Bandhan Mutual Fund

Badhte Raho

FACTSHEET

31st July 2025

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Bandhan Mutual Fund Badhte Raho

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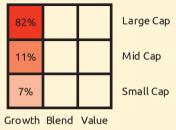
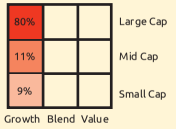
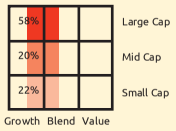
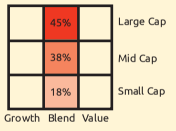
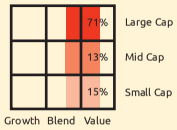
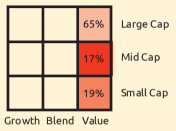
Equity Snapshot as on 31st July 2025

Bandhan Mutual Fund — Badhte Raho

Category	Scheme Name	About the Fund	Investment Style	Inception Date	Month End AuM (crs.)	Benchmark	Top 10 Holdings		Top 10 Industry		Ratios@			Fund Managers
							Top 10 Holdings	(% of NAV)	Sector	(% of NAV)	Beta	Annualized S.D	Sharpe	
Large cap	Bandhan Large Cap Fund	Participate in growth of top 100 companies selectively with an opportunistic allocation to mid & small caps		09-Jun-06	1,917	Tier 1 Benchmark : BSE 100 TRI	HDFC Bank Ltd. ICICI Bank Ltd. Reliance Industries Ltd. Infosys Ltd. Axis Bank Ltd. NTPC Ltd. Eternal Ltd. Mahindra & Mahindra Ltd. Bharti Airtel Ltd. Sun Pharmaceutical Industries Ltd.	9.75% 8.26% 7.29% 3.91% 3.50% 3.21% 3.15% 2.70% 2.64% 2.61%	Banks IT - Software Petroleum Products Pharmaceuticals & Biotechnology Retailing Automobiles Power Electrical Equipment Finance Realty	23.90% 8.74% 7.29% 5.71% 5.24% 4.82% 4.38% 3.44% 3.28% 3.08%	0.99	12.90%	0.85	Manish Gunwani & Prateek Poddar (w.e.f. December 02, 2024) **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
Flexicap	Bandhan Flexi Cap Fund	Blend of "Buy and Hold" and "Tactical" strategies; Currently, focusing on benefitting from domestic consumption theme		28-Sep-05	7,447	Tier 1 Benchmark : BSE 500 TRI	HDFC Bank Ltd. ICICI Bank Ltd. Infosys Ltd. Reliance Industries Ltd. Tata Consultancy Services Ltd. State Bank of India Kotak Mahindra Bank Ltd. Sun Pharmaceutical Industries Ltd. Axis Bank Ltd. Maruti Suzuki India Ltd.	7.86% 6.66% 4.76% 4.39% 3.76% 3.12% 2.88% 2.86% 2.60% 2.54%	Banks IT - Software Retailing Automobiles Finance Pharmaceuticals & Biotechnology Insurance Petroleum Products Consumer Durables Beverages	25.5% 8.5% 7.0% 6.6% 5.5% 5.1% 4.8% 4.4% 3.6% 3.5%	0.84	11.71%	0.88	Manish Gunwani & Viraj Kulkarni (w.e.f. 24th January 2024) **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
Focused	Bandhan Focused Fund§§ (Formerly known as Bandhan Focused Equity Fund)	Upto 30 high conviction ideas across market cap and sectors with mix of core and tactical ideas		16-Mar-06	1,974	Tier 1 Benchmark : BSE 500 TRI	Power Finance Corporation Ltd. State Bank of India HDFC Bank Ltd. ICICI Bank Ltd. Prestige Estates Projects Ltd. One 97 Communications Ltd. Cholamandalam Financial Holdings Ltd. Larsen & Toubro Ltd. Infosys Ltd. The South Indian Bank Ltd.	8.31% 7.57% 6.66% 5.33% 4.96% 4.75% 3.69% 3.52% 3.37% 3.24%	Banks Pharmaceuticals & Biotechnology Finance Realty Financial Technology (Fintech) IT - Software Construction Agricultural Food & other Products Chemicals & Petrochemicals Beverages	22.80% 12.27% 12.00% 7.52% 6.10% 5.47% 3.52% 3.20% 3.15% 3.00%	0.88	13.73%	0.98	Mr. Manish Gunwani, Mr. Kirthi Jain & Mr. Rahul Agarwal (w.e.f. December 02, 2024) **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
Large and Mid cap	Bandhan Large & Mid Cap Fund€€ (Formerly known as Bandhan Core Equity Fund)	Portfolio with focus of Quality large & mid cap stocks available at relatively low valuations		09-Aug-05	9,997	Tier 1 Benchmark : NIFTY LargeMidcap 250 TRI	HDFC Bank Ltd. ICICI Bank Ltd. State Bank of India One 97 Communications Ltd. HDFC Asset Management Company Ltd. Axis Bank Ltd. Infosys Ltd. ITC Ltd. Info Edge India Ltd Avenue Supermarts Ltd.	5.48% 3.25% 2.89% 2.74% 2.65% 2.37% 1.90% 1.87% 1.78% 1.76%	Banks Retailing Pharmaceuticals & Biotechnology Finance IT - Software Transport Services Insurance Capital Markets Financial Technology (Fintech) Realty	18.18% 6.73% 5.49% 4.53% 4.26% 3.96% 3.41% 3.34% 3.26% 3.21%	0.94	13.41%	1.44	Manish Gunwani & Rahul Agarwal **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
ELSS	Bandhan ELSS Tax saver Fund (w.e.f. 10 November, 2023)	A multi cap oriented ELSS fund focusing on GARP (Growth at Reasonable Price)		26-Dec-08	6,974	Tier 1 Benchmark : BSE 500 TRI	HDFC Bank Ltd. Reliance Industries Ltd. ICICI Bank Ltd. Tata Consultancy Services Ltd. Kotak Mahindra Bank Ltd. Infosys Ltd. Axis Bank Ltd. State Bank of India Bharti Airtel Ltd. Hero MotoCorp Ltd.	8.25% 6.58% 5.31% 3.92% 3.83% 2.92% 2.91% 2.73% 2.47% 2.14%	Banks IT - Software Petroleum Products Pharmaceuticals & Biotechnology Finance Automobiles Insurance Consumer Durables Auto Components Beverages	24.21% 7.66% 7.52% 6.18% 4.81% 4.13% 3.97% 3.56% 3.10% 2.92%	0.85	11.76%	0.93	Daylynn Pinto **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
Value	Bandhan Value Fund¥ (Formerly known as Bandhan Sterling Value Fund)	Follows value investment strategy; currently overweight in large caps		07-Mar-08	9,964	Tier 1: BSE 500 TRI Tier 2: BSE 400 MidSmallCap TRI	HDFC Bank Ltd. Reliance Industries Ltd. Kotak Mahindra Bank Ltd. ICICI Bank Ltd. Tata Consultancy Services Ltd. Axis Bank Ltd. Infosys Ltd. Hero MotoCorp Ltd. Bosch Ltd. NTPC Ltd.	8.30% 6.98% 4.07% 3.57% 3.35% 3.22% 2.42% 2.14% 2.11% 2.10%	Banks Petroleum Products IT - Software Pharmaceuticals & Biotechnology Insurance Automobiles Consumer Durables Finance Auto Components Ferrous Metals	23.64% 8.13% 7.27% 5.71% 5.07% 4.69% 4.04% 3.92% 2.63% 2.49%	0.85	11.97%	1.08	Daylynn Pinto **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)

