Arudha SIF
by Bandhan Mutual Fund

ANNUAL REPORT 2025-26

Arudha Hybrid Long-Short Fund

Arudha Equity Long-Short Fund

INDEPENDENT AUDITOR'S REPORT

To the Trustees of

Arudha SIF (Bandhan Mutual Fund)

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of the schemes, as enlisted below (collectively "the Schemes") of Arudha SIF, which comprise the Balance Sheet as at March 31, 2026, the Revenue Account, the Cash Flow Statement and the Statement of changes in net asset attributable to unit holders of schemes for the period then ended, and notes to the financial statements, including a summary of material accounting policies and other explanatory information.

Name of the Schemes
Arudha Hybrid Long-Short Fund
Arudha Equity Long-Short Fund

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements of the Schemes give a true and fair view in accordance with Indian Accounting Standards ('IND AS') and any addendum thereto, as notified by the Companies (Indian Accounting Standards) Rules, 2015, as amended, read with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ("the SEBI Regulations"):

(a) in the case of the Balance Sheet, of the state of affairs of the Schemes as at March 31, 2026;

(b) in the case of the Revenue Account, of the Surplus/deficit for the period ended on that date;

(c) in the case of the Cash Flow Statement, of the cash flows for the period ended on that date; and

(d) in the case of Statement of Changes in Net Assets, of the changes in net assets attributable to the unit holders of the schemes for the period ended on that date.

Basis for Opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Financial Statements' section of our report. We are independent of the Schemes in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Board of Directors of Bandhan AMC Limited ("the AMC") and Bandhan Trustee Company Limited ("the Trustees") (collectively, referred to as "Those Charged with Governance") are responsible for the other information. The other information comprises the information included in the Trustee report but does not include the financial statements and our auditor's report thereon. The Trustee report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether such other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Trustee report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to Those Charged with Governance and to comply with the relevant applicable requirements of the standards on auditing for auditor's responsibility in relation to other information in documents containing audited financial statements. We have nothing to report in this regard.

Responsibilities of management and Those Charged with Governance for the Financial Statements

Those Charged with Governance are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance, cash flows and changes in net assets attributable to unitholders of the Schemes in accordance with IND AS and any addendum thereto, as notified by the Companies (Indian Accounting Standards) Rules, 2015, as amended, read with the SEBI Regulations, as amended. This responsibility also includes maintenance of adequate accounting records in accordance with the SEBI regulations for safeguarding of the assets of the Schemes and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent, the design, implementation and maintenance of adequate internal controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management is responsible for assessing the Schemes' ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Schemes or to cease operations, or has no realistic alternative but to do so.

Those Charged with Governance are also responsible for overseeing the Schemes' financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Schemes' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Schemes to cease to continue as a going concern.

INDEPENDENT AUDITOR'S REPORT

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with Those Charged with Governance, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide to the management with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
    a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
    b. The balance sheet gives a true and fair view of the Schemes, state of affairs of the Schemes for the accounting period to which the Balance Sheet relate;
    c. The revenue account gives a true and fair view of the Schemes, surplus/deficit in the respective Schemes for the accounting period to which the Revenue Account relate;
    d. The financial statements have been prepared in accordance with accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations; and
    e. The balance sheet and the revenue account are in agreement with the books of account of the Schemes.
2. On the basis of information and explanations given to us, the schemes do not have any non-traded securities as at March 31, 2026 and hence reporting requirement of Eighth Schedule of the SEBI Regulations is not applicable.

For S.R. Batliboi & Co. LLP
Chartered Accountants
ICAI Firm Registration Number: 301003E/E300005

Sd/-
per Shrawan Jalan
Partner
Membership Number: 102102
UDIN: 26102102ECQTLN2569

Place : Mumbai
Date : July 23, 2026

TRUSTEE REPORT

THE TRUSTEE REPORT COVERS FOLLOWING INVESTMENT STRATEGIES.

1. Arudha Hybrid Long-Short Fund
2. Arudha Equity Long-Short Fund

Dear Unitholder,

The Directors of Bandhan Mutual Fund Trustee Limited (the "Trustee") hereby present its Twenty Sixth Annual Report for the Financial Year 2025-2026 along with the audited financial statements for the investment strategies of Arudha SIF.

I INVESTMENT STRATEGIES' PERFORMANCE, FUTURE OUTLOOK AND OPERATIONS OF THE INVESTMENT STRATEGIES

Performance of the Investment Strategies as on March 31, 2026

i) Arudha Hybrid Long-Short Fund

Period	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
	^ Direct		^ Regular	
1 year	N.A.	N.A.	N.A.	N.A.
3 year	N.A.	N.A.	N.A.	N.A.
5 year	N.A.	N.A.	N.A.	N.A.
Since Inception	0.91%	-1.96%	0.83%	-1.96%

Past performance may or may not be sustained in the future

^ Growth Option

Date of Inception: Direct Plan - January 28, 2026; **Regular Plan** - January 28, 2026

Benchmark: CRISIL Hybrid 85+15 Conservative Index

AUM of the Scheme as on	Amount (Rs. crs)
31-Mar-26	65.31
31-Mar-25	N.A.

The strategy that we are running in the Arudha Hybrid Long-Short Fund is modeled on the lines of an income plus arbitrage approach. As per this strategy, allocation towards debt securities is in the range of 60-65% (maximum up to 65%) and the remainder is in hedged equity. There is no exposure towards directional equity. However, as per regulatory requirements, we are required to benchmark the fund against the CRISIL Hybrid 85+15 Conservative Index, which has 85% allocation towards debt securities and the remainder in directional equity. Given this mismatch, the performance of the fund and the benchmark are not comparable.

Performance of the Investment Strategies as on March 31, 2026

ii) Arudha Equity Long - Short Fund

Period	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
	^ Direct		^ Regular	
1 year	N.A.	N.A.	N.A.	N.A.
3 year	N.A.	N.A.	N.A.	N.A.
5 year	N.A.	N.A.	N.A.	N.A.
Since Inception	-1.73%	-2.54%	-1.76%	-2.54%

Past performance may or may not be sustained in the future

^ Growth Option

Date of Inception: Direct Plan - March 30, 2026; **Regular Plan** - March 30, 2026

Benchmark: NIFTY 500 TRI

AUM of the Scheme as on	Amount (Rs. crs)
31-Mar-26	39.30
31-Mar-25	N.A.

Note: Returns less than one year are calculated on absolute basis and returns for more than one year are calculated on Compounded Annualised basis.

One-year performance is calculated from the beginning of financial year till maturity date, wherever applicable.

OUTLOOK AND OPERATIONS OF THE INVESTMENT STRATEGIES

A) Annual Equity Market Outlook

FY26 was a strong year for the Indian equity market, supported by robust economic growth, improving corporate earnings, resilient domestic liquidity, and continued confidence in India's long-term growth story. Still FY26 ended amid one of the most volatile market environments witnessed in recent years. Global equity markets corrected sharply in March 2026 due to escalating geopolitical tensions in West Asia, concerns regarding energy security, elevated foreign investor outflows, and deterioration in risk appetite across emerging markets.

Indian equities were not immune to these developments, with benchmark indices declining by more than 10% during March 2026 and broader market sentiment turning cautious. Nevertheless, the longer-term outlook remains constructive as Indian equities enter FY2026-27 with improved valuations, resilient domestic growth, supportive liquidity conditions, and a potential recovery in earnings growth.

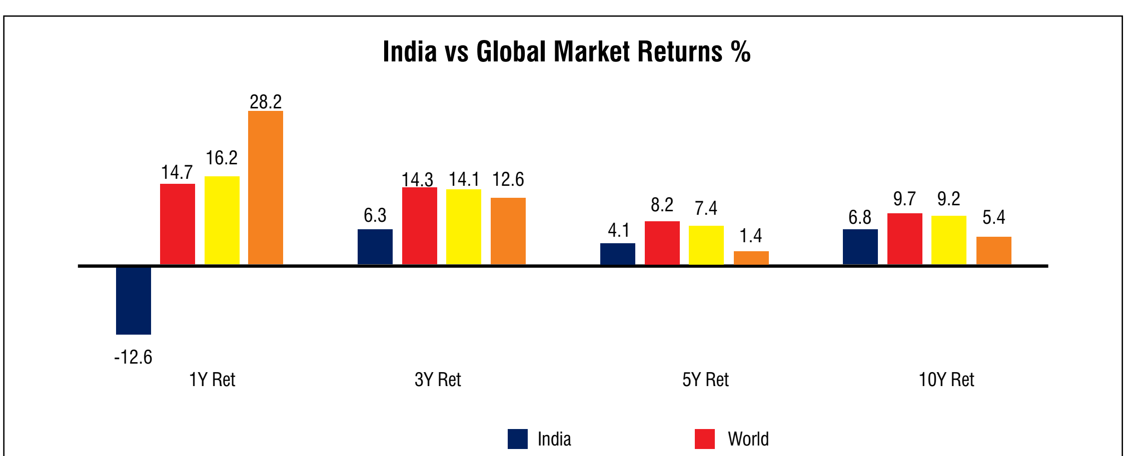
A key pillar of market performance during FY26 was India's strong macroeconomic backdrop. The Indian economy expanded by approximately 7.6–7.7% during the year, maintaining its position as one of the world's fastest-growing major economies. Growth was driven by healthy domestic consumption, government-led infrastructure spending, expansion in manufacturing activity, and sustained strength in services. Stable employment conditions and ongoing formalization of the economy further supported investor confidence.

Domestic institutional investors continued to play a crucial role in supporting market stability. Strong inflows through mutual funds and systematic investment plans (SIPs) provided a steady source of liquidity, helping markets withstand periods of foreign investor selling and global risk-off sentiment. This growing domestic participation has become a structural strength of Indian markets and contributed significantly to FY26 performance.

FY2025-26 Market Review

Global Market Performance

March 2026 was characterized by a broad-based selloff across global equities.



TRUSTEE REPORT (Contd.)

Source: Bloomberg, Data as of Mar 2026. Less than 1-year Absolute returns, Greater than or Equal to 1-year Compound Annualized returns. Returns are in USD terms. (India is the MSCI India Index, World is the MSCI AC World Index, Developed Markets is the MSCI World Index, and Emerging Markets is the MSCI Emerging Markets Index). Past performance may or may not be sustainable and does not guarantee any future returns.

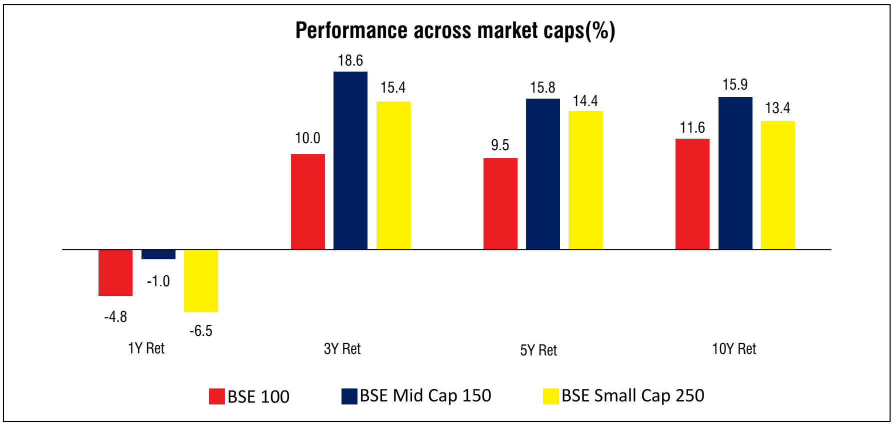
The correction was more severe in emerging markets due to concerns about:

- Commodity inflation
- Capital outflows
- Currency weakness
- Global supply chain disruptions

Indian Equity Market Performance

Indian markets witnessed one of the sharpest monthly corrections in recent years.

Market Capitalization Performance



Source: Bloomberg, Data as of Mar 2026. Less than 1-year Absolute returns, Greater than or Equal to 1-year Compound Annualized returns. Past performance may or may not be sustainable and does not guarantee any future returns.

Key Takeaways

- Large caps proved relatively resilient.
- Midcaps significantly outperformed small caps over the trailing year.
- Small caps experienced the largest correction due to valuation excesses and liquidity withdrawal.

Macroeconomic Environment

Growth Remains Resilient

The Indian economy remained relatively strong through FY26.

Key Indicators

Manufacturing PMI

- Remained above 50 throughout the year.
- March 2026 reading: 53.9.

Services PMI

- Continued expansion.
- March 2026 reading: 57.5.

Industrial Production (IIP)

- March 2026 reading: 129.7.

These indicators suggest that economic activity remained positive despite market volatility.

Inflation Outlook

Inflation remained benign through much of FY26 before commodity risks emerged. Average CPI inflation estimates:

Year	Inflation
FY26E	2.1%
FY27E	4.1%
FY28E	4.0%

A sustained increase in oil prices remains the key inflationary risk going forward.

External Sector and Currency Outlook

India's balance of payments has become a near-term concern.

Contributing factors include:

- FII outflows
- Elevated gold imports
- Rising commodity prices
- Higher crude oil costs

March 2026 witnessed approximately USD 21 billion of FII outflows, representing one of the largest monthly withdrawals on record.

Factors That Could Support INR

- Weakening US Dollar.
- Stabilisation of gold prices.
- Reduction in global AI-driven market concentration.
- Revival in capital inflows.

Global Structural Themes

Two structural themes that are expected to dominate equity markets over the next decade are as follows:

1. Artificial Intelligence (AI) and its impact on employment, productivity, and sector leadership.
2. The evolving geopolitical and economic competition between China and the United States.

Liquidity and Interest Rate Outlook

Government debt levels globally remain elevated. Policy makers have limited options to manage debt burdens:

- Raise taxes
- Cut spending
- Increase inflation
- Accelerate growth

The most likely response remains lower interest rates and accommodative liquidity conditions.

TRUSTEE REPORT (Contd.)

Such an environment typically supports:

- Equities
- Gold
- Emerging Market assets

Earnings Outlook

Positive:

- Recovery in nominal GDP growth.
- INR depreciation benefits.
- Resilient global growth.

Negative:

- Moderation in government spending growth.
- Potential energy price shocks.

Key Risks to Outlook

1. Prolonged closure or disruption of the Strait of Hormuz.
2. Sustained crude oil prices above equilibrium levels.
3. Continued large FII outflows.
4. Faster-than-expected AI disruption to services sectors.
5. Weakening balance of payments and currency pressures.

Outlook for FY2026-27

Strategic View

The correction witnessed in FY26 has substantially improved risk-reward for long-term investors. Valuations are more attractive compared with recent years, earnings are expected to recover, liquidity conditions remain supportive, and India's medium-term growth trajectory remains intact.

