmark: NIFTY 500 TRI

Minimum Investment Amount: Initial Investment Amount: Rs.10,00,000/- and in multiples of Re. 1/- thereafter, if investment across all investment strategies launched under SIF at Permanent Account Number ('PAN') level, is less than Rs.10,00,000.

Initial Minimum Investment amount for accredited investor is Rs.1,00,000/- and in multiples of Re. 1/- thereafter.

SIP (Minimum Amount): Rs.10,000/- and any amount thereafter (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

SIP Dates (Monthly/Quarterly): Weekly: On the default dates, i.e. 7, 14, 21 and 28. Monthly/Quarterly: Investor may choose any day of the month from 1st to 31st as the date of the instalment.

Option Available: Growth & IDCW® (Payout, Reinvestment & Transfer facility)

Exit Load: ▶ If redeemed/switched out on or within 30 days from the date of allotment: 0.50% of the applicable NAV.

▶ If redeemed/switched out after 30 days from date of allotment - Nil.

NAV (₹) as on July 31, 2026

Plan	Option	Freq	NAV
Regular Plan	Growth	-	10.4870
Regular Plan	IDCW®	Monthly	10.3550
Regular Plan	IDCW®	Quarterly	10.4870
Regular Plan	IDCW®	Annual	10.1940

®Income Distribution and Capital Withdrawal.

TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV	Company/Instrument	Industry/Rating	% of NAV
Torrent Pharmaceuticals Ltd.	Pharmaceuticals & Biotechnology	5.78%	S.J.S. Enterprises Ltd.	Auto Components	1.53%
HDFC Bank Ltd.	Banks	4.89%	PVR INOX Ltd.	Entertainment	1.51%
ICICI Bank Ltd	Banks	4.77%	Canara Robeco AMC Ltd	Capital Markets	1.44%
Bharti Airtel Ltd.	Telecom - Services	3.42%	Others Equity Total		10.72%
Mahindra and Mahindra Ltd	Automobiles	3.34%	Equity Total		80.02%
TVS Holdings Ltd.	Finance	2.78%	Equity Futures		
Power Fin Corp Ltd	Finance	2.42%	SBI Life Ins Co Ltd 25/08/2026 1960		-0.01%
Cipla Ltd.	Pharmaceuticals & Biotechnology	2.38%	DLF Limited 25/08/2026 690		-0.02%
Indus Towers Ltd.	Telecom - Services	2.10%	NTPC Ltd. 25/08/2026 355		-0.02%
Sagility India Ltd.	IT - Services	2.05%	Indus Towers Ltd. 25/08/2026 410		-0.02%
Info Edge India Ltd	Retailing	2.03%	State Bank of India 25/08/2026 1050		-0.04%
Dr. Lal Path Labs Ltd.	Healthcare Services	1.92%	Power Fin Corp Ltd 25/08/2026 425		-0.07%
Mahanagar Gas Ltd.	Gas	1.92%	Inox Wind Ltd. 25/08/2026		-0.41%
State Bank of India	Banks	1.91%	JSW Energy Ltd. 25/08/2026		-0.49%
Eureka Forbes Ltd.	Consumer Durables	1.91%	PI Industries Ltd. 25/08/2026		-0.52%
SBI Life Ins Co Ltd	Insurance	1.89%	SRF Ltd. 25/08/2026		-0.52%
Mrs. Bectors Food Specialities Ltd.	Food Products	1.88%	Ambuja Cements Ltd. 25/08/2026		-0.66%
Kotak Bank Ltd	Banks	1.85%	Avenue Supermarts Ltd. 25/08/2026		-0.74%
Aadhar Housing Finance Ltd.	Finance	1.79%	Aurobindo Pharma Ltd. 25/08/2026		-0.79%
DCB Bank Ltd.	Banks	1.79%	Torrent Pharmaceuticals Ltd. 25/08/2026		-5.80%
Varun Beverages Ltd.	Beverages	1.77%	Equity Futures Total		-10.10%
ICICI Lombard GIC	Insurance	1.76%	Corporate Bond		
NTPC Ltd.	Power	1.74%	6.68% GSEC BONDS- 07/07/2040	SOV	2.63%
HDFC AMC Ltd	Capital Markets	1.72%	Corporate Bond Total		2.63%
Shriram Finance Ltd.	Finance	1.72%	Net Cash and Cash Equivalent		17.35%
Ipca Laboratories Limited	Pharmaceuticals & Biotechnology	1.68%	Grand Total		100.00%
CIE Automotive India Ltd.	Auto Components	1.60%			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Banks	15.21%
Pharmaceuticals & Biotechnology	12.44%
Finance	8.71%
Telecom - Services	5.52%
Insurance	3.65%
Automobiles	3.34%
Healthcare Services	3.25%
Capital Markets	3.16%
Auto Components	3.13%
IT - Services	2.67%
Realty	2.17%
Retailing	2.03%
Gas	1.92%
Consumer Durables	1.91%
Food Products	1.88%
Beverages	1.77%
Power	1.74%
Entertainment	1.51%
IT - Software	1.41%
Ferrous Metals	0.99%
Industrial Products	0.90%
Construction	0.70%