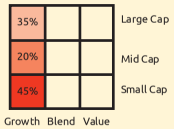
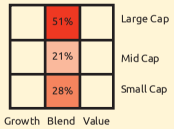
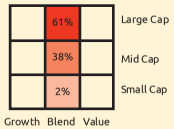
Equity Snapshot as on 31st July 2025

Bandhan Mutual Fund — Badhte Raho

Category	Scheme Name	About the Fund	Investment Style	Inception Date	Month End AuM (crs.)	Benchmark	Top 10 Holdings		Top 10 Industry		Ratios@			Fund Managers
							Top 10 Holdings	(% of NAV)	Sector	(% of NAV)	Beta	Annualized S.D	Sharpe	
Midcap	Bandhan MidCap Fund (MidCap)	Midcap complements one's core equity portfolio allocation with the potential to generate a higher returns over long term	Large Cap 19% Mid Cap 68% Small Cap 13% Growth Blend Value	18-Aug-22	1,803	Tier 1 Benchmark : BSE 150 Midcap TRI	Prestige Estates Projects Ltd. Dixon Technologies (India) Ltd. GE Vernova T&D India Ltd. Persistent Systems Ltd Trent Ltd. PB Fintech Ltd. Kaynes Technology India Ltd. Coromandel International Ltd. The Federal Bank Ltd. The Indian Hotels Company Ltd.	3.07% 2.82% 2.64% 2.57% 2.54% 2.54% 2.52% 2.41% 2.27% 2.19%	Electrical Equipment Pharmaceuticals & Biotechnology Industrial Products Retailing Consumer Durables Auto Components IT - Software Healthcare Services Banks Realty	9.02% 7.92% 7.54% 6.55% 6.49% 6.35% 5.50% 5.33% 4.39% 4.21%	-	-	-	Equity Portion : Ritu Modi Debt portion: Harshal Joshi **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
Sectoral/ Thematic	Bandhan Infrastructure Fund	A true blue Infrastructure fund focusing to benefit from economic growth and infrastructure development	Large Cap 37% Mid Cap 14% Small Cap 50% Growth Blend Value	08-Mar-11	1,676	Tier 1 Benchmark : BSE India Infrastructure TRI	Kirloskar Brothers Ltd. Larsen & Toubro Ltd. Bharti Airtel Ltd. Reliance Industries Ltd. UltraTech Cement Ltd. GPT Infraprojects Ltd. Bharat Electronics Ltd. PTC India Financial Services Ltd. Adani Ports and Special Economic Zone Ltd. Ahluwalia Contracts (India) Ltd.	5.21% 4.48% 3.77% 3.76% 3.64% 3.63% 3.27% 3.08% 2.99% 2.82%	Construction Power Industrial Products Electrical Equipment Transport Services Telecom - Services Aerospace & Defense Petroleum Products Cement & Cement Products Industrial Manufacturing	21.16% 8.75% 8.45% 8.04% 4.87% 4.75% 4.39% 3.76% 3.64% 3.43%	0.68	19.41%	1.24	Mr. Vishal Biraia (w.e.f. 24th January 2024) **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
Small Cap	Bandhan Small Cap Fund# (w.e.f. 28 November, 2023)	Portfolio of high conviction small caps which can be the potential leaders of the future	Large Cap 10% Mid Cap 11% Small Cap 79% Growth Blend Value	25-Feb-20	14,062	Tier 1 Benchmark : BSE 250 SmallCap TRI	Sobha Ltd. LT Foods Ltd. The South Indian Bank Ltd. REC Ltd. Cholamandalam Financial Holdings Ltd. Apar Industries Ltd. PCBL Chemical Ltd. Yatharth Hospital And Trauma Care Services Ltd. Info Edge India Ltd Arvind Ltd.	3.37% 2.36% 2.27% 2.16% 1.76% 1.59% 1.54% 1.46% 1.34% 1.30%	Finance Pharmaceuticals & Biotechnology Realty Banks Chemicals & Petrochemicals Industrial Products Textiles & Apparels Electrical Equipment Consumer Durables Capital Markets	10.87% 8.98% 8.52% 8.06% 4.64% 3.77% 3.68% 3.55% 3.55% 3.20%	0.90	17.65%	1.47	Manish Gunwani, Kirthi Jain **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