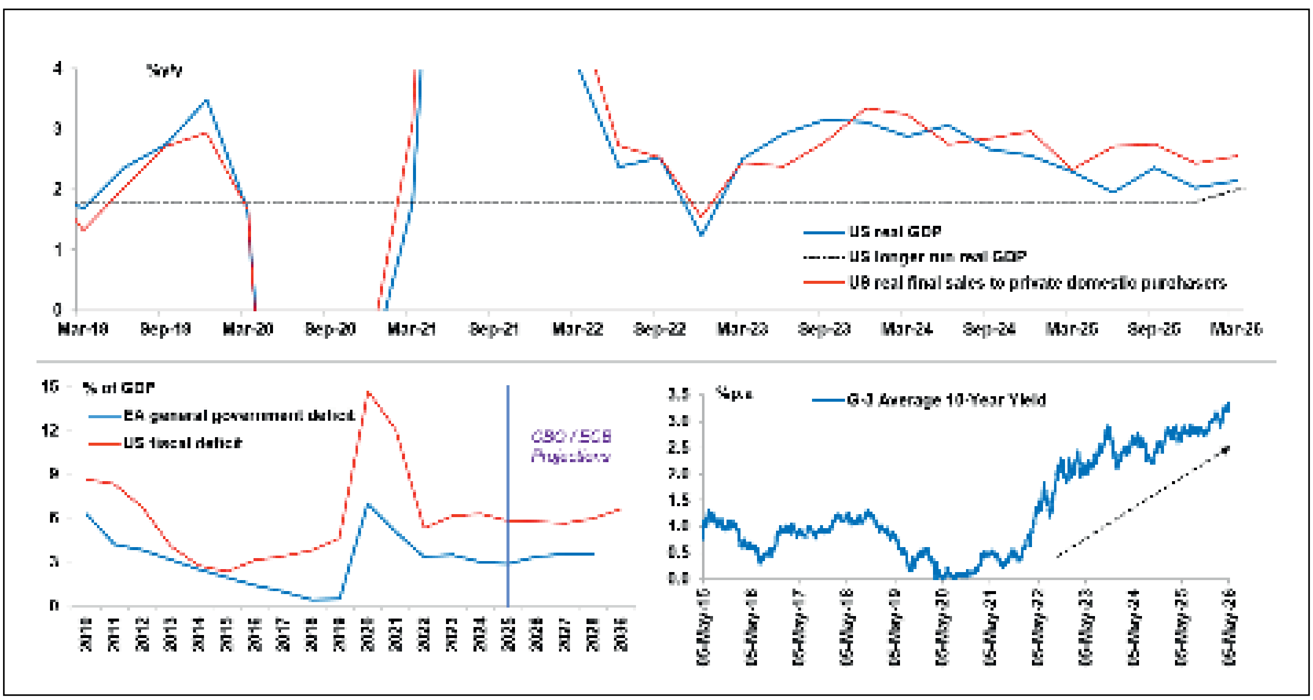
Investment Conclusion

We maintain a constructive 3-5 year outlook on Indian equities. While near-term volatility may persist due to geopolitical developments and energy-market uncertainty, the probability of attractive long-term returns has increased materially after the FY26 market correction. We favour Manufacturing, Utilities, Capital Goods, Industrials and Global Capex beneficiaries as the key investment themes for the next market cycle.

B) Debt Outlook

The first half of CY26 felt like a period where the debt market was constantly trying to find its footing in the middle of shifting global currents. Geopolitical tensions, beginning with US-led tariff actions and later intensifying through the West Asia conflict, kept investors cautious across global markets. At the same time, elevated global interest rates (please refer Figure 1 below) and the strong pull of alternative investment themes such as artificial intelligence (please refer Figure 2 below) weighted on capital flows despite India's relatively strong macro fundamentals and as a result net inflows moderated, contributing to a sustained Balance of Payments (BoP) deficit and funding stress in the system.

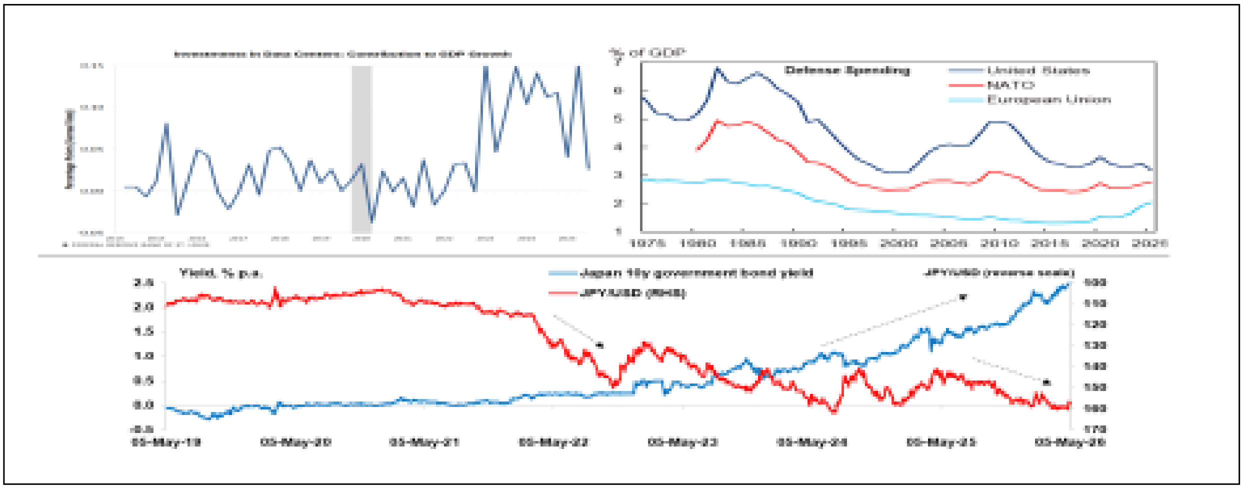
Figure 1: Higher Global Neutral Rates:



Source: CEIC, US Federal Reserve, US Congressional Budget Office (CBO), European Central Bank (ECB), Bloomberg, Bandhan MF Research. Note: 1) Real final sales to private domestic purchasers is the sum of personal consumption expenditure and private domestic fixed investment. 2) G-3 includes the US, Euro Area and Japan.

TRUSTEE REPORT (Contd.)

Figure 2: Competing Themes for Global Capital



Source: US Federal Reserve Bank of St. Louis , Citi Research, Bloomberg, Bandhan MF Research. Note: NATO - North Atlantic Treaty Organization

In the middle of this uncertain backdrop, the RBI continued to adopt a calibrated and flexible policy approach during H1-CY26, with a clear focus on managing liquidity conditions and ensuring orderly market functioning amid global uncertainties. On the liquidity management front, RBI conducted two large Variable Rate Reverse Repo (VRRR) auctions of ~ ₹2 lakh crore each to absorb excess liquidity, followed by a ₹1 lakh crore Variable Rate Repo (VRR) injection to support system liquidity. In addition, the RBI undertook Open Market Operations (OMO) purchases exceeding ₹2.5 lakh crore since December 2025, ensuring orderly market conditions. From a policy rate perspective, at the June 2026 MPC meeting, the RBI kept policy rates and stance unchanged, highlighting a balanced but cautious outlook. The central bank flagged upside risks to inflation and downside risks to growth, driven by uncertainties around the West Asia conflict and monsoon dynamics. With concerns around supply-side pressures potentially becoming entrenched, the RBI reiterated a data-dependent approach, suggesting that the possibility of rate hikes cannot be ruled out if inflation trends higher. Alongside these monetary measures, both the RBI and the government announced a series of steps to address the alleviating stress on our Balance of Payments (BoP). Government has notified that foreign portfolio investor (FPI) investments in government securities will be exempt from income tax on any interest or capital gain. This is effective 1st April 2026. On its part the RBI has also unveiled meaningful measures including 1> expanding list of FAR securities to include new issuances of 15-, 30-, and 40-year government bonds. 2> concessional forex swap till 30th September 2026 to incentivize ECB by PSUs. 3> a similar facility for bearing the full hedging cost till 30th September 2026 to AD banks for raising fresh 3–5-year FCNR (B) deposits 4> restore the time for realisation of export proceeds to nine months.

Taken together, these are meaningful steps and stronger than market expectations. These should serve to put a floor on the BoP narrative, and one will look forward to some meaningful capital flows in the months ahead. This will also help to directly alleviate funding stress for banks. It will also make more likely inclusion of Indian government bonds in global indices. Equally important to us is the signalling effect: government and RBI are now actively working towards shoring up the BoP. From a valuation perspective, we continue to prefer the longer end of the government bond curve (14 years onwards) and money market (please refer table below) / corporate bonds up to the 3–4 year segment.

Additionally, we continue to monitor a few key risks, including 1> A resurgence in crude oil prices. 2> Renewed geopolitical tensions 3> Monsoon-related inflation risks. 4> The pace and effectiveness of RBI sterilization of FCNR(B) inflows. 5> The persistence of the global AI-driven capex cycle, which could continue to divert capital flows away from emerging markets.

Looking forward, the outlook for debt investors remains constructive. Recent measures by the RBI and the Government have helped address BoP concerns, support capital inflows and ease funding pressures, while also reinforcing confidence in India's macroeconomic stability. For yields to see more sustained relief, however, the global environment will also need to become more supportive. While higher US rates remain a headwind, there are early signs that the dominance of the AI investment theme on global capital flows may be moderating. Overall, our outlook on Indian fixed income remains positive, while closely monitoring global rates, inflation, geopolitical developments and capital flows, which will continue to shape market yields and liquidity.

However, this outlook remains contingent on evolving global conditions, including inflation trends, geopolitical risks and capital flow dynamics, which continue to pose potential risks to the trajectory of yields and liquidity.

DISCLAIMER:

The Disclosures of opinions/in-house views/strategy incorporated herein are provided solely to enhance the transparency about the investment strategy/theme of the Scheme. They should not be treated as endorsement of the views/opinions or as investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document has been prepared on the basis of information, which is already available in publicly accessible media or developed through analysis of Bandhan Mutual Fund. The information/ views / opinions provided is for informative purpose only and may have ceased to be current by the time it may reach the recipient, which should be taken into account before interpreting this document. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision and the security may or may not continue to form part of the scheme's portfolio in future. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. The decision of the Investment Manager may not always be profitable as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. This information is subject to change without any prior notice. The se right to make modifications and alterations to this statement as may be required from time to time. Neither Bandhan Mutual Fund / Bandhan Mutual Fund Trustee Limited / Bandhan AMC Limited, its Directors or representatives shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

C) Operations of the Scheme

As on March 31, 2026 Bandhan Mutual Fund offered **78 schemes**. These include **77 Open Ended Schemes** (16 Debt Schemes, 16 Equity Schemes, 1 Equity Linked Saving Scheme, 6 Hybrid Schemes, 4 Exchange Traded Funds, 26 Index Funds and 8 ETF Fund of Funds) excluding **1 Close Ended Schemes** (1 Fixed Term Plans). The total assets under management across all these Schemes as on March 31, 2026 was **Rs. 1,82,226 Cr** vis-à-vis **Rs.1,62,805 Cr** as on March 31, 2025.

Bandhan Mutual Fund also offers SIF - **2 Live Schemes**, 1 Debt Scheme & 1 Equity Scheme. The total assets under management across all these Schemes as on March 31, 2026 was **Rs. 105 Cr** vis-à-vis **0 Cr** as on March 31, 2025.

The AMC operates out of 72 offices, including Mumbai Office. The Fund continues to provide value added services to investors and distributors with a view to provide easier and better means of transacting, seeking information, etc.

TRUSTEE REPORT (Contd.)

I) Launch of Schemes during the FY 2025-2026:

During the year, the Fund launched following schemes:

Name of the Investment Strategy	Type of the Investment Strategy	Investment Objective
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.	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. Disclaimer: However, there can be no assurance that the investment objective of the investment strategy will be realized.
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.	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.

II) Change in Fundamental Attributes of the Schemes during the FY 2025-2026:

During the year, there was no change in fundamental attributes (FAC) of any investment strategies of Arudha SIF.

II. BRIEF BACKGROUND OF SPONSORS, TRUST, TRUSTEE COMPANY AND ASSET MANAGEMENT COMPANY

a) THE SPONSOR

Bandhan Mutual Fund is sponsored by Bandhan Financial Holdings Limited. Bandhan Financial Holdings Limited ("BFHL") is a Non-Banking Finance Company.

b) BANDHAN MUTUAL FUND

Bandhan Mutual Fund ("the Mutual Fund" or "the Fund") has been constituted as a Trust in accordance with the provisions of the Indian Trusts Act, 1882 vide a Trust Deed dated December 29, 1999, as amended from time to time. The office of the Sub-Registrar of Assurances at Mumbai had registered the Trust Deed establishing the Fund under the Registration Act, 1908. The Fund is registered with SEBI vide registration number MF/042/00/3 dated March 13, 2000. A deed of amendment to the Trust Deed has been executed and registered to recognize the change in sponsor of the Mutual Fund. On January 31, 2023, BFHL acquired the controlling stake in Bandhan AMC Limited (formerly IDFC Asset Management Company Limited) and Bandhan Mutual Fund Trustee Limited (formerly IDFC AMC Trustee Company Limited) from IDFC Financial Holding Company Limited.

c) BANDHAN MUTUAL FUND TRUSTEE LIMITED

ANZ Trustee Company Private Limited, a company registered under the Companies Act, 1956, was established by Australia and New Zealand Banking Group (ANZ) and had been appointed as the Trustee of ANZ Grindlays Mutual Fund vide Trust Deed dated December 29, 1999, as amended from time to time. ANZ sold the mutual fund business to Standard Chartered Bank (SCB) in 2001, pursuant to which SCB held 100% stake in the equity share capital of the Trustee Company. SCB agreed to sell the business to IDFC Limited in 2008. Pursuant to the transaction, IDFC/ its nominees held 100% of the shares of the Trustee Company and the Company was renamed as IDFC AMC Trustee Company Limited (which was earlier known as IDFC AMC Trustee Company Private Limited).

On January 31, 2023, BFHL acquired controlling stake in Bandhan AMC Limited ("AMC") and Bandhan Mutual Fund Trustee Limited ("Trustee Company"). The name of IDFC AMC Trustee Company Limited was changed to Bandhan Mutual Fund Trustee Limited w.e.f. April 19, 2023.

The revised shareholding pattern of the Company as on March 31, 2026, stands as follows:

Name of Shareholder	% of Shareholding
Bandhan Financial Holdings Limited / its nominees	60.00
Lathe Investment Pte. Ltd.	20.00
Tangerine Investments Limited	16.67
Mr. Ashley Menezes and Mr. Sanjay Kukreja *(Partners of M/s Infinity Partners)*	1.48
Carillon Investments B.V.	1.85
Total	**100**

The Trustee seeks to ensure that the Schemes floated thereunder including investment strategies under Arudha SIF, are managed by the AMC in accordance with the Trust Deed, the Regulations, directions and guidelines issued by the SEBI, the Stock Exchanges, the Association of Mutual Funds in India and other regulatory agencies.

d) BANDHAN AMC LIMITED (Bandhan AMC)

Bandhan AMC Limited is a public limited company incorporated under the Companies Act, 1956. Bandhan AMC Limited has been appointed as the Asset Management Company/ Investment Manager of Bandhan Mutual Fund (including Arudha SIF).