This product is suitable for investors who are seeking:	Risk-band*	Benchmark Risk- band (as applicable)
- To generate long-term capital appreciation. - Investments in a diversified portfolio of equity and equity related instruments, including limited short exposure through derivatives. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	RISK-LEVEL 5 Arudha Equity Long-Short Fund LOWER RISK 1 2 3 4 5 HIGHER RISK	RISK-LEVEL 5 NIFTY 500 TRI LOWER RISK 1 2 3 4 5 HIGHER RISK

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Performance of the Schemes

Data as on 31st July, 2026

Arudha Hybrid Long-Short Fund - Regular Plan	
Scheme	Simple annualised (%)
	6 months
	6.76%
CRISIL Hybrid 85+15 Conservative Index [#]	5.62%
Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative.	

Arudha Hybrid Long-Short Fund - Direct Plan	
Scheme	Simple annualised (%)
	6 months
	7.24%
CRISIL Hybrid 85+15 Conservative Index [#]	5.62%
Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative.	

Performance based on NAV as on 31/07/2026. Past performance may or may not be sustained in future. For other funds managed by the fund manager, please refer page no. 5 & the respective fund pages.
The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
^{*}Benchmark Returns. ^{##}Additional Benchmark Returns.

Performance Table

(Others Funds Managed by the Fund Managers)