Multi Cap	Bandhan Multi Cap Fund (MCF)	Blend of growth and value across market capitalisations	Large Cap 46% Mid Cap 27% Small Cap 27% Growth Blend Value	02-Dec-21	2,701	Tier 1 Benchmark : Nifty500 Multicap 50:25:25	HDFC Bank Ltd. Reliance Industries Ltd. Kotak Mahindra Bank Ltd. ICICI Bank Ltd. Infosys Ltd. Max Financial Services Ltd. Tata Consultancy Services Ltd. Hero MotoCorp Ltd. Poonawalla Fincorp Ltd. Bosch Ltd.	5.94% 4.09% 2.93% 2.74% 1.96% 1.91% 1.80% 1.66% 1.64% 1.64%	Banks Finance Pharmaceuticals & Biotechnology Petroleum Products IT - Software Insurance Retailing Consumer Durables Auto Components Automobiles	17.25% 6.59% 6.45% 5.17% 5.06% 4.60% 3.94% 3.90% 3.45% 2.83%	0.86	12.53%	1.09	Daylynn Pinto (equity portion) Harshal Joshi (debt portion) **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
Sectoral	Bandhan Transportation And Logistics Fund	The Scheme seeks to generate long-term capital growth by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector.	Large Cap 48% Mid Cap 28% Small Cap 24% Growth Blend Value	27-Oct-22	573	Tier 1 Benchmark : Nifty Transportation and Logistics TRI	Mahindra & Mahindra Ltd. Maruti Suzuki India Ltd. Hero MotoCorp Ltd. Bosch Ltd. Tata Motors Ltd. InterGlobe Aviation Ltd. Eicher Motors Ltd. Swiggy Ltd. Hyundai Motor India Ltd Samvardhana Motherson International Ltd.	10.07% 9.47% 6.70% 6.35% 4.65% 4.13% 3.82% 3.52% 3.38% 3.22%	Automobiles Auto Components Transport Services Retailing Finance Agricultural, Commercial & Construction Vehicles Consumer Durables Transport Infrastructure Leisure Services Industrial Products	41.76% 25.42% 9.94% 6.74% 1.86% 1.76% 1.45% 1.33% 1.27% 1.20%	-	-	-	Daylynn Pinto (equity portion), Harshal Joshi (debt portion), **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
	Bandhan Financial Services Fund	Bandhan Financial Services Fund offers an opportunity to invest in sectors across Banks, NBFCs, Capital Market, Insurance and Fintechs with a Flexi cap and growth-oriented approach.	Large Cap 64% Mid Cap 20% Small Cap 16% Growth Blend Value	28-Jul-23	1,058	Tier 1 Benchmark : Nifty Financial Services TRI	HDFC Bank Ltd. ICICI Bank Ltd. Axis Bank Ltd. Kotak Mahindra Bank Ltd. Bajaj Finance Ltd Cholamandalam Investment and Finance Company Ltd. Max Financial Services Ltd. Shriram Finance Ltd. PB Fintech Ltd. State Bank of India	19.16% 15.10% 6.90% 3.75% 3.51% 3.30% 3.01% 2.57% 2.16% 2.09%	Banks Finance Insurance Financial Technology (Fintech) Capital Markets	53.92% 26.85% 9.32% 4.19% 2.45%	-	-	-	Ritu Modi (w.e.f. December 02, 2024) & Harshvardhan Agarwal (w.e.f. June 07, 2024 (Equity portion)) Harshal Joshi (Debt portion) **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)