The Company originally known as ANZ Grindlays Asset Management Company Private Limited was incorporated on December 20, 1999. The Company was established by Australia and New Zealand Banking Group (ANZ) and was appointed by the Trustee to act as the Investment Manager of the ANZ Grindlays Mutual Fund vide the Investment Management Agreement dated January 3, 2000. Consequent to sale of business by ANZ to Standard Chartered Bank (SCB) in 2001, 75% stake in the equity share capital of the AMC and 100% stake in the Preference Share Capital of the AMC was transferred to SCB. Subsequently, IDFC acquired the equity and preference shares held by SCB in the AMC on May 30, 2008. IDFC also acquired the equity shares held by minority shareholders in the AMC. On December 9, 2011, NGAM Asia, a Singapore Limited company, which was a 100% indirect subsidiary of NGAM, acquired 25% of the total issued and paid up equity share capital plus one equity share in each of IDFC Asset Management Co. Ltd and IDFC AMC Trustee Company Ltd respectively. IDFC Financial Holding Company Limited acquired the entire shareholding of Natixis Global Asset Management Asia Pte. Ltd., Singapore in IDFC AMC.

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The revised shareholding pattern of the Company as on March 31, 2026, stands as follows:

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Bandhan Financial Holdings Limited / its nominees	59.98
Lathe Investment Pte. Ltd.	19.99
Tangerine Investments Limited	16.66
Mr. Ashley Menezes and Mr. Sanjay Kukreja *(Partners of M/s Infinity Partners)*	1.48
Carillon Investments B.V.	1.85
Total	**100**

The AMC is also engaged in rendering Portfolio Management Services (PMS) and is registered with SEBI as a Portfolio Manager vide registration no. INP000002064. Further, the AMC also provides investment management services to Alternative Investment Funds registered under SEBI (Alternative Investment Funds) Regulations, 2012. The AMC also has a branch office in International Financial Services Centre ("IFSC") - Gujarat International Finance Tec-City ("GIFT City") to act as an Investment Manager for the funds to be launched. All these activities are not in conflict with the activities of the Mutual Fund.

LIABILITIES & RESPONSIBILITIES OF THE TRUSTEE AND THE SETTLOR -

The key responsibility of the Trustee is to safeguard the interest of the Unit holders and inter-alia ensure that AMC functions in the interest of investors and as laid down under the Securities and Exchange Board of India (Mutual Funds) Regulations, 2026 (erstwhile Securities and Exchange Board of India (Mutual Funds) Regulations, 1996), Trust Deed, Statement of Additional Information and the Investment Strategy Information Document of the respective Investment Strategies.

From the information provided to the Trustee by the AMC and discussions with AMC officials at meetings of its Board and Committee, and reviews by the Trustee through its Board of Directors at such meetings, the Trustee is of the opinion that the AMC has operated in the interests of the unitholders.

TRUSTEE REPORT (Contd.)

The Settlors/Sponsors are not responsible or liable for any loss or shortfall resulting from the operation of the Schemes beyond the initial contribution of Rs. 40,000/- made by them towards setting up of Bandhan Mutual Fund (including investment strategies of Arudha SIF).

III. INVESTMENT OBJECTIVES OF THE INVESTMENT STRATEGIES

1. Arudha Hybrid Long-Short Fund

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. Disclaimer: However, there can be no assurance that the investment objective of the investment strategy will be realized.

2. Arudha Equity Long-Short Fund

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.

IV. SIGNIFICANT ACCOUNTING/VALUATION POLICIES

Accounting policies for preparation of financial statements of the scheme(s) are in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996.

Valuation policy for valuation of securities is disclosed on the website (www.bandhanmutual.com and www.arudhasif.com)

V. UNCLAIMED DIVIDENDS & REDEMPTIONS FOR F.Y. 2025-2026:

Investment Strategy Name	Unclaimed Dividends		Unclaimed Redemption	
-	-	-	-	-

VI. INVESTOR COMPLAINT

As on March 31, 2026, there were no investor complaint under Arudha SIF.

VII. EXERCISING THE VOTING RIGHTS

Pursuant to Clause 7.26 of SEBI Master Circular March 20, 2026 (herein under refer to as Master Circular), and subsequent clarifications issued by SEBI from time to time, the Fund has formulated a policy for exercise of voting rights by the AMC in investee companies (i.e. companies in whose securities schemes of the Fund has invested). The said policy and details of proxy voting exercised during FY 2025-2026, is displayed on the website – www.arudhasif.com and disclosed in the Annual Report of the Schemes.

Further, as required by Clause 7.26.8 of Master Circular , a web link regarding the disclosure of voting details has been provided in the Annual Report.

The report on Proxy voting exercised has been reviewed by the Statutory Auditor of the Mutual Fund. A certificate issued in this regard, is hosted on the website – www.arudhasif.com and disclosed in the Annual Report of the Investment strategies.

VIII. REPORT ON STEWARDSHIP ACTIVITIES

SEBI vide its Clause 7.26 of Master Circular, has mandated all Mutual Funds to frame Stewardship Code in relations to their investments in listed equities. The circular requires reporting of stewardship activities. Accordingly, report on stewardship activities for Financial Year 2025-26 is enclosed herewith as Annexure I.

IX. INVESTMENT STRATEGY WISE RISK-BAND:

Pursuant to clause 21.12 of Master Circular, revised its guidelines for evaluation of risk levels of investment strategies which are depicted by "Risk band". Pursuant to requirement of the said circular, changes in Risk Band of the investment strategies are given below:

Scheme name	Risk level at start of the financial year i.e. April 01, 2025	Risk level at end of the financial year i.e. March 31, 2026	Number of changes in Risk level during the financial year
Arudha Hybrid Long Short Fund	^1 RISK-LEVEL 3	RISK-LEVEL 1	1
Arudha Equity Long- Short Fund	^2 RISK-LEVEL 5	RISK-LEVEL 5	0

^1 Since Inception - January 28, 2026
^2 Since Inception - March 30, 2026

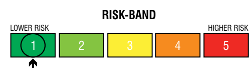
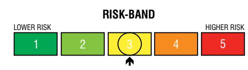
X. POTENTIAL RISK CLASS MATRIX (PRC)

This is not applicable to the current investment strategies of Arudha SIF

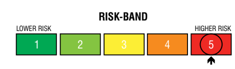
XI. Risk-Band

Please find below investment strategy & Benchmark Risk-Band at the end of financial year of following investment strategies:

1. Arudha Hybrid Long Short Fund

Risk-band*	Benchmark Risk- band (as applicable)
RISK-LEVEL 1 Arudha Hybrid Long-Short Fund 	**RISK-LEVEL 3** CRISIL Hybrid 85+15 Conservative Index 

2. Arudha Equity Long- Short Fund

Risk-band*	Benchmark Risk- band (as applicable)
RISK-LEVEL 5 Arudha Equity Long-Short Fund 	**RISK-LEVEL 5** NIFTY 500 TRI 

XII. STATUTORY DETAILS

a) The Sponsor is not responsible or liable for any loss resulting from the operations of the investment strategies of Arudha SIF beyond their initial contribution of Rs. 40,000/- for setting up the fund and such other accretions / additions to the same. The sponsor shall be responsible to safeguard the interests of the unit holders and ensure that the AMC functions in the interest of the investors and in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 2026 (erstwhile Securities and Exchange Board of India (Mutual Funds) Regulations, 1996), the provisions of the Trust Deed and the Investment Strategy Information Document of the Investment Strategy.

b) The price and redemption value of units, and income from them, can go up as well as down with fluctuations in the market value of its underlying investments in securities.

c) On written request and on payment of requisite fee (if applicable) present and prospective unit holders/investors can obtain copy of the trust deed, the annual report of the investment strategy and the asset management company and the text of the relevant investment strategy. The full Annual Report is also disclosed on the website (www.arudhasif.com) and is available for inspection at the Head Office of the Bandhan Mutual Fund.

ACKNOWLEDGEMENT

The Board of Directors of Bandhan Mutual Fund Trustee Limited wish to place on record their gratitude to the unitholders for their continued support and to the Securities and Exchange Board of India, the Reserve Bank of India, the Registrars, Association of Mutual Funds in India, Bankers, the Custodians, Bandhan Financial Holdings Limited (Sponsor), service providers, business partners and the employees of the AMC for the support provided by them during the year.

For Bandhan Mutual Fund Trustee Limited
(Trustees to Bandhan Mutual Fund (including Arudha SIF))

Sd/-
Director

Place : Mumbai
Date : July 25, 2026

Annexure - I

Report on Stewardship activities for Financial Year 2025-2026

With the objective to improve corporate governance of Investee Companies and to protect interest of the investors in such companies, SEBI vide its circular no. CIR/CFD/CMDI/168/2019 dated December 24, 2019 ("SEBI circular") has issued Stewardship Code for Mutual Funds in India (Stewardship Code).

The Stewardship Code comprising of six principles broadly requires to have a comprehensive policy for discharging stewardship responsibilities, managing conflict of interest, monitoring of Investee Companies, intervention with Investee Companies & collaboration with other institutional investors, exercise of voting rights and the disclosures relating thereto.

The details of the manner in which Bandhan AMC Limited (formerly IDFC Asset Management Company Limited) ('the Company') has discharged each principles of Stewardship Code during FY 2025-26 are as follows :

Sr. No.	Particulars of Principles of Stewardship Code	Status	Comment
1	Institutional investors should formulate a comprehensive policy on the discharge of their stewardship responsibilities, publicly disclose it, review and update it periodically.	Complied with	In accordance with the Stewardship Code, the Company has formulated a Stewardship Policy which was last reviewed in October 2025. The policy has been disclosed on the Company's website.
2	Institutional investors should have a clear policy on how they manage conflicts of interest in fulfilling their stewardship responsibilities and publicly disclose it.	Complied with	The Company has formulated a Policy on Management of Conflict of Interest which was last reviewed in October 2025. The policy specifies various control measures and prescribed procedures to be followed by the Company for identifying and managing conflict of interest. During the FY 2025-26, no significant instance of conflict of interest was identified. The dealings with the investee companies which are associates or group companies of the AMC / Sponsor have been carried out at arms-length basis and are in compliance with the applicable laws and regulations. The policy has been disclosed on the Company's website.
3	Institutional investors should monitor their investee companies.	Complied with	As a part of Stewardship activity, the Company engages with the investee companies through its research process from publicly available information that leads to an investment in an investee company. Wherever possible, the Company also engages with the investee companies through meetings with management and participation in investor meetings and general meetings held by the investee company. Further on monthly basis, the Investment Monitoring Committee (IMC) of the AMC has reviewed monitoring and engagement activities carried out by the Investment team. Summary of engagement with Investee Companies from April 1, 2025 till March 31, 2026 are as follows: i) No. of meetings held with management of the Investee Companies: 521. ii) Total No. of Votes cases (Proxy Voting - Shareholder Resolution): 8623.
4	Institutional investors should have a clear policy on intervention in their investee companies. Institutional investors should also have a clear policy for collaboration with other institutional investors where required, to preserve the interest of the ultimate investors, which should be disclosed.	Complied with	The Board approved Stewardship policy covers when and how to intervene, if any, with the investee companies and collaboration with other institutional investors. On monthly basis, the IMC reviews the intervention, if any, in the investee companies. Further, there were no instances of collaboration with other institutional investors during the period.
5	Institutional investors should have a clear policy on voting and disclosure of voting activity.	Complied with	The Company has formulated the Proxy Voting policy approved by the Board. This Policy lays down the rules related to voting on the issues related to the investee companies. The policy has been disclosed on the Company's website. Further, as per the guidelines issued by SEBI, a quarterly disclosure on the voting activities carried out by Bandhan Mutual Fund has been disclosed on Company's website.
6	Institutional investors should report periodically on their stewardship activities.	Complied with	The Company has reported its stewardship activities as per the guidelines issued by SEBI and as per the Board approved Stewardship Policy and Voting Policy.

Proxy Voting Policy

Background and Rationale

SEBI has vide its para 6.16 of SEBI Master circular dated June 27, 2024 for mutual fund, requires all Asset Management Companies to disclose their policies & procedures for exercising their voting rights in respect of the shares held by the Schemes of the Mutual Fund.

This policy is framed in accordance with the guidelines issued by SEBI from time to time and is applicable to Bandhan AMC Limited ("the AMC/Bandhan AMC").

Objective

This Policy lays down the broad guidelines to be adopted while considering matters which requires participation by the schemes of Bandhan Mutual Fund and investment strategies launched under Arudha SIF as shareholders in companies.

The AMC believes that while due diligence is exercised in the process of investment decision making; it would be the responsibility of the AMC to review performance on a continual basis including matters proposed by the management for shareholders' approval.

Scope

The policy document shall encompass the following :

- Role in Corporate Governance and General Voting Guidelines
- Voting Procedures
- Conflict of interest
- Voting principles
- Internal Control Mechanism
- Reporting to the Board
- Disclosure of voting

Policy Development and Review Procedures

a. **Policy Owner**

   The custodian of the document is Head - Equity and Head - Legal and Compliance.

b. **Periodicity of Review**

   This policy document will be reviewed as and when need arises or atleast annually by the Board of AMC and Trustees.

   Any new circular / guideline which leads to any modification to any process / limits set out herein shall deem to form part of this policy. At the time of annual review all new enactments made during the year shall be made part of this Policy.

Role in Corporate Governance of Listed Companies and General Voting Guidelines

Bandhan AMC Limited ("the AMC") believes that while due diligence is exercised in the process of investment decision making; it would be the responsibility of the AMC to review performance on a continual basis including matters proposed by the management for Shareholders approval. The AMC shall review the impact of such matters placed for shareholder's consideration and take decision on exercising its rights. In general, the AMC does not have an intention to participate directly or indirectly in the management of the companies. But it will participate as a shareholder by exercising its voting rights in accordance with the best interests of its fund's unit holders.

The AMC shall review all proposal put up for voting even though it may be in the nature of routine matter and cast its vote in the best interest of its unitholders. Each proposal shall be considered based on relevant facts and circumstances.

The AMC may use services of Third Party professional agencies to provide inputs on voting recommendation and carry out in-depth analysis. The scope of the above proxy advisory services is limited to only assisting the AMC with research and recommendations pertaining to the proposed resolutions of the investee companies. However, the final decision to vote on a matter will be of the AMC. Further, the AMC is utilizing the services of its Custodian for voting administration matters i.e. attending the meeting and preparation of reports.

The AMC would be free to appoint/discontinue any service providers as felt appropriate from time to time.