Period			1 Year		3 Years		5 Years		10 Years		Since Inception	
	Managing Since	Benchmark Index	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Fund Manager Name: Mr. Brijesh Shah												
Bandhan Overnight Fund - Regular Plan	01-02-2019	NIFTY 1D Rate Index	5.22%	5.32%	6.04%	6.16%	5.55%	5.69%	NA	NA	5.05%	5.20%
Bandhan Overnight Fund - Direct Plan			5.33%	5.32%	6.15%	6.16%	5.66%	5.69%	NA	NA	5.16%	5.20%
Bandhan Money Market Fund - Regular Plan ⁵	12-07-2021	NIFTY Money Market Index A-I	6.18%	6.34%	6.94%	7.13%	6.01%	6.34%	5.88%	6.24%	6.43%	7.10%
Bandhan Money Market Fund - Direct Plan ⁵			6.45%	6.34%	7.40%	7.13%	6.58%	6.34%	6.52%	6.24%	7.21%	6.93%
Bandhan Liquid Fund - Regular Plan	01-12-2021	NIFTY Liquid Index A-I	6.24%	6.32%	6.81%	6.92%	6.13%	6.25%	5.96%	6.03%	6.91%	7.06%
Bandhan Liquid Fund - Direct Plan			6.40%	6.32%	6.96%	6.92%	6.26%	6.25%	6.06%	6.03%	6.78%	6.75%
Bandhan Balanced Advantage Fund - Regular Plan	16-07-2022	NIFTY 50 Hybrid Composite debt 50:50 Index	4.43%	1.15%	9.15%	7.62%	7.56%	8.22%	8.55%	9.93%	8.16%	9.80%
Bandhan Balanced Advantage Fund - Direct Plan			5.75%	1.15%	10.56%	7.62%	9.01%	8.22%	10.00%	9.93%	9.62%	9.80%
Bandhan Floater Fund - Regular Plan ⁶	14-03-2024	NIFTY Medium Duration Debt Index A-III	5.96%	3.92%	7.36%	6.92%	6.23%	5.74%	NA	NA	6.06%	5.86%
Bandhan Floater Fund - Direct Plan ⁶			6.64%	3.92%	7.94%	6.92%	6.79%	5.74%	NA	NA	6.60%	5.86%
Bandhan US Treasury Bond 0-1 year specific Debt Passive FOF ⁵⁵ - Regular Plan	28-03-2023	ICE 0-1 Year US Treasury Securities Index	12.88%	13.26%	9.62%	9.97%	NA	NA	NA	NA	9.01%	9.42%
Bandhan US Treasury Bond 0-1 year specific Debt Passive FOF ⁵⁵ - Direct Plan			12.95%	13.26%	9.69%	9.97%	NA	NA	NA	NA	9.08%	9.42%
Bandhan Innovation Fund - Regular Plan	30-04-2024	Nifty 500 TRI	15.79%	3.37%	NA	NA	NA	NA	NA	NA	19.34%	6.18%
Bandhan Innovation Fund - Direct Plan			17.46%	3.37%	NA	NA	NA	NA	NA	NA	21.16%	6.18%
Bandhan CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 Fund - Regular Plan	10-03-2025	CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029	4.04%	4.82%	NA	NA	NA	NA	NA	NA	6.63%	7.28%
Bandhan CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 Fund - Direct Plan			4.33%	4.82%	NA	NA	NA	NA	NA	NA	6.92%	7.28%
Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund - Regular Plan	13-03-2025	CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	5.88%	6.80%	NA	NA	NA	NA	NA	NA	6.47%	7.17%
Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund - Direct Plan			6.76%	6.80%	NA	NA	NA	NA	NA	NA	7.19%	7.17%
Bandhan Long Duration Fund - Regular Plan - Growth	20-03-2024	NIFTY Long Duration Debt Index A-III	2.47%	0.80%	NA	NA	NA	NA	NA	NA	5.37%	4.60%
Bandhan Long Duration Fund - Direct Plan - Growth			2.89%	0.80%	NA	NA	NA	NA	NA	NA	5.81%	4.60%
Bandhan Multi-Factor Fund - Regular Plan - Growth	30-07-2025	BSE 200 TRI	0.34%	2.60%	NA	NA	NA	NA	NA	NA	0.34%	2.13%
Bandhan Multi-Factor Fund - Direct Plan - Growth			1.95%	2.60%	NA	NA	NA	NA	NA	NA	1.94%	2.13%
Mr. Brijesh Shah manages 12 schemes of Bandhan Mutual Fund.												
Fund Manager Name: Mr. Nilesh Saha												
Bandhan Multi-Factor Fund - Regular Plan - Growth	19-03-2026	BSE 200 TRI	0.34%	2.60%	NA	NA	NA	NA	NA	NA	0.34%	2.13%
Bandhan Multi-Factor Fund - Direct Plan - Growth			1.95%	2.60%	NA	NA	NA	NA	NA	NA	1.94%	2.13%
Mr. Nilesh Saha manage 1 scheme of Bandhan Mutual Fund.												
Fund Manager Name: Mr. Kapil Kankonkar												
Bandhan Arbitrage Fund - Regular Plan	16-06-2025	Nifty 50 Arbitrage Index	5.62%	7.31%	6.71%	7.56%	5.90%	6.52%	5.63%	5.62%	6.50%	NA
Bandhan Arbitrage Fund - Direct Plan			6.39%	7.31%	7.48%	7.56%	6.65%	6.52%	6.36%	5.62%	6.92%	6.19%
Bandhan Equity Savings Fund ^{3K} - Regular Plan	16-06-2025	CRISIL Equity Savings Index	4.40%	5.13%	6.67%	8.38%	6.36%	8.51%	6.39%	8.90%	6.73%	8.37%
Bandhan Equity Savings Fund ^{3K} - Direct Plan			5.35%	5.13%	7.68%	8.38%	7.40%	8.51%	7.43%	8.90%	7.53%	8.82%
Bandhan Multi Asset Allocation Fund - Regular Plan	16-06-2025	65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver	14.44%	11.35%	NA	NA	NA	NA	NA	NA	14.96%	12.42%
Bandhan Multi Asset Allocation Fund - Direct Plan		65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver	16.10%	11.35%	NA	NA	NA	NA	NA	NA	16.72%	12.42%
Mr. Kapil Kankonkar manages 3 scheme of Bandhan Mutual Fund.												