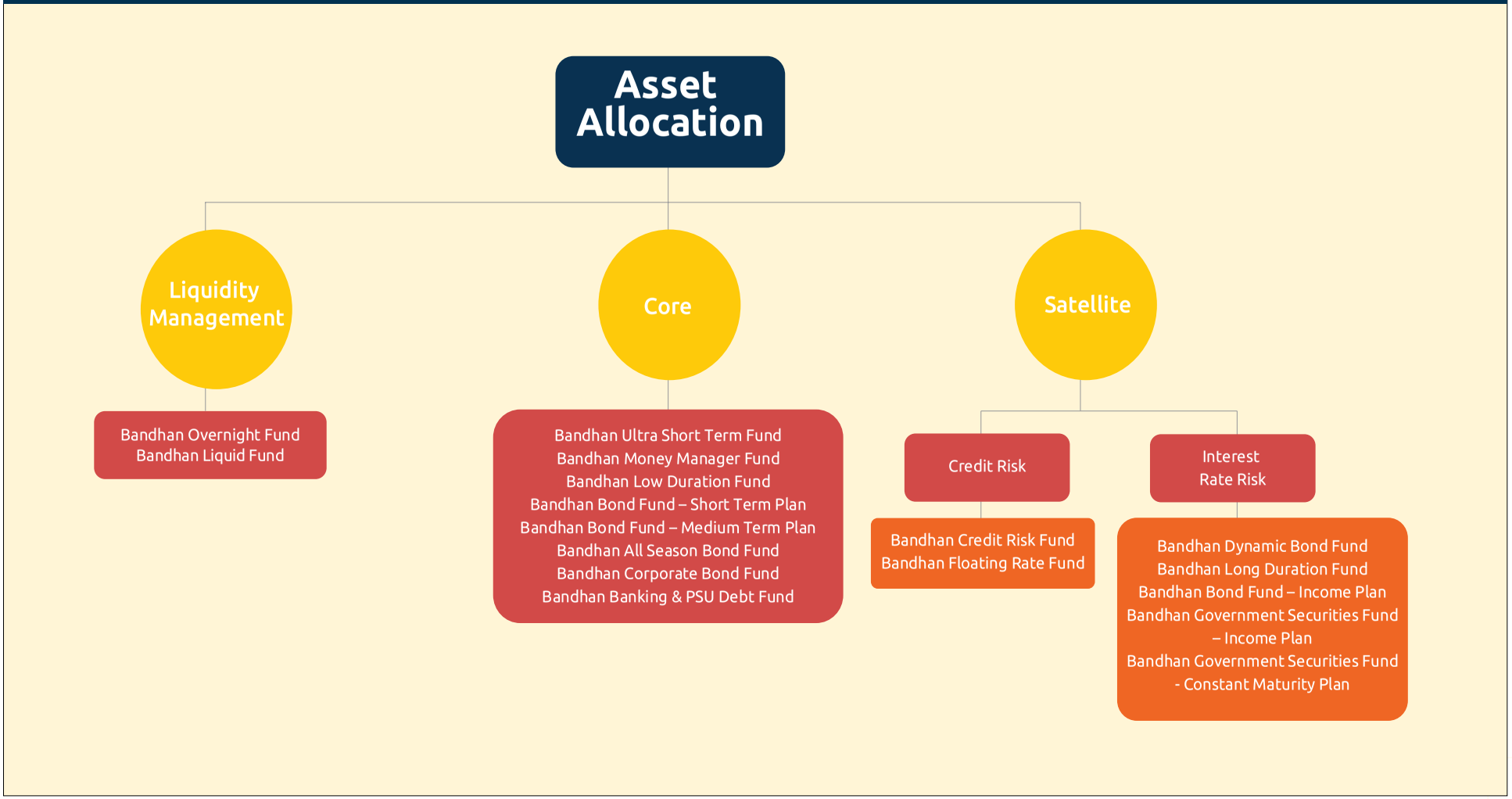
Equity Snapshot as on 31st July 2025

Bandhan Mutual Fund — Badhte Rahe

Category	Scheme Name	About the Fund	Investment Style	Inception Date	Month End AuM (crs.)	Benchmark	Top 10 Holdings		Top 10 Industry		Ratios@			Fund Managers
							Top 10 Holdings	(% of NAV)	Sector	(% of NAV)	Beta	Annualized S.D	Sharpe	
Sectoral	Bandhan Innovation Fund (IF)	"Bandhan Innovation Fund offers a prospect to invest in portfolio of tomorrow's opportunities Fund would seek to invest in innovators having characteristics such as strong brand, potentially higher margins/ growth, differentiated product/ services, high R&D expense, high skilled employee cost as well as non linear business model.		30-Apr-24	1,682	Tier 1 Benchmark : Nifty 500 TRI	Eternal Ltd. One 97 Communications Ltd. AstraZeneca Pharma India Ltd. Jubilant Ingrevia Ltd. Varun Beverages Ltd Bajaj Finserv Ltd. Reliance Industries Ltd. Coforge Ltd. GE Vernova T&D India Ltd. Amber Enterprises India Ltd.	5.02% 4.61% 3.92% 3.31% 2.79% 2.58% 2.51% 2.38% 2.34% 2.27%	Pharmaceuticals & Biotechnology Retailing Finance Consumer Durables Financial Technology (Fintech) Banks Healthcare Services Automobiles Beverages Transport Services	10.41% 9.38% 5.48% 5.34% 4.61% 4.41% 4.27% 4.09% 3.94% 3.85%	-	-	-	Manish Gunwani (Equity), Prateek Poddar (w.e.f. June 07, 2024)(Equity) Brijesh Shah (Debt) **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
Thematic	Bandhan Business Cycle Fund	The scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity-related instruments with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.		30-Sep-24	1,654	Tier 1 Benchmark : Nifty 500 TRI	HDFC Bank Ltd. Axis Bank Ltd. Infosys Ltd. Bajaj Finance Ltd Wockhardt Ltd. Larsen & Toubro Ltd. NTPC Ltd. City Union Bank Ltd. Bharti Airtel Ltd. One 97 Communications Ltd.	5.81% 3.92% 3.14% 2.68% 2.44% 2.35% 2.23% 2.16% 2.13% 1.92%	Banks Finance IT - Software Pharmaceuticals & Biotechnology Construction Power Retailing Automobiles Fertilizers & Agrochemicals Financial Technology (Fintech)	19.58% 8.37% 7.77% 6.91% 6.65% 5.96% 4.47% 3.26% 2.82% 2.46%	-	-	-	Vishal Biraia, Ritika Behera (equity portion) Harshal Joshi (Debt portion) **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)