1. **Voting Procedures**

   Following process shall be followed by the AMC for casting votes:

   - In case Fund Manager/(s) of any specific scheme has strong view against the views of Fund Manager/(s) of the other schemes, the voting at scheme level shall be allowed subject to recording of detailed rationale for the same.
   - Custodian of mutual fund scheme and investment strategies launched by Arudha SIF shall forward the meeting/proxy notices received to the Investment Team, as soon as it is in receipt of the same;
   - Investment Team shall on receipt of such notices and with assistance of Third Party Service Provider, review the proposal and revert to the custodian on its decision for voting along with justification;
   - Investment team shall ensure that such decision on voting is intimated to the Custodian before the scheduled meeting/last date of postal ballot;
   - Custodian shall depute its personnel to attend the Meeting and/or cast its voting online;
   - On execution of voting, Custodian shall send an intimation of votes casted to the Investment Team on a weekly basis;
   - It shall be ensured that appropriate email ids of the operations team are tagged to the demat account of Mutual Fund schemes;

     There may be situations where the AMC may not exercise proxy vote, on account of various reasons, including but not limited to :-

   - Non receipt of intimation from Custodian;
   - Late receipt of meeting notice from service provider;
   - Not holding shares on the day of voting

Proxy Voting Policy (Contd.)

2. Conflict of interest

Bandhan AMC may from time to time invest in securities issued by Group Companies / Associate Companies. In line with the Investment policy, such investments will be carried out only if:

- Such investment is in accordance with the investment objective and strategy of the Scheme;
- On pure commercial consideration after having evaluated the same on merits;
- Transactions are on arm's length basis with no consideration of any existing/consequent investments by the Group/associate companies.

Further, while deciding on a stance for proposal preferred by any such issuer being either a Group Company, Associate Company and/or company which has subscribed to the units of the schemes of Bandhan Mutual Fund, it shall be ensured that no special consideration has been accorded vis-a-vis such proposals/issuers and the decision on voting shall be arrived in line and at par with the other issuers as per the process and policy laid down herein.

3. Voting principles

The AMC has laid down general guidelines for evaluation of certain proposals. Such list is not exhaustive as all kinds of proposals cannot be stated herein. However, these guidelines reflect guiding principles that will be taken into account before taking any voting decision.

In most of the scenarios, the AMC will follow the process laid down under Voting principles. However, the AMC reserves its right to exercise its own discretion from time to time taking into account various factors and in the best interest of the fund as a shareholder.

Details of such voting principle is stated in Annexure A to this policy.

4. Internal Control Mechanism

The Proxy Voting Policy will be reviewed periodically by the Investment Committee along with the number of cases where the voting is required to be done. The Committee shall also look into escalation cases, if any, and may provide guidance with respect to voting.

5. Reporting to the Board

On an annual basis a report on voting received during the financial year and actual voting exercised, along with the justification shall be placed before the Board of AMC & Trustee Company.

Such report shall be audited by the Auditor of the Mutual Fund / such other professional as approved by SEBI from time to time and a certification issued confirming the audit of the Proxy Report and their observations, if any, shall be duly placed along with the report.

Fund Managers/Decision makers shall submit a declaration on quarterly basis to the Trustees that the votes cast by them have not been influenced by any factor other than the best interest of the unit holders. Further, Trustees in their Half Yearly Trustee Report to SEBI, shall confirm the same.

In line with the requirement of SEBI, the Board of AMC and Trustees shall be required to review and ensure that the AMC has voted on important decisions that may affect the interest of investors and the rationale recorded for vote decision is prudent and adequate. The confirmation to the same, along with any adverse comments made by auditors, shall have to be reported to SEBI in the half yearly trustee reports.

6. Disclosure of Voting

The following disclosures shall be made by the AMC:

- Report on voting disclosure shall be made in the SEBI prescribed format on the Mutual Fund website, within 10 working days from the end of calendar quarter for voting exercised on behalf of schemes of Bandhan Mutual Fund;
- Proxy disclosure along with web link of such disclosure shall also be made in the Annual Report of the Schemes of Bandhan Mutual Fund;
- Disclosure on Auditors certification to the Trustees on the proxy voting disclosure shall be made in the relevant portion of the Annual Report and the website of Bandhan Mutual Fund;
- Disclosure on proxy voting exercised on behalf of investments under Alternative Investment Funds, will be disclosed in stewardship annual report to investors.

Record Keeping

Records, if any shall be preserved in accordance with SEBI (Mutual Funds) Regulations and other applicable Regulations, issued from time to time (currently 8 years).

Annexure A

Proposal	Principles take into account before voting
Corporate Governance Matters (merger and corporate restructuring and anti-take-over proposal)	Vote on case to case basis taking into account following information: • Valuation; • Mode of consideration; • Underlying rationale; • Impact of financial & leverage ratio; • Inequitable benefit to promoters; • Accounting treatment; • Legal & Tax Implications; • Impact on Minority Shareholders; • Disclosure Levels; • Post-Merger shareholding pattern
Corporate	Vote on case to case basis taking into account following information: Public and rights issuance of Equity Shares and Depository Receipts (ADR/GDR) • Reasons for fund raising; • Amount proposed to be raised; • Underwriting details; • Dilution of stake for existing shareholders; • Shareholding pattern before and after the issue. Preferential Issue of shares • List of Allottee – promoter / non-promoter; • Type of Investor – financial / strategic; • Extent of dilution & urgency of funds; • Urgency of Funds; • Debt restructuring under the Corporate Debt Restructuring scheme of RBI; • Past cases of fund raising; • Debt Level; • Marketable securities; • Returns on Capital Employed. Issuance of Convertible securities • Financial performance of the Company; • Operating Cash Flows; • Leverage Ratios and credit rating; • Effective Interest rates; • Debt Servicing capacity; • Past repayment history; • Amount of cash balance and marketable securities; • Post conversion dilution.
Management Compensation (including Employee Stock Option Plans and compensation issues)	Vote on case to case basis taking into account following information: Managerial remuneration • Disclosure levels; • Proposal salary structure with linkages to net profits; • Peer comparison; • Whether Remuneration is commensurate to the financial health and performance of the company. Employee Stock Option Scheme • Number of options granted in past ESOP Schemes; • Number of options currently held by Senior executives; • Extent of Dilution for minority shareholders due to previous schemes; • Cap on dilution and impact on shareholders.
Social and Corporate responsibility issues	The AMC recognizes the long term merits of contributing 2% of average preceding three year profits towards social causes. The AMC will however vote on case to case basis taking into account following information: • Whether adoption of the proposal is likely to enhance or protect shareholder value over a long term; • Whether the company has material fines or violations in such matter and if so, if appropriate actions have already been taken to remedy going forward; • Whether the institution through which CSR activities are conducted is a related party or a third party agency; • The level and quality of disclosure of such activities, whether regular audits are conducted on the implementation of the envisaged CSR projects, quantum of funds spent for project etc.; • The financial performance of the company in the current year; • Rationale for spending over 2% of average profits if applicable; • Whether the envisioned CSR activity/ project is strategically aligned with company’s core business operations.

Annexure A (Contd.)

Proposal	Principles take into account before voting
Appointment & Removal of Directors	Vote on case to case basis taking into account following information: • Eligibility Criteria of Independence (for independent director); • Existing Directorships; • Aggregate tenure on the Board; • Attendance Record; • Qualification and work experience of director. In case of removal of Directors, the AMC shall vote on case to case basis disclosures made by the Investee Company.
Appointment & Removal of Auditors	In case of appointment of Auditors, the AMC shall vote on case to case basis taking into account following information: • Rotation of Auditors and audit partners; • Proportion of Non audit and advisory related fees; • Market Standing. In case of removal of Auditors, the AMC shall vote on case to case basis disclosures made by the Investee Company.
Inter-Corporate Transactions	Vote on case to case basis taking into account following information: • Disclosure levels; • Financial health of the Parties; • Source of funds for the transactions; • Urgency and need of such transactions; • Management & operational control over the subsidiary/company; • Pricing & economic benefit to the Parties.
Sale/disposal of undertaking of the Company	Vote on case to case basis taking into account following information: • Rationale for the sale; • Expected impact on sales/profits; • Use of sales proceeds; • Book value of aggregate assets to be disposed; • Market value of aggregate assets to be disposed; • Impact on minority shareholders vis-à-vis controlling shareholders.
Borrowing, create charge and pledge on assets	Vote on case to case basis taking into account following information: • Rationale and need for borrowing; • Financial performance of the Company; • Operating cash flows; • Leverage ratios; • Effective Interest rates; • Debt Servicing Capacity; • Past repayment history; • Credit rating
Change in memorandum & Articles of Association, including commencement or carrying out any new activity.	Given the diversity of resolutions that can be proposed under this topic, the AMC will vote on case to case basis on such proposals. the AMC may vote on case to case basis taking into account following information: • The quality and level of disclosure of the objects inserted or removed; • The impact on minority shareholder; • The rationale for the proposed amendments in the articles of association or memorandum.
Related Party Transactions	Vote on case to case basis taking into account following information: • Disclosure levels; • Rationale for the transactions; • Whether an independent opinion has been obtained on the valuation/pricing aspects; • Impact on Minority Shareholders; • Inequitable benefit to promoters.
Related Party Transactions	• Adoption of Accounts • Payment of dividend • Declaration of bonus etc. With respect to above matters which are usual in nature, the AMC shall vote on case to case basis.

Abridged Balance Sheet as at March 31, 2026

₹ in Lacs

		Arudha Hybrid Long-Short Fund	Arudha Equity Long-Short Fund
		As at Mar 31, 2026	As at Mar 31, 2026
	LIABILITIES		
1	**Unit Capital**	**6,474.89**	**4,000.60**
2	**Reserves & Surplus**	**56.59**	**(70.29)**
2.1	Unit Premium Reserves	18.53	(0.72)
2.2	Unrealised Appreciation Reserves	-	-
2.3	Other Reserves	38.06	(69.58)
3	**Loans & Borrowings**	**-**	**-**
4	**Current Liabilities & Provisions**	**71.29**	**78.03**
4.1	Provision for doubtful Income/Deposits	-	-
4.2	Other Current Liabilities & Provisions	71.29	78.03
	TOTAL	**6,602.77**	**4,008.34**
	ASSETS		
1	**Investments**		
1.1.	**Listed Securities:**	**4,522.30**	**2,362.53**
1.1.1	Equity Shares	2,041.07	2,362.53
1.1.2	Preference Shares	-	-
1.1.3	Equity Linked Debentures	-	-
1.1.4	Other Debentures & Bonds	2,481.23	-
1.1.5	Securitised Debt securities	-	-
1.2	**Securities Awaited Listing:**	**-**	**-**
1.2.1	Equity Shares	-	-
1.2.2	Preference Shares	-	-
1.2.3	Equity Linked Debentures	-	-
1.2.4	Other Debentures & Bonds	-	-
1.2.5	Securitised Debt securities	-	-
1.3	**Unlisted Securities**	**-**	**-**
1.3.1	Equity Shares	-	-
1.3.2	Preference Shares	-	-
1.3.3	Equity Linked Debentures	-	-
1.3.4	Other Debentures & Bonds	-	-
1.3.5	Securitised Debt securities	-	-
1.4	Government Securities	-	-
1.5	Treasury Bills	498.41	119.26
1.6	Commercial Paper	-	-
1.7	Certificate of Deposits	487.05	487.15
1.8	Bill Rediscounting	-	-
1.9	Units of Domestic Mutual Fund	-	-
1.10	Foreign Securities	-	-
1.11	Exchange Traded Funds (ETFs)	-	-
	Total Investments	**5,507.76**	**2,968.94**
2	**Deposits**	**-**	**-**
3	**Other Current Assets**	**1,095.01**	**1,039.39**
3.1	Cash & Bank Balance	0.69	105.16
3.2	CBLO/ TREP/ Reverse Repo Lending	884.25	876.12
3.3	Others	210.08	58.12
4	**Deferred Revenue Expenditure** (to the extent not written off)	**-**	**-**
	TOTAL	**6,602.77**	**4,008.33**

Annexure I - Notes to Accounts **Annexure II** - Unit Capital Movement **Annexure III** - Derivative Disclosure

For Bandhan AMC Limited

Sd/-
Karni Singh Arha
Director

Sd/-
Vishal Kapoor
CEO

Sd/-
Hemant Agrawal
COO

Sd/-
Manish Gunwani
Head – Equities & Fund Manager

Sd/-
Kapil Kankonkar
Fund Manager

Sd/-
Nilesh Saha
Fund Manager

Sd/-
Debraj Lahiri
Fund Manager

Sd/-
Brijesh Shah
Fund Manager

Place :Mumbai
Date: July 22, 2026

For Bandhan Mutual Fund Trustee Limited

Sd/-
Arvind Agrawal
Director

Place :Mumbai
Date: July 23, 2026

Abridged Revenue Account For The Year / Period Ended March 31, 2026

₹ in Lacs

		Arudha Hybrid Long-Short Fund	Arudha Equity Long-Short Fund
		Year ended Mar 31, 2026	Year ended Mar 31, 2026
1	**INCOME**		
1.1	Dividend	0.83	-
1.2	Interest	38.12	5.46
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-
1.4	Realised Gains / (Losses) on Inter scheme sale of investments	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	(19.47)	(2.72)
1.6	Realised Gains / (Losses) on Derivative Transactions	233.56	-
1.7	Other Income	-	-
	(A)	**253.04**	**2.75**
2	**EXPENSES (Note 9)**		
2.1	Management fees	0.92	0.55
2.2	Goods and Services tax on Management fees	0.16	0.10
2.3	Transfer agents fees and expenses	-	-
2.4	Custodian fees	0.26	0.03
2.5	Trusteeship fees	0.01	0.00
2.6	Commission to Agents	0.79	1.05
2.7	Marketing & Distribution expenses	0.04	0.00
2.8	Audit fees	0.03	0.03
2.9	Brokerage & Transaction Costs	1.63	3.05
2.10	Other operating expenses	5.07	2.61
2.11	Less : Recoverable from AMC	-	-
	(B)	**8.90**	**7.42**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR/PERIOD (A-B=C)**	**244.14**	**(4.67)**
4	Change in Unrealised Depreciation in value of investments (D)	270.62	65.35
5	**NET GAINS / (LOSSES) FOR THE YEAR/PERIOD (E=(C-D))**	**(26.49)**	**(70.02)**
6	Change in unrealised appreciation in the value of investments (F)	65.30	0.44
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR/PERIOD (E+F=G)**	**38.81**	**(69.58)**
7.1	Add: Balance transfer from Unrealised Appreciation Reserve	-	-
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	-	-
7.3	Add / (Less): Equalisation	(0.75)	-
8	**Total**	**38.06**	**(69.58)**
9	**Dividend appropriation**		
9.1	Income Distributed during the year/period	-	-
9.2	Tax on income distributed during the year/period	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**38.06**	**(69.58)**

Annexure I - Notes to Accounts **Annexure II** - Unit Capital Movement **Annexure III** - Derivative Disclosure

For Bandhan AMC Limited

Sd/-
Karni Singh Arha
Director

Sd/-
Vishal Kapoor
CEO

Sd/-
Hemant Agrawal
COO

Sd/-
Manish Gunwani
Head – Equities & Fund Manager

Sd/-
Kapil Kankonkar
Fund Manager

Sd/-
Nilesh Saha
Fund Manager

Sd/-
Debraj Lahiri
Fund Manager

Sd/-
Brijesh Shah
Fund Manager

Place :Mumbai
Date: July 22, 2026

For Bandhan Mutual Fund Trustee Limited

Sd/-
Arvind Agrawal
Director

Place :Mumbai
Date: July 23, 2026

Notes to Accounts - Annexure I to the Abridged Balance Sheet as at and Revenue Account for the Year / Period ended March 31, 2026

1 **Investments:-**

1.1. All the investments are held in the name of the Scheme, (except for Government Securities and Treasury Bills which are held in an SGL account in the name of the Bandhan Mutual Fund) as per clause 7 of the Seventh Schedule under Regulation 44(1) of SEBI (Mutual Funds) Regulations, 1996.