Performance Table

(Others Funds Managed by the Fund Managers)

Period			1 Year		3 Years		5 Years		10 Years		Since Inception	
	Managing Since	Benchmark Index	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Fund Manager Name: Mr. Debraj Lahiri												
Bandhan Credit Risk Fund - Regular Plan	16-07-2023	Tier 1: NIFTY Credit Risk Bond Index B-II	4.81%	4.55%	6.36%	6.95%	5.45%	6.95%	NA	NA	5.99%	7.68%
		Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index	4.81%	4.45%	6.36%	6.87%	5.45%	6.67%	NA	NA	5.99%	7.60%
Bandhan Credit Risk Fund - Direct Plan		Tier 1: NIFTY Credit Risk Bond Index B-II	5.87%	4.55%	7.43%	6.95%	6.48%	6.95%	NA	NA	7.04%	7.68%
		Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index	5.87%	4.45%	7.43%	6.87%	6.48%	6.67%	NA	NA	7.04%	7.60%
Bandhan Floater Fund - Regular Plan ⁴	14-03-2024	NIFTY Medium Duration Debt Index A-III	5.96%	3.92%	7.36%	6.92%	6.23%	5.74%	NA	NA	6.06%	5.86%
Bandhan Floater Fund - Direct Plan ⁴			6.64%	3.92%	7.94%	6.92%	6.79%	5.74%	NA	NA	6.60%	5.86%
Mr. Debraj Lahiri manages 2 schemes of Bandhan Mutual Fund. (Mr. Debraj is managing Bandhan Credit Risk Fund w.e.f 17th April 2023.)												

Performance based on NAV as on 31/07/2026. Past Performance may or may not be sustained in future. The performance details provided herein are of regular and direct plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

Bandhan Healthcare Fund is managed by Mr Viraj Kulkarni (equity portion) and Mr. Brijesh Shah (debt portion). The scheme has been in existence for less than 1 year, hence performance has not been disclosed.

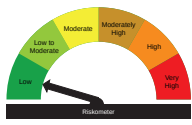
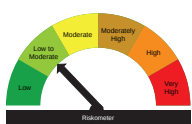
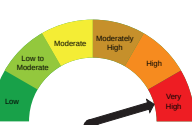
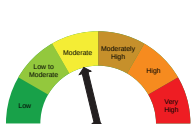
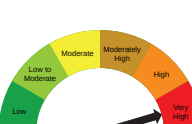
⁴With effect from 07th July 2025, the name of “Bandhan Money Manager Fund” has changed to “Bandhan Money Market Fund”. ⁴With effect from 07th July 2025, the name of “Bandhan Floating Rate Fund” has changed to “Bandhan Floater Fund”.

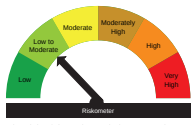
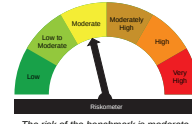
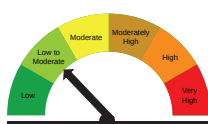
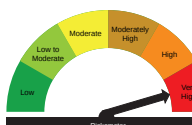
⁴With effect from 07th July 2025, the name of “Bandhan Floating Rate Fund” has changed to “Bandhan Floater Fund”.

³The fund has been repositioned from an arbitrage fund to an equity savings fund w.e.f. April 30, 2018.

⁴Current Index performance adjusted for the period from since inception to April 30, 2018 with the performance of CRISIL Liquid Fund Index (Benchmark).

⁵With effect from 31st August 2025, the name of “Bandhan US Treasury Bond 0-1 year Fund of Fund” has changed to “Bandhan US Treasury Bond 0-1 year specific Debt Passive FOF”.