	Bandhan Multi-Factor Fund	The scheme seeks to generate medium to long term capital appreciation by investing predominantly in equity and equity related instruments selected based on a multi-factor quantitative model.		30-Jul-25	488	Tier 1 Benchmark : BSE 200 TRI	HDFC Bank Ltd. ICICI Bank Ltd. Infosys Ltd. Bharti Airtel Ltd. Suzlon Energy Ltd. Mahindra & Mahindra Ltd. ITC Ltd. Coforge Ltd. Reliance Industries Ltd. Persistent Systems Ltd	4.91% 4.90% 4.16% 4.14% 3.93% 3.55% 3.18% 2.81% 2.72% 2.65%	IT - Software Banks Telecom - Services Petroleum Products Electrical Equipment Automobiles Pharmaceuticals & Biotechnology Fertilizers & Agrochemicals Diversified FMCG Auto Components	17.24% 13.00% 7.20% 5.93% 5.41% 5.34% 3.40% 3.37% 3.18% 2.59%	-	-	-	Rishi Sharma (equity portion) Mr. Brijesh Shah (Debt portion) **Foreign investment:** ^^Ritika Behera Gaurav Satra (w.e.f. June 07, 2024)

"Ratios calculated on the basis of 3 years history of monthly data ^Ratios calculated on the basis of monthly data Since Inception. The numbers do not have any significance in absolute terms.
Stable Sectors: Auto, Retail Banks, NBFC, Consumer Staples, Consumer Discretionary, IT Services, Healthcare / Pharma; Cyclical Sectors: Cement/Building Material, Corp Banks, Industrials (including CVs), Utilities, Telecom, Commodities (Metals/Oil & Gas etc)
#Note : Ratios are not given as scheme has not completed 3 years. Ratios @ is of 29th February 2024. Schemes are sorted basis Standard deviation.
[££]With effect from 13th June 2025, the name of "Bandhan Core Equity Fund" has changed to "Bandhan Large & Mid Cap Fund"
[¥]With effect from 13th June 2025, the name of "Bandhan Sterling Value Fund" has changed to "Bandhan Value Fund"
[§§]With effect from 13th June 2025, the name of "Bandhan Focused Equity Fund" has changed to "Bandhan Focused Fund"
Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. June 07, 2024) manages 1 scheme of Bandhan Mutual Fund and manages overseas investment portion of the of Equity & Hybrid schemes. **Foreign investment:** ^^Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme w.e.f. October 07, 2023.
Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. June 07, 2024) has been designated as the dedicated fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund ("the Fund") with effect from October 07, 2023.
Note: In Bandhan Bandhan Large Cap Fund, Bandhan Focused Fund (Formerly known as Bandhan Focused Equity Fund), Bandhan Financial Services Fund, Bandhan Balanced Advantage Fund, Bandhan Retirement Fund, Bandhan Large & Mid Cap Fund (Formerly known as Bandhan Core Equity Fund), Bandhan Small Cap Fund, Bandhan Midcap Fund please refer the addendum No. 69 for changes in the Fund manager w.e.f. 02nd December 2024. Please find the link : https://cmsstgaccount.blob.core.windows.net/prod-idfc-website-files/2024-11/No69-Change-in-FM-of-certain-schemes.pdf