1.2. Open Position of derivatives: As provided in Annexure III

Scheme Name	As at March 31, 2026		
	Derivative Exposure (Rs. In lakhs)	Net Assets (Rs. In lakhs)	% age to Net Assets
Arudha Hybrid Long-Short Fund	-2,049.31	6,531.17	-31.38%
Arudha Equity Long-Short Fund	-	3,930.30	-

1.3. Investments in Associates and Group Companies:

Name of Associate/Group Company	Scheme	Nature of Instruments	2025-26	
			Investment by the Scheme	Aggregate Investment by all Schemes
NIL				

1.4. Open position of Securities Borrowed and / or Lend by the scheme: NIL.

1.5. Details of below investment grade or default securities with Aggregate market value and provision thereof: NIL.

1.6. Aggregate Unrealised Gain / Loss as at the end of the Financial Year / Period and percentage to net assets.

Scheme / Category Of Investment	As at March 31, 2026	
	Appreciation/(Depreciation) Rs in Lakhs	% of Net Assets
Arudha Hybrid Long-Short Fund	(205.33)	-3.14%
Arudha Equity Long-Short Fund	(64.90)	-1.65%

1.7. Aggregate Value of Purchase and Sale with Percentage to average assets.

Scheme Name	2025-26			
	Purchases		Sales	
	Amount (Rs. in lakhs)	% to average Net Assets	Amount (Rs. in lakhs)	% to average Net Assets
Arudha Hybrid Long-Short Fund	9,557.10	195.04%	6,107.24	124.63%
Arudha Equity Long-Short Fund	3,094.35	78.39%	52.95	1.34%

1.8. Non-Traded securities in the portfolio:

Scheme Name	As at March 31, 2026	
	Amount (Rs. in lakhs)	% to Net Assets
Arudha Hybrid Long-Short Fund		
Debt	1,487.30	22.77%
Money Market	487.05	12.39%
Arudha Equity Long-Short Fund		
Debt	-	-
Money Market	487.15	12.39%

2 Details of Transaction with Associates under regulation 25(8) of the fund

(a) Brokerage paid to associates/related parties/group companies of Sponsor/AMC

Name of the Associate /related parties/group companies of the Sponsor/ AMC	Nature of Association / Nature of relation	Period Covered	Value of Transaction (in Lakhs and % of total Value of transaction of the Fund)		Brokerage(in Lakhs and % of total Brokerage paid by the Fund)	
			Rs. Lakhs.	% to total transaction of fund	Rs. Lakhs.	% to total brokerage of fund
NIL						

(b) Commission paid to associates/related parties/group companies of Sponsor/AMC

Name of the Associate /related parties/group companies of the Sponsor/ AMC	Nature of Association / Nature of relation	Period Covered	Value of Transaction (in Lakhs and % of total Value of transaction of the Fund)		Brokerage(in Lakhs and % of total Brokerage paid by the Fund)	
			Rs. Lakhs.	% to total transaction of fund	Rs. Lakhs.	% to total brokerage of fund
NIL						

~ Less than 0.01%

$ Less than 0.005

(c) Details of subscription by schemes in the issues lead managed by associate companies and/or subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies have acted as arranger or manager for the year: NIL, Previous Year: Nil.

Notes to Accounts - Annexure I to the Abridged Balance Sheet as at and Revenue Account for the Year / Period ended March 31, 2026 (Contd.)

3 Details of Investments in foreign securities as at the end of the Financial Year and percentage to net assets

Scheme Name	Market Value as on 31-March-2026 Rs in Lakhs	Net Assets as on 31-March-2025 Rs in Lakhs	% age to Net Assets
Nil			

4 Large Holdings in the Scheme (i.e. in excess of 25% of the net assets) as below:

2025-26

Scheme Name	No of Investors	Percentage
NIL		

5 Refer Annexure II for unit capital movement during the year / period.

6 Bandhan Mutual Fund (erstwhile Mutual Fund) ('the Fund') is constituted as a Trust under the Indian Trusts Act, 1882. On 31-Jan-2023, Bandhan Financial Holdings Limited ("BFHL") acquired the controlling stake in Asset Management Company Limited and AMC Trustee Company Limited from Financial Holding Company Limited, thereby becoming the Sponsor of the Fund. Pursuant to execution of Supplemental Trust Deed, the name of the Fund was changed from Mutual Fund to Bandhan Mutual Fund with effect from March 13, 2023 and name of the Trustee was changed from AMC Trustee Company Limited to Bandhan Mutual Fund Trustee Limited ("The Trustee) with effect from April 19, 2023.

In accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 ('SEBI (Mutual Funds) Regulations') and amendments thereto, as applicable, the Trustee has entrusted the investment management function to Bandhan AMC Limited (formerly known as Asset Management Company Limited) ('the AMC').

Pursuant to the above, Bandhan Financial Holdings Limited is the sponsor of Bandhan Mutual Fund and is now the majority shareholder of the AMC and the Trustee Company.

7 Prior Year Comparison - The figures for the previous year / period have been regrouped and reclassified wherever necessary to conform with the current year figures. However for the schemes launched in the current year, the previous year / period figures are not applicable.

8 Contingent Liability - 1. Contingent liabilities of the schemes of the Fund as at March 31, 2026 are Rs.Nil except to the extent of uncalled value of the partly paid equity shares issued on rights basis held by following schemes;

(Rupees in Lakhs)

Name of Scheme	Uncalled Amount
	2025-26
	NIL

9 Expenses other than management fee is inclusive of service tax / goods and services tax where applicable.

10 NAV per unit disclosed in the financials is derived from the NAV published on a daily basis.

11 Pursuant to SEBI circular SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, 'Dividend option' under schemes of Bandhan Mutual Fund have been renamed to 'Income Distribution cum Capital Withdrawal option (IDCW)' effective April 01, 2021.

For Bandhan AMC Limited

Sd/-
Karni Singh Arha
Director

Sd/-
Vishal Kapoor
CEO

Sd/-
Hemant Agrawal
COO

Sd/-
Manish Gunwani
Head – Equities & Fund Manager

Sd/-
Kapil Kankonkar
Fund Manager

Sd/-
Nilesh Saha
Fund Manager

Sd/-
Debraj Lahiri
Fund Manager

Sd/-
Brijesh Shah
Fund Manager

Place :Mumbai
Date: July 22, 2026

For Bandhan Mutual Fund Trustee Limited

Sd/-
Arvind Agrawal
Director

Place :Mumbai
Date: July 23, 2026

Annexure II Unit Capital movement during 2025-26

₹ in Lacs

Scheme Name	Plan Name	Face Value	Initial Capital		Opening		Units issued in NFO during the year		Units issued during the Year/Period		Units repurchased during the Year/Period		Closing	
			Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Arudha Hybrid Long-Short Fund	Direct Plan-Growth	10	-	-	-	-	3,38,68,656.561	33,86,86,566	33,26,585.788	3,32,65,858	75,49,224.131	7,54,92,241	2,96,46,018.218	29,64,60,183
	Direct Plan-Half Yearly IDCW	10	-	-	-	-	99,995.000	9,99,950	-	-	-	-	99,995.000	9,99,950
	Regular Plan-Growth	10	-	-	-	-	42,99,785.006	4,29,97,850	3,10,02,396.177	31,00,23,962	3,99,250.436	39,92,504	3,49,02,930.747	34,90,29,308
	Regular Plan-Monthly IDCW	10	-	-	-	-	99,995.000	9,99,950	-	-	-	-	99,995.000	9,99,950
	Regular Plan-Quarterly IDCW	10	-	-	-	-	-	-	-	-	-	-	-	-
Total			**-**	**-**	**-**	**-**	**3,83,68,431.567**	**38,36,84,316**	**3,43,28,981.965**	**34,32,89,820**	**79,48,474.567**	**7,94,84,745**	**6,47,48,938.965**	**64,74,89,391**
Arudha Equity Long-Short Fund	Direct Plan-Growth	10	-	-	-	-	32,73,831.702	3,27,38,317	-	-	-	-	32,73,831.702	3,27,38,317
	Direct Plan-Half Yearly IDCW	10	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan-Growth	10	-	-	-	-	3,62,25,023.642	36,22,50,236	4,07,145.764	40,71,458	-	-	3,66,32,169.406	36,63,21,694
	Regular Plan-Monthly IDCW	10	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan-Quarterly IDCW	10	-	-	-	-	99,995.000	9,99,950	-	-	-	-	99,995.000	9,99,950
Total			**-**	**-**	**-**	**-**	**3,95,98,850.344**	**39,59,88,503**	**4,07,145.764**	**40,71,458**	**-**	**-**	**4,00,05,996.108**	**40,00,59,961**

Refer note A given under Back Ground of schedule A - Statement of Significant Accounting Policies and Other Explanatory Notes forming part of Accounts.

Annexure III - Derivative Disclosure and Key Statistics for the year / period ended March 31, 2026

Arudha Hybrid Long-Short Fund

1. Hedging Positions through Futures as on 31/03/2026

Underlying	Long / Short	Futures Price when purchased	Current price of the contract	Margin maintained in Rs. Lakhs
State Bank of India	Short	1115.942829	984.3	9.13
Titan Company Ltd.	Short	4133.270595	3962.9	20.86
Ambuja Cements Ltd.	Short	432.6563	402.5	15.36
Axis Bank Ltd.	Short	1211.6909	1167.5	14.18
Canara Bank	Short	137.08	124.07	3.44
Exide Industries Ltd.	Short	301.2833	289.35	2.94
Aditya Birla Capital Ltd.	Short	305.35	292.5	19.64
Adani Green Energy Ltd.	Short	833.4543	811.5	32.48
Asian Paints Ltd.	Short	2261.3364	2172	10.57
Bharti Airtel Ltd.	Short	1844.6	1790.5	16.53
Delhivery Ltd.	Short	425.0688	417.85	14.60
Divi's Laboratories Ltd.	Short	6090	5964	10.55
DLF Ltd.	Short	527.3429	505.6	10.23
Dr. Reddy's Laboratories Ltd.	Short	1303.6333	1260.9	12.53
Godrej Consumer Products Ltd.	Short	1027.05	989.3	10.49
HDFC Bank Ltd.	Short	765.4	735.9	17.15
Hindustan Petroleum Corporation Ltd.	Short	340.894467	336.55	27.52
ICICI Bank Ltd.	Short	1224.1714	1211.8	10.49
Indian Oil Corporation Ltd.	Short	138.18	136.11	4.88
JSW Steel Ltd.	Short	1152.825	1125.2	10.82
LIC Housing Finance Ltd.	Short	503.7	497.9	21.49
Larsen and Toubro Ltd.	Short	3590.9	3515	9.90
Mahindra and Mahindra Ltd.	Short	3055	2968.7	11.28
Maruti Suzuki India Ltd.	Short	12531.75	12344	8.74
Punjab National Bank	Short	105.15	100.98	19.47
RBL Bank Ltd.	Short	294.0167	291.3	20.82
Reliance Industries Ltd.	Short	1377.5667	1349.3	10.73
Sammaan Capital Ltd.	Short	150.4491	150.15	30.28
Tata Consumer Products Ltd.	Short	1041.7	1020	10.90
Tata Technologies Ltd.	Short	523.2808	511.4	9.78
Tata Consultancy Services Ltd.	Short	2433.2	2361.6	8.79
Kotak Mahindra Bank Ltd.	Short	364.4	354.55	6.27
Tata Motors Passenger Vehicles Ltd.	Short	296.8	296.85	2.36
Total %age of existing assets hedged through futures	-31.38			

For the Half Year ended 31-03-2026 specify the following for hedging transactions through futures which have been squared off/expired :

Total Number of contracts where futures were bought	Total Number of contracts where futures were sold	Gross Notional Value of contracts where futures were bought	Gross Notional Value of contracts where futures were sold	Net Profit/Loss value on all contracts combined
549	549	35,05,31,807.85	37,38,88,217.78	2,33,56,409.93

Exposure created due to over hedging through futures (quantity of hedging position exceeding the quantity of existing position being hedged) : **Nil**

2. Other than Hedging Positions through Futures as on 31-03-2026

Underlying	Long / Short	Futures Price when purchased	Current price of the contract	Margin maintained in Rs. Lakhs
Nil				

Total %age of existing assets hedged through futures Nil

Annexure III - Derivative Disclosure and Key Statistics for the year / period ended March 31, 2026 (contd.)