Scheme Names	This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
Bandhan Overnight Fund An Open-ended Debt Scheme investing in overnight securities with Relatively Low interest rate risk and Relatively Low Credit Risk	- To generate short term optimal returns in line with overnight rates and high liquidity. - To invest in money market and debt instruments, with maturity of 1 day.	 The risk of the scheme is low. Investors understand that their principal will be at Low risk	 The risk of the benchmark is low. Nifty 1D Rate Index
Bandhan Money Market Fund (Formerly known as Bandhan Money Manager Fund) An open ended debt scheme investing in money market instruments with Relatively Low interest rate risk and Relatively Low Credit Risk	- To generate short term optimal returns with relative stability and high liquidity. - Investments predominantly in money market instruments.	 The risk of the scheme is low to moderate. Investors understand that their principal will be at Low to Moderate risk	 The risk of the benchmark is low to moderate. NIFTY Money Market Index A-I
Bandhan Liquid Fund An open-ended liquid scheme with Relatively Low interest rate risk and Relatively Low Credit Risk	- To generate short term optimal returns with stability and high liquidity. - Investments in money market and debt instruments, with maturity up to 91 days.	 The risk of the scheme is low to moderate. Investors understand that their principal will be at Low to Moderate risk	 The risk of the benchmark is low to moderate. NIFTY Liquid Index A-I
Bandhan Balanced Advantage Fund An open ended dynamic asset allocation fund	- To create wealth over long term. - Dynamic allocation towards equity, derivatives, debt and money market instruments.	 The risk of the scheme is very high. Investors understand that their principal will be at Very High risk	 The risk of the benchmark is high. NIFTY 50 Hybrid Composite debt 50:50 Index
Bandhan Floater Fund (Formerly known as Bandhan Floating Rate Fund) An Open-ended Debt Scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives) with Relatively High Interest Rate Risk and Moderate Credit Risk	- To generate short-term optimal returns. - To invest predominantly in floating rate instruments.	 The risk of the scheme is moderate. Investors understand that their principal will be at Moderate risk	 The risk of the benchmark is low to moderate. NIFTY Medium Duration Debt Index A-III
Bandhan US Treasury Bond 0-1 year specific Debt Passive FOF (Formerly known as Bandhan US Treasury Bond 0-1 year Fund of Fund) An open ended Fund of fund scheme investing in units / shares of overseas Index Funds and / or Exchange Traded Funds which track an index with US treasury securities in the 0-1 year maturity range as its constituents	- To create wealth over long term. - Generate returns through investing in US treasury securities in the 0-1 year maturity range.	 The risk of the scheme is very high. Investors understand that their principal will be at Very High risk	 The risk of the benchmark is very high. ICE 0-1 Year US Treasury Securities Index
Bandhan Innovation Fund An open-ended equity scheme following an innovation theme	- To create wealth over a long term. - Investment predominantly in equity and equity-related instruments of companies following innovation theme.	 The risk of the scheme is very high. Investors understand that their principal will be at Very High risk	 The risk of the benchmark is very high. NIFTY 500 TRI
Bandhan CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 Fund An open-ended Target Maturity Index Fund predominately investing in constituents of CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029.	- Income over the target maturity period. - Investment in constituents of CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029.	 The risk of the scheme is low to moderate. Investors understand that their principal will be at Low to Moderate risk	 The risk of the benchmark is low to moderate. CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029

Scheme Names	This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Click here to Know more Debt Index. A relatively low interest rate risk and relatively low credit risk.	- Income through exposure over the shorter-term maturity instruments. - Investment in an openended Constant Maturity Index Fund that seeks to track CRISIL-IBX Financial Services 3-6 Months Debt Index.	 The risk of the scheme is low to moderate. Investors understand that their principal will be at Low to Moderate risk	 The risk of the benchmark is low to moderate. CRISIL-IBX Financial Services 3-6 Months Debt Index Fund
Bandhan Long Duration Fund An open ended long term debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years with Relatively High Interest Rate Risk and Relatively Low Credit Risk	- To generate wealth over long term. - Investment across Debt & Money Market Securities such that the macaulay duration of the portfolio is greater than 7 years	 The risk of the scheme is moderate. Investors understand that their principal will be at Moderate risk	 The risk of the benchmark is moderate. NIFTY Long Duration Debt Index A-III
Bandhan Multi-Factor Fund An open ended equity scheme investing based on an adaptive and evolving multi-factor quantitative model theme.	- To create wealth over a long term. - Investment predominantly in equity and equity related instruments based on an adaptive and evolving multi-factor quantitative model	 The risk of the scheme is very high. Investors understand that their principal will be at Very High risk	 The risk of the benchmark is very high. BSE 200 TRI
Bandhan Arbitrage Fund An open ended scheme investing in arbitrage opportunities	- To generate low volatility returns over short to medium term. - Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets with balance exposure in debt and money market instruments.	 The risk of the scheme is low. Investors understand that their principal will be at Low risk	 The risk of the benchmark is low. Nifty 50 Arbitrage Index
Bandhan Equity Savings Fund An open-ended scheme investing in equity, arbitrage and debt	- To generate long term capital growth and income. - Investment predominantly in Equity and Equity related securities (including arbitrage and other derivative strategies) as well as Fixed Income securities.	 The risk of the scheme is low to moderate. Investors understand that their principal will be at Low to Moderate risk	 The risk of the benchmark is moderate. CRISIL Equity Savings Index
Bandhan Multi Asset Allocation Fund An open-ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments.	- To generate long term capital growth and income. - Investment across Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments.	 The risk of the scheme is very high. Investors understand that their principal will be at Very High risk	 The risk of the benchmark is very high. 65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.