3 - Lens Debt Allocation Framework



Liquidity: For very short term parking of surplus or emergency corpus
Core: Ideally forms bulk of your allocation – Funds that focus on high credit quality and low to moderate maturity profile
Satellite: Funds that can take higher risk – either duration risk or credit risk or both
Target Maturity Index Funds are excluded from this framework owing to their fixed tenure and passive management.
We have created a simple framework for segregating the schemes depending on their risks. The framework is constructed around allocating across 3 three buckets: Liquidity, Core, and Satellite; each bucket meeting a specific need. Within these buckets, we have different offerings with different minimum investment horizons that can further aid decision-making.

Bandhan Mutual Fund Badhte Raho

Debt Snapshot as on 31st July 2025

Asset Allocation Requirement	Scheme Name	Positioning	Month End AuM (crs.)	Asset Quality (%)+	Asset Allocation (%)	Average Maturity	Modified Duration	Macaulay Duration	Yield to Maturity	Total Expense Ratio -Regular	Total Expense Ratio -Direct	Potential Risk Class Matrix (PRC)	Exit Load	Fund Manager
Liquidity Management	Bandhan Overnight Fund	Invests in overnight securities / 1 Business day residual maturity (Min. recommended investment horizon- 1 day)	817	AAA Equivalent = 100	T-Bill - 7.94% TRI Party Repo/ Cash Equivalent/ others - 92.06%	2 days	2 days	2 days	5.47%	0.15%	0.05%	A-I	Nil	Brijesh Shah.
	Bandhan Liquid Fund	An open ended liquid scheme (Min. recommended investment horizon- 7 days)	14,391	AAA Equivalent / A1+ = 100	CD - 17.50% CP - 54.26% CB - 3.32% T-Bill - 18.36% TRI Party Repo/ Cash Equivalent/ others - 6.56%	33 days	33 days	33 days	5.75%	0.25%	0.12%	A-I	Investor exit upon subscription: Day 1 / Day 2 / Day 3 / Day 4 Exit load as a % of redemption proceeds: 0.0070% / 0.0065% / 0.0060% / 0.0055% Investor exit upon subscription: Day 5 / Day 6 / Day 7 onwards Exit load as a % of redemption proceeds: 0.0050% / 0.0045% / 0.0000% With effect from October 20, 2019	Harshal Joshi & Brijesh Shah.
Core	Bandhan Money Market Fund[$]	Invests in money market instruments predominantly (Min. recommended investment horizon- 6 months)	12,476	AAA Equivalent / A1+ = 100	CD - 60.66% CP - 24.04% G-Sec / SDL - 0.61% T-Bill - 11.17% TRI Party Repo/ Cash Equivalent/ others - 3.52%	199 days	199 days	199 days	6.09%	0.35%	0.10%	A-I	Nil	Brijesh Shah & Gautam Kaul.
	Bandhan Ultra Short Duration Fund[¥]	An Actively managed fund with Macaulay duration band between 3-4 years (Min. recommended investment horizon- 3 years)	4,353	AAA Equivalent / A1+ = 96.35 AA+ = 3.65	CD - 28.24% CP - 9.02% CB - 49.70% G-Sec / SDL - 5.16% T-Bill - 1.34% TRI Party Repo/ Cash Equivalent/ others - 6.54%	184 days	172 days	180 days	6.14%	0.46%	0.27%	A-I	Nil	Harshal Joshi **Foreign investment:** Mr. Brijesh Shah
	Bandhan Low Duration Fund	Macaulay duration of the portfolio is between 6 to 12 months (Min. recommended investment horizon- 6 months)	6,276	AAA Equivalent / A1+ = 95.89 AA+ = 4.11	CD - 13.82% CP - 5.46% CB - 63.33% G-Sec / SDL - 14.34% TRI Party Repo/ Cash Equivalent/ others - 3.05%	365 days	329 days	345 days	6.32%	0.62%	0.34%	A-I	Nil	Harshal Joshi **Foreign investment:** Mr. Brijesh Shah
	Bandhan Banking and PSU Fund[£§]	- Predominantly invests in high quality money market and debt instruments of Banks, PSU and PFI. - (Min. recommended investment horizon- 3 years)	13,392	AAA Equivalent = 100	CD - 3.75% CB - 66.29% G-Sec / SDL - 26.14% TRI Party Repo/ Cash Equivalent/ others - 3.82%	3.26 years	2.55 years	2.66 years	6.43%	0.63%	0.33%	A-III	Nil	Gautam Kaul & Suyash Choudhary **Foreign investment:** Mr. Brijesh Shah
	Bandhan Bond Fund- Short Term	- A Short term Fund - Avg Maturity is ordinarily anchored in an approximate band around 2 years currently (Min. recommended investment horizon- 2 years)	10,944	AAA Equivalent = 100	CD - 13.13% CP - 3.26% CB - 30.72% G-Sec / SDL - 50.25% TRI Party Repo/ Cash Equivalent/ others - 2.64%	3.59 years	2.86 years	2.96 years	6.45%	0.81%	0.33%	A-II	Nil	Suyash Choudhary **Foreign investment:** Mr. Brijesh Shah
	Bandhan Corporate Bond Fund[££]	- A dedicated Corporate Bond portfolio - (Min. recommended investment horizon- 3 years)	15,925	AAA Equivalent = 100	CB - 68.28% G-Sec / SDL - 27.94% TRI Party Repo/ Cash Equivalent/ others - 3.78%	4.13 years	3.21 years	3.37 years	6.59%	0.65%	0.33%	A-III	Nil	Gautam Kaul & Suyash Choudhary **Foreign investment:** Mr. Brijesh Shah