For the Half Year ended 31-03-2026 specify the following for non-hedging transactions through futures which have been squared off/expired

Total Number of contracts where futures were bought	Total Number of contracts where futures were sold	Gross Notional Value of contracts where futures were bought	Gross Notional Value of contracts where futures were sold	Net Profit/Loss value on all contracts combined
Nil				

3. Hedging Positions through Put Options as on 31-03-2026

Underlying	Number of Contracts	Option Price when purchased	Current Option Price
Nil			

Total %age of existing assets hedged through put options Nil

For the Half Year ended 31-03-2026 specify the following for hedging transactions through options which have already been exercised/expired :

Total Number of contracts entered into	Gross Notional Value of Contracts	Net Profit/Loss on all contracts (treat premium paid as loss)
Nil		

4. Other than Hedging Positions through Options as on 31-03-2026

Underlying	Call / Put	Number of contracts	Option Price when purchased	Current Price
Nil				

Total Exposure through options as a %age of net assets Nil

For the Half Year ended 31-03-2026 with regard to non-hedging transactions through options which have already been exercised/expired specify:

Total Number of contracts entered into	Gross Notional Value of contracts	Net Profit/Loss on all contracts (treat premium paid as loss)
Nil		

5. Hedging Positions through swaps as on 31-03-2026 **Nil**

Annexure III - Derivative Disclosure and Key Statistics for the year / period ended March 31, 2026

	Arudha Hybrid Long-Short Fund	Arudha Equity Long-Short Fund
	Year Ended Mar 31, 2026	Year Ended Mar 31, 2026
1. NAV per unit (Rs.):		
Direct Plan-Growth Option		
Open	-	-
High	10.091	9.827
Low	10.034	9.826
End	10.091	9.827
Direct Plan-Half Yearly IDCW		
Open	-	-
High	10.091	-
Low	10.034	-
End	10.091	-
Regular Plan-Growth Option		
Open	-	-
High	10.086	9.824
Low	10.033	9.824
End	10.083	9.824
Regular Plan-Monthly IDCW		
Open	-	-
High	10.086	-
Low	10.033	-
End	10.083	-
Regular Plan-Quarterly IDCW		
Open	-	-
High	-	9.824
Low	-	9.824
End	-	9.824
2. Closing Assets Under Management (Rs. in Lakhs)		
End	6,531.17	3,947.55
Average (AAuM)	4,900.15	3,930.30
3.Gross income as % of AAuM[1]	29.92%	3.19%
4. Expense Ratio:		
a. Total Expense as % of AAuM (plan wise)		
Plan Regular	0.73%	2.22%
Plan Direct	0.29%	0.90%
b. Management Fee as % of AAuM (plan wise)		
Plan Regular	0.19%	0.69%
Plan Direct	0.15%	0.68%
5. Net Income as a percentage of AAuM[2]	28.87%	-5.42%
6. Portfolio turnover ratio[3]	1.25	0.01
6.1 Portfolio turnover ratio - Equity[3]	0.05	0.01
7. Total Dividend per unit distributed during the year / period (plan wise)	NIL	NIL
8. Returns:		
a. Last One Year		
Scheme		
Plan Regular	NA	NA
Plan Direct	NA	NA
Benchmark	NA	NA
b. Since Inception		
Scheme		
Plan Regular	0.82%	0.00%
Plan Direct	0.90%	0.00%
Benchmark		
Plan Regular	-1.96%	0.00%
Plan Direct	-1.96%	0.00%
Benchmark Index	**CRISIL Hybrid 85+15 Conservative Index**	**NIFTY 500 TRI**

1. Gross income = amount against (A) in the Revenue account i.e. Income.
2. Net income = amount against (C) in the Revenue account i.e. NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD
3. Portfolio Turnover = Lower of sales or purchase divided by the Average AuM for the year/period.
4. AAuM=Average daily net assets

Note

A. Portfolio Turnover is expressed as number of times

Official Points of Acceptance of Transactions, CAMS

Agartala: Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin.: 799 001. Contact No. 9436761695, 0381-2323009, Email : camsaga@camsonline.com • Agra: CAMS SERVICE CENTER,No. 8, II Floor Maruti Tower, Sanjay Place, Agra, Uttarpradesh-282002 • Ahmedabad: CAMS SERVICE CENTER, 303 – 304, 3rd Floor Marcado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380 009 • Ahmednagar: CAMS SERVICE CENTER, Baiju Heights, 2nd Floor, Near Changedia Medical, Old Vasant Talkies, Dharti Chowk, Maliwada, Ahilyanagar, Ahmednagar– 414001. • Ajmer: CAMS SERVICE CENTER,AMC No. 423/30, Near Church,Opp T B Hospital,Jaipur Road,Ajmer,Rajasthan,305001 • Akola: Opp. RLT Science College,Civil Lines,Akola,Maharashtra,444001 • Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh-202001 • Allahabad: CAMS SERVICE CENTER, 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Uttarpradesh – 211001 • Alleppey: Doctor’s Tower Building,Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, AlleppeyKerala,688001 • Alwar: CAMS SERVICE CENTER,256A, Scheme No:1,Arya Nagar,Alwar,Rajasthan,301001 • Amaravati: CAMS SERVICE CENTER, No.81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati,Maharashtra,444601 • Ambala: Computer Age Management Services Ltd, Shop No. 4307/24, Punjabi Mohalla, Near Cross Road No 1, Ambala Cantt, Haryana -133001. • Amritsar: CAMS SERVICE CENTER, 3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar, Punjab 143001 • Anand: CAMS SERVICE CENTER,No.101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand Gujarat- 388001 • Anantapur: 15-570-33, I Floor, Pallavi Towers, Subash Road,Opp:Canara Bank,Anantapur,AndhraPradesh,515001 • Andheri: CAMS Pvt Ltd,No.351,Icon,501,5th Floor,Western Express Highway,Andheri East,Mumbai-400069 • Ankleshwar: Shop No - F -56,First Floor,Omkar Complex,Opp Old Colony,Nr Valia Char Rasta,GIDC,Ankleshwar, Gujarat,393002 • Arrah: CAMS Service Centre, Old N C C Office, Ground Floor, Club Road, Arrah – 80230, Bihar Phone. No. 85445 18725 Email I’d: camsaar@camsonline.com • Asansol: CAMS SERVICE CENTER,Block – G,1st Floor,P C Chatterjee Market Complex,Rambandhu Talab PO, Ushagram,Asansol,Westbengal Pin No 713303 • Aurangabad: CAMS SERVICE CENTER,2nd Floor,Block No.D-21-D-22,Motiwala Trade CENTER,Nirala Bazar,New Samarth Nagar,Opp.HDFC Bank,Aurangabad-431001 • Balasore: B C Sen Road,Balasore,Orissa,756001 • Ballari: CAMS SERVICE CENTER,No.18/47/A,Govind Nilaya,Ward No.20,Sangankal Moka Road,Gandhinagar,Ballari-583102 • Bangalore: CAMS SERVICE CENTER,Trade CENTER,1st Floor45, Dikensen Road (Next to Manipal CENTER),Bangalore,Karnataka,560042 • Bangalore(Wilson Garden): CAMS SERVICE CENTER,First Floor,No.17/1,-(272) 12Th Cross Road,Wilson Garden,Bangalore-560027 • Bankura: 1st Floor, Central Bank Building, Machantala, P.O. Bankura, Dist. Bankura, West Bengal - 722101 • Bareilly: CAMS SERVICE CENTER,F-62-63, Second Floor, ,Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 • Basti: CAMS C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor JAMIA COMLEX STATION ROAD BASTI PIN 272002 • Belgaum: CAMS SERVICE CENTER,Classic Complex,Block No.104,1st Floor,Saraf Colony,Khanapur Road,Tilakwadi,Belgaum-590006 • Berhampur: CAMS SERVICE CENTER, Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002. Tel. No. : 0680-2250401 • Bhagalpur: Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur, Bihar - 812002 • Bharuch: CAMS SERVICE CENTRE,A-111,First Floor,R K Casta,Behind Patel Super Market,Station Road,Bharuch-392001 • Bhatinda: 2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001 • Bhavnagar: CAMS Service Center, 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001, Ph. No. 0278-2225572 camsbha@camsonline.com, Ph. No. 0278-2225572 camsbha@camsonline.com • Bhilai: CAMS SERVICE CENTER,1st Floor,Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER,C/o Kodwani Associtates,Shope No.211-213, 2nd floor,Indra Prasth Tower,syam Ki Sabji Mandi,Near Mukerjee Garden,Bhilwara-311001 (Rajasthan) • Bhopal: CAMS SERVICE CENTER,Plot no.10,2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011 • Bhubaneswar: CAMS SERVICE CENTER,Plot No -111,Varaha Complex Building,3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001 • Bhuj: CAMS SERVICE CENTRE, Tirthkala First Floor, Opp BMCB Bank, New Station Road Bhuj-Kutch, Pin - 370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelade Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel,Amardeep Talkies Road,Bhusawal,Maharashtra,425201 • Biharsharif: R-C Palace, Amber Station Road, Opp Mamta Cpmplex,Biharsharif-803101 • Bikaner: Behind rajasthan patrika In front of vijaya bank 1404,amar singh pura Bikaner.334001 • Bilaspur: CAMS SERVICE CENTER,Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G)-495001 • Bokaro: CAMS SERVICE CENTER,Mazzanine Floor,F-4, City Centre,Sector 4, Bokaro Steel City,Bokaro,Jharkhand,827004 • Borivali: CAMS PVT LTD, 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar,,Borivali,Mumbai - 400092 • Burdwan: CAMS SERVICE CENTER, No.399, G T Road, Basement, Building Name - Talk of the Town, Burdwan -713101, West- Bengal - 0342-3551397, camsbdw@camsonline.com • Calicut: CAMS SERVICE CENTER,No.29/97G,2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016 • Chandigarh: CAMS SERVICE CENTER,Deepak Tower,SCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017 • Chennai: CAMS SERVICE CENTER,Ground Floor No.178/10,Kodambakkam High RoadOpp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satelite ISC: No.158,Rayala Tower-1,Anna salai,Chennai-600002 • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER,Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER,No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venketeswara Bakery,Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER,Near Indian Overseas Bank,Cantonment Road,Mata Math,Cuttack,Orissa,753001 • Darbhanga: Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER,No.13, Ist Floor,Akkamahadevi Samaj Complex,Church Road,P.J.Extension,Davangere,Karnataka,577002 • Dehradun: CAMS SERVICE CENTER,No.204/121 Nari Shilp Mandir Marg(Ist Floor) Old Connaught Place,Chakrata Road,Dehradun,Uttarakhand,248001 • Deoghar: S S M Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town,Deoghar,Jharkhand,814112 • Dhanbad: CAMS SERVICE CENTER,Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001 • Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri,Tamilnadu 636701 • Dhule: House No 3140, Opp Liberty Furniture,Jamnalal Bajaj Road, Near Tower Garden,Dhule,Maharashtra 424001 • Durgapur: CAMS SERVICE CENTER,Plot No.3601,Nazrul Sarani,City CENTER,Durgapur-713216 • Erode: CAMS SERVICE CENTER,171-E,Seshaiyer Complex,Agraharam Street,Erode,Tamilnadu,638001 • Faizabad: CAMS SERVICE CENTER,1/13/196,A,Civil Lines,Behind Tripati Hotel,Faizabad,Uttarpradesh-224001 • Faridabad: CAMS SERVICE CENTER,No.B-49, 1st Floor,Nehru Ground,Behind Anupam,Sweet House NIT,Faridabad,Haryana,121001 • Firozabad: Computer Age Management Services Ltd. First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283203 • Gandhidham: CAMS SERVICE CENTER,Office No.4,Ground Floor,Ratnakala Arcade,Plot No.231,Ward-12B,Gandhidham-370201 • Gaya: CAMS SERVICE C/o. Sri Vishwanath Kunj Ground Floor, Tilha Mahavir Asthan Gaya - 823001 • Ghatkopar: CAMS SERVICE CENTER,Platinum Mall,Office No.307,3rd Floor,Jawahar Road,Ghatkopar East,Mumbai-400077 • Ghaziabad: CAMS SERVICE CENTER,B-11,LGF RDC,Rajnagar,Opp Kacheri Gate No.2,Ghaziabad-201002 • Goa: CAMS SERVICE CENTER,Office No.103,1st Floor,Unitech City Centre,M.G.Road,Panaji Goa,Goa-403001 • Gondal (Parent Rajkot): A/177, Kailash Complex Opp. Khedut Decor Gondal,Gujarat,360311 • Gorakhpur: CAMS SERVICE CENTRE,Shop No.5 & 6,3Rd Floor,Cross Road The Mall,A D Tiraha,bank Road,Gorakhpur-273001 • Gulbarga: Pal Complex, Ist Floor,Opp. City Bus Stop,SuperMarket,Gulbarga,Karnataka 585101 • Guntur: CAMS SERVICE CENTER, D. No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur-522002 • Gurgaon: CAMS SERVICE CENTER,SCO - 16, Sector - 14, First floor,Gurgaon,Haryana,122001 • Guwahati: CAMS SERVICE CENTER,Piyali Phukan Road,K.C.Path,House No.1,Rehabari,Guwahati-781008 • Gwalior: CAMS SERVICE CENTER,G-6 Global Apartment,Kailash Vihar Colony, Opp. Income Tax Office, City CENTER,Gwalior Madhya Pradesh-474002 • Haldia: 1st Floor, New Market Complex,Durgachak Post Office,, Durgachak, Haldia,Westbangal 721602 • Haldwani: Durga City CENTER, Nainital Road, Haldwani, Uttarakhand-263139 • Hazaribag: Municipal MarketAnnanda Chowk,Hazaribag,Jharkhand,825301 • Himmatnagar: Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar, Gujarat - 383 001. Ph. No. 02772 244332, Email:- camshim@camsonline.com • Hisar: CAMS SERVICE CENTRE,No-12, Opp. HDFC Bank,Red Square Market,Hisar,Haryana,125001 • Hoshiarpur: Near Archies Gallery,Shimla Pahari Chowk,Hoshiarpur ,Punjab 146001 • Hosur: CAMS SERVICE CENTER,Survey No.25/204,Attibele Road,HCF Post,Mathigiri,Above Time Kids School,Oppsite To Kuttys Frozen Foods,Hosur-635110 • Hubli: CAMS SERVICE CENTER,No.204 - 205,1st Floor’ B ‘ Block, Kundagol

Complex,Opp. Court, Club Road,Hubli,Karnataka,580029 • Hyderabad: CAMS SERVICE CENTER,No.208, II Floor,Jade Arcade Paradise Circle,Hyderabad,Telangana,500003 • Indore: CAM SERVICE CENTER,No.101, Shalimar Corporate CENTER,8-B, South Tukogunj,Opp.Greenpark, Indore,MadhyaPradesh,452001 • Jabalpur: CAMS SERVICE CENTER,No.8, Ground Floor, Datt Towers,Behind Commercial Automobiles,Napier Town,Jabalpur,MadhyaPradesh,482001 • Jaipur: CAMS SERVICE CENTER,R-7, Yudhisthir Marg, C-Scheme,Behind Ashok Nagar Police Station,Jaipur,Rajasthan,302001 • Jalandhar: CAMS SERVICE CENTER,No.367/8, Central TownOpp.Gurudwara, Diwan Asthan,Jalandhar,Punjab-144001 • Jalgaon: CAMS SERVICE CENTER,Rustomji Infotech Services70, NavipethOpp. Old Bus Stand,Jalgaon,Maharashtra,425001 • Jalna: Shop No 6, Ground Floor,Anand Plaza Complex,Bharat Nagar,Shivaji Putla Road,Jalna,Maharashtra,431203 • Jalpaiguri: Babu Para, Beside Meenaar Apartment ,Ward No VIII, Kotwali Police Station,Jalpaiguri-735101 West Bengal • Jammu: JRDS Heights,Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu,Jammu &Kashmir,180004 • Jamnagar: CAMS SERVICE CENTER,No.207,Manek CENTER,P N Marg,Jamnagar,Gujarat,361001 • Jamshedpur: CAMS SERVICE CENTER,Millennium Tower, "R" RoadRoom No:15, First Floor, Bistupur,Jamshedpur,Jharkhand,831001 • Janakpuri: CAMS SERVICE CENTER,No.306,3Rd Floor,DDA-2 Building,District Center,Janakpuri,New Delhi-110058 • Jaunpur: 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001 • Jhansi: No.372/18D,1st Floor Above IDBI Bank,Beside V-Mart,Near RAKSHAN,Gwalior Road,Jhansi-284001 • Jodhpur: CAMS SERVICE CENTER,No.1/5, Nirmal Tower,1st Chopasani Road,Jodhpur,Rajasthan,342003 • Junagadh: "Aastha Plus", 202-A, 2nd FloorSardarbag Road, Nr. AlkapuriOpp. Zansi Rani Statue Junagadh Gujarat-362001 • Kadapa: CAMS Service Center D No 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001 Andhra Pradesh Phone-08562-248695 Email- camskdp@camsonline.com • Kakinada: CAMS SERVICE CENTER,D No.25-4-29,1St floor,Kommireddy vari street,Beside Warf Road,Opp swathi medicals,Kakinada-533001 • Kalyani: CAMS SERVICE CENTRE,A-1/50,Block A,Kalyani,Dist Nadia,Westbengal-741235 • Kannur: Room No.PP.14/435Casa Marina Shopping CENTERTalap,Kannur,Kerala,670004 • Kanpur: CAMS SERVICE CENTER, I Floor, 106 to 108,City Center,Phase II,63/ 2, The Mall Kanpur Uttarpradesh-208001 • Karimnagar: HNo.7-1-257, Upstairs S B H mangammathota,Karimnagar,Telangana,505001 • Karnal (Parent :Panipat TP): No.29,Avtar Colony,Behind vishal mega mart,Karnal-132001 • Karur: No. A5 75/1 Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu- 639002 • Katni: 1st Floor,Gurunanak dharmakanta, Jabalpur Road,Bargawan,Katni,MadhyaPradesh 483501 • Khammam: Shop No: 11 - 2 - 31/3, 1st floor,Philips Complex,Balajinagar, Wyra Road,Near Baburao Petrol Bunk,Khammam,Telangana 507001 • Kharagpur: CAMS SERVICE CENTER,"Silver Palace" OT Road,Inda-Kharagpur,G-P-Barakola,P.S.Kharagpur Local,Dist West Midnapore-721305 • Kolhapur: CAMS SERVICE CENTER,No.2 B, 3rd Floor,Ayodhya Towers,Station Road,Kolhapur,Maharashtra,416001 • Kolkata: CAMS SERVICE CENTER, Kolkata: Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata - 700071 • Kolkata-CC (Kolkata Central): 3/1, R. N. Mukherjee Road, 3rd Floor, Office Space -3C, "Shreeram Chambers", Kolkata, West bengal 700001 • Kollam: Uthram Chambers (Ground Floor) Thamarakulam Kollam - 691006. • Korba: Shop No 6, Shriram Commercial ComplexInfront of Hotel Blue DiamondGround Floor, T.P. Nagar,Korba,Westbangal,495677 • Kota: CAMS SERVICE CENTER,No.B-33 'Kalyan Bhawan,Triangle Part,Vallabh Nagar,Kota,Rajasthan,324007 • Kottayam: CAMS SERVICE CENTER,THAMARAPALLIL Building,Door No-XIII/658,M L Road,Near KSRTC Bus Stand Road,Kottayam-686001 • Kukatpally: CAMS SERVICE CENTER,No.15-31-2M-1/4,1st floor,14-A,MIG,KPHB colony,Kutkapally,Hyderabad-500072 • Kumbakonam: No.28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612 001.• Kurnool: CAMS SERVICE CENTER,Shop No.26 and 27,Door No.39/265A and 39/265B,Second Floor,Skanda Shopping Mall,Old Chad Talkies,Vaddageri,39th Ward,Kurnool-518001 • Lucknow: CAMS SERVICE CENTER,No. 4,1st Floor,Center, Court Building,3/c, 5 - Park Road, Hazratganj Lucknow, Uttarpradesh-226001 • Ludhiana: CAMS SERVICE CENTER,U/ GF, Prince Market, Green Field,Near Traffic Lights,Sarabha Nagar Pulli,Pakhowal Road,Ludhiana,Punjab,141002 • Madurai: CAMS SERVICE CENTER, No. 272, First Floor, Suriya Towers, Good Shed Street, Madurai,Tamilnadu,625001 • Malda: Daxhinapan Abasan,Opp Lane of Hotel Kalinga,SM Pally,Malda,Westbangal 732101 • Mangalore: CAMS SERVICE CENTER, 14-6-674/15(1), Shop NO -UG11-2 Maximus Complex, Light House Hill Road, Mangalore - 575 001. Karnataka, Phone: 0824-4254040 / 0824-4273525, Email:camsman@camsonline.com • Manipal: CAMS SERVICE CENTER,Shop No-A2,Basement floor, Academy Tower,Opposite Corporation Bank,Manipal,Karnataka 576104 • Mapusa (Parent ISC : Goa): office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507. • Margao: CAMS SERVICE CENTER,F4-Classic Heritage,Near Axis Bank,Opp.BPS Club,Pajifond,Margao,Goa-403601 • Mathura: 159/160 Vikas Bazar Mathura Uttarpradesh-281001 • Meerut: CAMS SERVICE CENTER,No.108 Ist Floor,Shivam Plaza,Opp: Eves Cinema, Hapur Road,Meerut,Uttarpradesh,250002 • Mehsana: 1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat,384002 • Moga: Street No. 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga -142 001. Phone :- 01636 – 513234 Email :- camsmog@camsonline.com • Moradabad: CAMS SERVICE CENTER,No.H 21-22, Ist Floor,Ram Ganga Vihar,Shopping Complex,Opposite Sale Tax Office, Moradabad-244001 • Mumbai: CAMS SERVICE CENTER,Rajabahdur Compound,Ground Floor,Opp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai,Maharashtra,400023 • Muzaffarpur: CAMS SERVICE CENTER,Brahman Toli,Durgasthan Gola Road,Muzaffarpur,Bihar,842001 • Mysore: CAMS SERVICE CENTER,No.1,1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals),Saraswati Puram,Mysore,Karnataka,570009 • Nadiad: F 134, First Floor,Ghantakarna Complex Gunj Bazar,Nadiad,Gujarat,387001 • Nagpur: CAMS SERVICE CENTER,145 ,Lendra,New Ramdaspeth,Nagpur,Maharashtra,440010 • Namakkal: 156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road,Namakkal,Tamilnadu 637001 • Nasik: CAMS SERVICE CENTER,1st Floor,"Shraddha Niketan",Tilak Wadi,Opp Hotel City Pride,Sharanpur Road,Nasik-422002 • Navsari: 214-215, 2nd Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396445, Gujarat • Nellore: CAMS SERVICE CENTER,No.9/756, I Floor, Immadisetty Towers,Ranganayakulapet Road, Santhapet,Nellore, AndhraPradesh,524001 • 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001 camsdel@camsonline.com 011-61245468 • Noida: CAMS SERVICE CENTER,E-3,Ground Floor,Sector 3,Near Fresh Food factory,Noida-201301 • Palakkad: 10 / 688, Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad – 678 001 • Palanpur: CAMS SERVICE CENTER, Shop No. 41, 2nd Floor, Gopal Trade Center, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur- 385001 • Panipat: CAMS SERVICE CENTER,SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103 • Patiala: CAMS SERVICE CENTRE,No.35 New Lal Bagh,Opp.Polo Ground,Patiala-147001 • Patna: CAMS SERVICE CENTER, 301B, Third Floor, Patna One Plaza, Near Dak bunglow Chowk, Patna – 800001, Phone - 0612-2999153 • Pitampura: CAMS SERVICE CENTER, Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034, Phone- 011-40367369, Camspdel@camsonline.com • Pondicherry: CAMS SERVICE CENTER,No.S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001 • Pune: CAMS SERVICE CENTER,Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeshkar Hospital,Karvenagar,Pune-411052 • Rae Bareli: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001 • Raipur: CAMS SERVICE CENTER,HIG,C-23 Sector - 1Devendra Nagar,Raipur,Chattisgarh,492004 • Rajahmundry: CAMS SERVICE CENTER,Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101 • Rajapalayam: No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu626117 • Rajkot: CAMS SERVICE CENTER,Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001 • Ranchi: CAMS SERVICE CENTER, Office no 106, 1st floor Mahavir Tower, Jd compound, Main Road, Ranchi, Jharkhand - 834001. • Ratlam: Dafria & Co,No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001 • Ratnagiri: Orchid Tower, Ground Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, ArogyaMandir, Nachane Link Road, Ratnagiri, Maharashtra - 415 612 • Rohtak: CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001 • Roorkee: 22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667 • Rourkela: CAMS SERVICE CENTRE,2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012 • Sagar: Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002 • Saharanpur: I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001 • Salem: No.2, I Floor Vivekananda Street,New Fairlands,Salem,Tamilnadu,636016 • Sambalpur: C/o Raj Tibrewal & AssociatesOpp.Town High School,Sansarak Sambalpur,Orissa,768001 • Sangli: Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416 • Satara: 117 / A / 3 / 22, Shukrawar Peth,Sargam Apartment,Satara,Maharashtra,415002 • Serampore: 47/S/1, Raja Rammohan Roy Sarani, PO. Mallickpara, District Hoogly, Serampore – 712203 • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh-242001 •

Shillong: 3rd FloorRPG Complex,Keating Road,Shillong,Meghalaya,793001 • Shimla: I Floor, Opp. Panchayat Bhawan Main gateBus stand,Shimla,HimachalPradesh,171001 • Shimoga: No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn,Shimoga,Karnataka,577201 • Siliguri: CAMS SERVICE CENTER,No.78,Haren Mukherjee Road,1st Floor,Beside SBI Hakimpara,Siliguri-734001 • Sirsa: Ground floor of CA Deepak Gupta, M G Complex, Bhawna marg , Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana,125055 • Sitapur: Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001 • Solan: 1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall,Solan, HimachalPradesh 173212 • Solapur: Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001 • Sri Ganganagar: 18 L BlockSri Ganganagar,Rajasthan,335001 • Srikakulam: Computer Age Management Services Ltd. Door No. 10-5-65, 1st Floor Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001 • Sultanpur: 967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001 • Surat: CAMS SERVICE CENTRE,Shop No.G-5,International Commerce Center,Nr.Kadiwala School,Majura Gate,Ring Road,Surat-395002 • Surendranagar: Shop No. 12, M.D.Residency, Swastik Cross Road,Surendranagar Gujarat 363001 • Tambaram: CAMS SERVICE CENTER,3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045 • Thane: Computer Age Management Services Ltd. Dev Corpora, A Wing, 3rd Floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 • Tirunelveli: CAMS SERVICE CENTRE,No.F4,Magnam Suraksaa Apatments,Tiruvananthapuram Road,Tirunelveli-627002 • Tirupati: Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road,Tirupati-517501,AndhraPradesh • Tirupur: 1(1), Binny Compound,II Street,Kumaran Road,Tirupur,Tamilnadu,641601 • Tiruvalla: 1st Floor, Room No - 61(63), International Shopping Mall, Opp St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Tiruvalla, Kerala – 689105 • Trichur: Room No. 26 & 27Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001 • Trichy: No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy,Tamilnadu,620018 • Trivandrum: R S Complex,Opp of LIC Building,Pattom PO,Trivandrum,Kerala,695004 • Tuticorin: 4B/A16, Mangal Mall Complex,Ground Floor,Mani Nagar,TuticorinTamilnadu628003 • Udaipur: CAMS SERVICE CENTRE,No.32,Ahinsapuri,Fatehpura Circle,Udaipur-313001 • Ujjain: 109,1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain, Madhya Pradesh - 456 010. • Vadodara: CAMS SERVICE CENTER,No.103, Aries Complex,Bpc Road, Off R.C.Dutt Road,Alkapuri,Vadodara,Gujarat,390007 • Valsad: 3rd floor,Gita Nivas, opp Head Post Office,Halar Cross LaneValsad,Gujarat,396001 • Vapi: 208, 2nd Floor HEENA ARCADE,Opp. Tirupati TowerNear G.I.D.C. Char Rasta,Vapi,Gujarat,396195 • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 • Vasco(Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank,Vasco,Goa,403802 • Vashi: CAMS SERVICE CENTER,BSEL Tech Park,B-505,Plot No.39/5 & 39/5A,Sector 30A,Opp.Vashi Railway StationmVashi,Navi Mumbai-400705 • Vellore: CAMS SERVICE CENTRE, DOOR NO 86, BA Complex 1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001 Phone: - 0416-2900062 Email: - camsvel@camsonline.com • Vijayawada: CAMS SERVICE CENTER,40-1-68, Rao & Ratnam Complex,Near Chennupati Petrol Pump,M.G Road, Labbipet,Vijayawada,AndhraPradesh,520010 • Visakhapatnam: CAMS SERVICE CENTER, Flat No. GF2, D. No. 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016 • Warangal: F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana- 506001 • Yamuna Nagar: 124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001 • Yavatmal: Pushpam, Tilakwadi,Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001 • Kalyan: CAMS Service Center, Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Email: camskyn@camsonline.com; CAMS Services located at No. 507, 5th Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382 421, Email id : camsgnr@camsonline.com, Contact no : 079-23600400 • West Bengal: N / 39, K. N .C. Road, First Floor, Shrikrishna Apartment (Behind HDFC Bank Barasat Branch), P. O. and P. S. Barasat, Dist. 24 P. G. S. (North) - 700 124. Email - camsbrst@camsonline.com. Contact Number- 9163567916 • Cooch Behar: CAMS SERVICE CENTER,S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Cooch Behar, West Bengal - 736101. Email- camschb@camsonline.com. Contact Number- 03582226739 • West Bengal: R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia - 741 101. Email - camsknj@camsonline.com. Contact Number- 6295288416 • West Bengal: Rabindra Pally, Beside of Gitanjali Cinema Hall, P O & P S Raiganj, Dist North Dinajpur, Raiganj, West Bengal - 733 134. Email - camsrgj@camsonline.com. Contact Number – 7550962155 • West Bengal: No. 107 / 1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal - 742 103. Email -camsbho@camsonline.com. Contact Number- 8535855998 • West Bengal: Bhubandanga, Opposite Shiv Shambhu Rice Mill, First Floor, Bolpur, West Bengal - 731 204. Email- camsbol@camsonline.com. Contact number: 03463266013. • Dibrugarh - Amba Complex, Ground Floor, H. S. Road, Dibrugarh - 786 001, Assam • Singh Building, Ground Floor, C/o-Prabhdeep Singh, Punjabi Gali, Opp. V-Mart, Gar Ali, Po & Ps-Jorhat, Jorhat - 785 001, Assam • Amreli - B 1 1st Floor, Mira Arcade, Library Road., Opp SBS Bank, Amreli - 365601, Ph. No. 02792-220792 Email:- camsamre@camsonline.com • Mukherjee Building First Floor, Beside MP Jwellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh Hooghly, West Bengal 712601, Phone: -07548048948, Email: - camsabh@camsonline.com • Silchar CAMS Branch, House No. 18 B, First Floor, C/O LT, Satyabrata Purkayastha, Opp To Shiv Mandir, Landmark - Sanjay Karate Building, Near Iskon Mandir, Ambicabathy, Silchar – 788004 • Suri CAMS Branch, Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal 731101 • 3rd Floor, DD-30, Andromeda Building, Salt Lake, Sector-1, Kolkata- 700064. • Nagaon: CAMS Service Centre, Amulapatty, V. B. Road, House No. 315, Nagaon, Assam -782003. Phone: - 03672 – 796194 Email I'd: camsnag@camsonline.com • Tezpur: CAMS Service Centre, Kanak Tower - First Floor, Opp. IDBI Bank / ICICI Bank, C.K. Das Road, Tezpur Sonitpur, Assam – 784001. Phone: - 03712 – 317712 Email I'd: camsnag@camsonline.com • Arambagh CAMS Service Centre, Mukherjee Building First Floor, Beside MP Jewellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh, Hooghly, West Bengal – 712601. Phone: - 75480 48948 Email I'd: camsnag@camsonline.com • Alipurduar CAMS Service Centre, Santi Nagar Ward No-14, Near Upal Mukhar Puja Ground, P.O. Alipurduar, Dist., Alipurduar, West Bengal – 736121. Phone: - 03564-296201 Email I'd: camsnag@camsonline.com