Debt Snapshot as on 31st July 2025

Asset Allocation Requirement	Scheme Name	Positioning	Month End AuM (crs.)	Asset Quality (%)+	Asset Allocation (%)	Average Maturity	Modified Duration	Macaulay Duration	Yield to Maturity	Total Expense Ratio -Regular	Total Expense Ratio -Direct	Potential Risk Class Matrix (PRC)	Exit Load	Fund Manager
Core	Bandhan Bond Fund - Medium Term Plan	- An Actively managed fund with Macaulay duration band between 3-4 years In case of anticipated adverse situation, mac. dur. could be between 1 yr and 4 yrs (Min. recommended investment horizon- 3 years)	1,469	AAA Equivalent = 100	CD - 6.33% CP - 1.68% CB - 29.38% G-Sec / SDL - 59.36% TRI Party Repo/ Cash Equivalent/ others - 3.25%	5.05 years	3.83 years	3.96 years	6.51%	1.31%	0.60%	A-III	Nil	Suyash Choudhary **Foreign investment:** Mr. Brijesh Shah
Satellite	Bandhan G-Sec Fund- Investment Plan	- Actively Managed Gilt Fund - Portfolio postioned depending on interest rate view (Min. recommended investment horizon- >3years)	3,324	AAA Equivalent = 100	G-Sec / SDL - 99.06% TRI Party Repo/ Cash Equivalent/ others - 0.94%	21.47 years	10.59 years	10.96 years	6.97%	1.14%	0.52%	A-III	Nil	Suyash Choudhary **Foreign investment:** Mr. Brijesh Shah
	Bandhan Dynamic Bond Fund	- Actively managed fund positioned to take exposure across the yield curve depending on fund manager's view (Min. recommended investment horizon- >3years)	2,855	AAA Equivalent = 100	G-Sec / SDL - 98.86% TRI Party Repo/ Cash Equivalent/ others - 1.14%	21.42 years	10.59 years	10.95 years	6.97%	1.57%	0.71%	A-III	Nil	Suyash Choudhary **Foreign investment:** Mr. Brijesh Shah
	Bandhan Bond Fund - Income Plan	- Actively managed fund (Macaulay duration between 4-7years) In case of anticipated adverse situation, mac. dur. could be between 1 yr and 7 yrs (Min. recommended investment horizon- >3years)	494	AAA Equivalent = 100	CP - 2.78% CB - 17.21% G-Sec / SDL - 76.42% TRI Party Repo/ Cash Equivalent/ others - 3.59%	12.67 years	6.71 years	6.94 years	6.73%	1.98%	1.32%	A-III	Within 365 days: - 10% of invst: Nil - Remaining invst: 1%	Suyash Choudhary **Foreign investment:** Mr. Brijesh Shah
	Bandhan Government Securities Fund- Constant Maturity	Gilt Fund with around 10 years average maturity (Min. recommended investment horizon- >3years)	354	AAA Equivalent = 100	G-Sec / SDL - 96.31% TRI Party Repo/ Cash Equivalent/ others - 3.69%	9.98 years	6.94 years	7.16 years	6.60%	0.36%	0.14%	A-III	Nil	Harshal Joshi **Foreign investment:** Mr. Brijesh Shah
	Bandhan Floater Fund$	Predominantly invests in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives) (Min. recommended investment horizon- 2 years)	381	AAA Equivalent = 86.67 AA+ = 9.33 AA = 4.00	CD - 7.75% CP - 6.33% CB - 53.22% G-Sec / SDL - 28.53% TRI Party Repo/ Cash Equivalent/ others - 4.17%	3.90 years	2.96 years	3.09 years	6.76%	0.76%	0.15%	B-II	Nil	Brijesh Shah & Debraj Lahiri **Foreign investment:** Mr. Brijesh Shah
	Bandhan Credit Risk Fund	Aims to provide an optimal risk-reward profile to investors by focusing on companies with well-run management and evolving business prospects or good businesses with improving financial profile. (Min. recommended investment horizon->3years)	272	AAA Equivalent = 34.90 AA+ = 9.36 AA = 55.74	CB - 65.10% G-Sec / SDL - 26.38% TRI Party Repo/ Cash Equivalent/ others - 8.52%	3.85 years	2.83 years	2.95 years	6.95%	1.69%	0.68%	B-III	1% if redeemed/switched out within 365 days from the date of allotment	Mr. Gautam Kaul & Mr. Debraj Lahiri **Foreign investment:** Mr. Brijesh Shah
	Bandhan Long Duration Fund	- A diversified set of debt and money market securities with the aim of generating optimal returns over long term (Min. recommended investment horizon- >7years)	144	AAA Equivalent = 100	G-Sec / SDL - 98.23% TRI Party Repo/ Cash Equivalent/ others - 1.77%	28.51 years	11.95 years	12.37 years	7.15%	0.66%	0.25%	A-III	Nil	Mr. Gautam Kaul
Target Maturity Debt Index Funds	Bandhan CRISIL IBX Gilt June 2027 Index Fund@	An open-ended Target Maturity Index fund investing in constituents of CRISIL Gilt 2027 Index	6,577	AAA Equivalent = 100	G-Sec / SDL - 98.30% TRI Party Repo/ Cash Equivalent/ others - 1.70%	1.81 years	1.65 years	1.70 years	5.79%	0.45%	0.20%	A-III	Nil	Harshal Joshi & Gautam Kaul
	Bandhan CRISIL IBX Gilt April 2028 Index Fund@@	An open-ended Target Maturity Index fund investing in constituents of CRISIL Gilt 2028 Index	4,489	AAA Equivalent = 100	G-Sec / SDL - 97.39% TRI Party Repo/ Cash Equivalent/ others - 2.61%	2.28 years	2.05 years	2.11 years	5.89%	0.45%	0.20%	A-III	Nil	Harshal Joshi & Gautam Kaul
	Bandhan CRISIL IBX Gilt April 2026 Index Fund	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX Gilt Index - April 2026 with Relatively High Interest Rate Risk and Relatively Low Credit Risk	431	AAA Equivalent = 100	G-Sec / SDL - 98.49% TRI Party Repo/ Cash Equivalent/ others - 1.51%	223 days	212 days	218 days	5.63%	0.41%	0.16%	A-III	Nil	Gautam Kaul