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BANDHAN AMC OFFICES :

Agra: Bandhan AMC Limited, Office No. 4, Second Floor, Block No. E-13/6,Raman Tower, Sanjay Place, Agra, U.P. - 282 002. • **Ahmedabad:** 203 & 204, Majestic 2nd Floor. Ellish bridge, Law Garden, Near Panchvati Circle, Ahmedabad, Gujarat – 380006. Tel.:+9179-26460923 -26460925, 64505881 , 64505857. • **Aligarh** : Uttar Pradesh - Shop No. 109, 110 at First floor, Nikjay Plaza, Samad Road, Aligarh, Uttar Pradesh – 202001. • **Ambala Cantt** : 4258/2, Ground floor, Science Market, Punjabi Mohalla, Near B.D. High School, Ambala Cantt, Haryana - 133001. • **Amravati** : Mangilal Dada Heights, 3rd Floor, Near Kedia Traders, Shrikrishna Peth, Dufferin Road, Near Irwin Square, Amravati, Maharashtra - 444 601. • **Amritsar:** Unit No. SF-1, 2nd Floor, Eminent Mall, Mall Road, Amritsar - 143001. Mobile: 09356126222, Tel.: +91-183-5030393. • **Anand** : Narayan Empire, No. 4, Ground Floor, Opp. Mazda Bakery, Besides Panchal Hall, Anand Vidyanagar Road, Anand - 388 001. • **Aurangabad:** Investment, CTS No. 20553, Office, 122, Samarth Nagar, Varad Ganesh Road, Aurangabad - 431 001. • **Bangalore:** 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-43079000. • **Belgaum** : A-101, Krrish Nest, Mangalwar Peth, Tilakwadi, Belgaum - 590006. • **Bharuch, Gujarat** : Office No: 415, Nexus Business Hub complex, Maktampur Road, Bharuch, Gujarat - 392001. • **Bhavnagar:** 304, 3rd Floor, Corporate Center, Waghawadi Road, Bhavnagar, Gujarat - 364 002. • **Bhilai:** 26, Commercial Complex, Nehru Nagar (E), Bhilai, Chhattisgarh- 490020. Tel.: 0788 4060065. • **Bhopal:** Plot No. 49, 1st floor, Above Tata Capital Ltd., Zone - II, M.P Nagar, Bhopal (M.P.) - 462011 Tel.: +91- 0755 - 428 1896. • **Bhubaneswar:** Office No.102, First Floor, Centre Point, Plot No. 501/1741/1846, Kharvela Nagar, Janpath, Bhubaneshwar, Odisha – 751001. Tel.: 0674 6444252 /0674 2531048 / 0674 2531148. • **Bilaspur**: Chattisgarh- Shriji Plaza, 01st Floor, Near Sonchattra Compound, Shiv Talkies, Bilaspur, Chattisgarh - 495 001. • **Chandigarh:** SCO No. 2469-70, 1st Floor, Sector - 22C, Chandigarh - 160 022. Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918. • **Chennai:** 4 Floor, Capitale Tower, 555 Anna Salai, Thiru Vi Ka Kudiyiruppu, Teynampet , Chennai - 600018,Tamil Nadu. Tel.: +91-44-45644201/202. • **Coimbatore:** A2 Complex , No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678. • **Dehradun:** G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun - 248 001. Tel.: +91-9897934555, 8171872220. • **Dhanbad**: Jharkhand Office No. 204, 2nd Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand - 826 001. • **Durgapur:** 6 th Floor, Space No. B, Pushpanjali, C71/A, Sahid Khudiram Sarani, City Centre, Durgapur - 713216. Tel.: +91 8537867746. • **Goa:** F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp.Don Bosco High School, Panjim, Goa - 403 001. Tel.: 0832-2231603. • **Gorakhpur** : Shop No. 23A, Cross Road the Mall, Bank Road, Gorakhpur - 273 001. • **Gurgaon:** 117, 1st Floor, Vipul Agora, M. G. Road, Gurgaon - 122 001. Ph: 011-47311336. • **Guwahati:** 1st Floor, Ganpati Enclave, G.S. Road, Ulubari, Opp Bora Service Station, Guwahati – 781 007. Tel.: 0361-2132178/88. • **Hyderabad:** 10th Floor, 1108, MPM Times Square, Road No. 1 and 3 Junction, Nagarjuna Circle, Banjara Hills, Hyderabad - 500034. Tel.: +91- 40 - 23350744. • **Indore:** 208 & 209, 2nd floor, DM Tower, 21/1 Racecourse Road Janjeerwala Square, New Palasia, Indore, Madhya Pradesh - 452001. Fax: +91-731-4206923. • **Jabalpur** : Madhya Pradesh - Ground Floor, Motor Mitra Building Napier Town, Jabalpur. (M.P) Pin: 482002. • Jaipur: 310, 311 and 312, 3rd Floor, Ambition Tower, Nagar Chaukari Haveli, C- Scheme, Malan ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948. • **Jalandhar:** Office No. 1, 2nd Floor, Satnam Complex, BMC Chowk, G.T. Road, Jalandhar - 144 001. Punjab-India. Tel. : 01815018264 / 01815061378/88. • **Jamnagar:** Platinum, Office No. 204, 2nd Floor, Near Joggers Park Colony, Jamnagar, Gujarat - 361 008. • **Jamshedpur:** Tee Kay Corporate Towers, Third Floor, SB Shop Area, Main Road, Bistupur, Jamshedpur 831001. • **Jodhpur:** Office no. 101, 1st floor, PRM Plaza, plot no. - 947, above Kotak Mahindra Bank, 10th D road sardarpura, Jodhpur – 342003, Rajasthan. • **Kanpur:** Office No. 607-608, Chandak Imperial Square, 6th Floor, 16/105, Mall Road, Civil Line, Kanpur, Uttar Pradesh- 208001. • **Kochi:** Door No. 1129-A2, First Floor, Serenity Square, Salim Rajan Road, Gandhinagar, Cochin- 682017. Tel: +91- 484-3012639/4029291, Fax: +91-484-2358639. • **Kolhapur:** Unit No. UG5, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/34K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001. • **Kolkata:** Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/1/2/3/4/5. • **Lucknow:** First floor, Regency Plaza Building, 5, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001. Tel.:+915224928100/106. • **Ludhiana:** Ground Floor, Ludhiana Stock exchange building, Feroz Gandhi Market, Jila Kacheri Area, Ludhiana, Punjab - 141001. Tel.: +91-161-5022155/56/57. • **Madurai:** No.278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No. : 0452 -6455530. • **Mangalore:** 1st Floor, Crystal Arcade, Balmatta Road, Hampankatta, Mangalore - 575001. Tel.: +91 8242980769. • **Meerut** : Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004. • **Mumbai:** Ground Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555. • **Mumbai:** Office 120, 1st Floor, Zest Business Spaces, M. G. Road, Ghatkopar East, Opposite Ghatkopar Railway / Metro Station, Mumbai - 400077. • **Mumbai:** Unit No. 27, Ground Floor, Khetan Bhavan,198, Jamshedji Tata Road, Churchgate: 400 020. Tel: +91-22-66289999.• **Muzaffarpur** : Ground Floor, Rajpati Kunj, Pani Tanki Chowk, Jaiswal Campus, Behind Dainik Bhaskar Office, Mithanpura Road, Muzaffarpur - 842 002. • **Mysore - (Karnataka)** : 1st Floor, 12th Main, 6th Cross, Kamli, Saraswathipuram, Mysore, Karnataka- 570009. • Nagpur: Office No. 301, 3rd Floor, "Shalwak Manor" VIP Road, Ramdaspeth, Nagpur - 440 010, Maharashtra Tel.: +91-712-6451428/ 2525657. • **Nashik:** Unit No. 4, Ground Floor, Sammriddhi Residency, Tilakwadi, Opp. City Pride Hotel, Nashik - 422 002. • **Nehru Place**: 9th Floor, No.914 & 914A, Block "E", International Trade Tower, Nehru Place, New Delhi - 110019. • **New Delhi:** 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/ 02/ 03/ 04/ 05. • **Noida- (Uttar Pradesh)** : Shop No. 101, First Floor, Plot No. P-1, Vishal Chambers, Sector-18, Noida, Uttar Pradesh. • **Patna:** Hari Ram Heritage, Shop No. 5, 4th Floor, S. P. Verma Road, Patna - 800 001. • **Pitampura Delhi:** Shop No. 01 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel.: +7065551661. • **Prayagraj** : Vinayak Vrindavan Towers, F-12, 1st Floor, House No. 34/26, Tashkent Marg, Civil Lines, Prayagraj (Allahabad) - 211001. • Pune: 1st Floor, Signature Building, No 102,102A,102B, Bhandarkar Rd, Shreeman Society, Deccan Gymkhana, Pune, Maharashtra 411004. Tel.: +91-20-66020965/ 4. • **Raipur:** Office No: T-19 , III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) 492001. • **Rajkot:** "Star Plaza", 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012. • **Ranchi:** Shop No. 104 and 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92. • **Salt Lake** :Kolkata- 3rd Floor, DD-30, Andromeda Building, Salt Lake, Sector-1, Kolkata - 700 064. • **Serampore** : West Bengal - Shop No-1, Ground Floor, Radha Charan Master Lane, Serampore, Hooghly, West Bengal. Pin code: 712201. • **Siliguri**: 3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001. • **Surat:** HG-12, Higher Ground Floor,International Trade Centre, Majura Gate Crossing, Ring Road, Surat- 395002.Tel.: +91-261-2475060, 2475070. • **Thane:** Shop No. 1, Konark Towers, Ghantali Devi Road, Thane (West) 400602. • **Thiruvananthapuram** - Ground Floor, Sharon Tower, near SBI P.B. Branch, Nanthancodu, Thiruvananthapuram, Kerala- 695003. • **Thrissur (Kerala)**: Kerala Innovative Technology and Entrepreneurship Zone (KITEZ) Thoppinmoola, Poothole, Thrissur - 680004. • **Trichy**: Tamil Naidu - Shri Balaji Arcade, 3rd Floor, No. C-5, 10th Cross West, Thillainagar, Trichy, Tamil Nadu – 620018. • **Udaipur**: 1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakit Nagar, Udaipur, 313001. • **Vadodara:** 1st Floor, Emerald One, C-175, Jetalpur Road, Alkapuri, Vadodara – 390007. • **Valsad**: Tarang Commercial, 101, 1st Floor, Opp. LIC Office, Halar Cross Road, Valsad, Gujarat- 396 001. • **Varanasi:** 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sigra Varanasi - 221010 (U.P) Phone No. 05422226527. • **Vizag:** Business Bay, D. No. 10-28-2/2/1, First Floor, Cabin No. 24, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatnam, Andhra Pradesh - 530 002.

Please note that the Bandhan Branch offices at • **Udaipur** • **Belgaum** • **Vizag** • **Thrissur** • **Aligarh** • **Ambala Cantt** will not be an Official Point of Acceptance of transactions. Accordingly, no transaction applications / investor service requests shall be accepted at these branch offices and the same will continue to be accepted at Investor Service Centre (ISC) of Computer Age Management Services Ltd. (CAMS), the Registrar of Bandhan Mutual Fund.

Point of Service locations ("POS") of MF Utilities India Private Limited ("MFUI")

All the authorised MFUI POS designated by MFUI from time to time shall be the Official Points of Acceptance of Transactions. In addition to the same, investors can also submit the transactions electronically on the online transaction portal of MFUI (www.mfuonline.com). To know more about MFU and the list of authorised MFUI POS, please visit the MFUI website (www.mfuindia.com).

Website / Electronic modes - Bandhan AMC shall accept transactions through its website (www.Bandhanmutual.com). Transactions shall also be accepted through other electronic means including through secured internet sites operated by CAMS with specified channel partners (i.e. distributors) with whom AMC has entered into specific arrangements. The servers of Bandhan AMC and CAMS, where such transactions shall be sent shall be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

NSE MFSS / BSE STAR / ICEX - Eligible Brokers/Clearing Members/Depository Participants / Distributors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS, BSE STAR and ICEX platforms.

MFCentral as Official Point of Acceptance:

For enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / phygital services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of the Platform. MFCentral may be accessed using https://mfcentral.com/.

Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.

Open Network for Digital Commerce (ONDC) ("ONDC Network") as Official Point of Acceptance:

To increase the network and enhance the service levels for investors, with effect from October 6, 2025, Cybrilla platform will be appointed as one of the official points of acceptance for transactions under all schemes of Bandhan Mutual Fund ('the Fund'), excluding Exchange Traded Fund [ETFs]. The facility shall be extended to allow financial transactions i.e. Subscription/ Redemption/ Switch/ SIP/ STP through Cybrilla platform. The provision of this facility shall be subject to the terms and conditions specified and guidelines issued by SEBI. Bandhan AMC Limited reserves the right to later introduce, modify, restrict, withdraw all or any of the features available in this facility from time to time.

Sponsor
Bandhan Financial Holdings Limited
Registered Office
DN-32, Sector V, Salt Lake, Kolkata - 700 091, West Bengal.

Trustee
Bandhan Mutual Fund Trustee Limited (Bandhan ATC)
6th Floor, One World Center, Jupiter Mills Compound,
841 Senapati Bapat Marg, Mumbai - 400013.

Investment Manager
Bandhan AMC Limited (Bandhan AMC)
Registered & Corporate Office
6th Floor, One World Center, Jupiter Mills Compound,
841 Senapati Bapat Marg, Mumbai - 400013.

Registrar
Computer Age Management Services Limited (CAMS)
9th Floor, Tower II, Rayala Towers,
#158 Anna Salai, Chennai - 600 002.
Registration No. INR 000002813

Custodian
M/s. Axis Bank Ltd.
Custodial Services, 2nd Floor, The Ruby, Senapati Bapat Marg,
Dadar West, Mumbai - 400028.

Statutory Auditors
S. R. Batliboi & Co. LLP,
12th Floor, The Ruby, Senapati Bapat Marg, Dadar (West), Mumbai - 400028.

Risk Factors : Mutual fund investments are subject to market risks, read all scheme related documents carefully.