Debt Snapshot as on 31st July 2025

Asset Allocation Requirement	Scheme Name	Positioning	Month End AuM (crs.)	Asset Quality (%)+	Asset Allocation (%)	Average Maturity	Modified Duration	Macaulay Duration	Yield to Maturity	Total Expense Ratio -Regular	Total Expense Ratio -Direct	Potential Risk Class Matrix (PRC)	Exit Load	Fund Manager
Target Maturity Debt Index Funds	Bandhan Crisil IBX Gilt April 2032 Index Fund	An open-ended Target Maturity Index fund investing in constituents of CRISIL IBX Gilt April 2032 Index (Min. recommended investment horizon->3years)	466	AAA Equivalent = 100	G-Sec / SDL - 98.75 TRI Party Repo/ Cash Equivalent/ others - 1.25%	6.30 years	5.09 years	5.25 years	6.34%	0.46%	0.20%	A-III	Nil	Harshal Joshi & Gautam Kaul
	Bandhan CRISIL IBX 90:10 SDL Plus Gilt– April 2032 Index Fund	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – April 2032 with Relatively High Interest Rate Risk and Relatively Low Credit Risk	554	AAA Equivalent = 100	G-Sec / SDL - 97.34% TRI Party Repo/ Cash Equivalent/ others - 2.66%	6.5 years	5.03 years	5.19 years	6.68%	0.33%	0.08%	A-III	Nil	Mr. Gautam Kaul & Harshal Joshi
	Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – September 2027 with Relatively High Interest Rate Risk and Relatively Low Credit Risk	153	AAA Equivalent = 100	G-Sec / SDL - 95.69% TRI Party Repo/ Cash Equivalent/ others - 4.31%	1.97 years	1.78 years	1.84 years	6.03%	0.26%	0.08%	A-III	Nil	Mr. Gautam Kaul & Harshal Joshi
	Bandhan CRISIL IBX 90:10 SDL Plus Gilt– November 2026 Index Fund	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – November 2026 with Relatively High Interest Rate Risk and Relatively Low Credit Risk	103	AAA Equivalent = 100	G-Sec / SDL - 95.60% TRI Party Repo/ Cash Equivalent/ others - 4.40%	1.15 years	1.07 years	1.10 years	5.83%	0.33%	0.08%	A-III	Nil	Mr. Gautam Kaul & Harshal Joshi
	Bandhan CRISIL-IBX 10:90 Gilt + SDL Index Dec 2029 Fund	An open-ended Target Maturity Index Fund predominately investing in constituents of CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029.	7	AAA Equivalent = 100	G-Sec / SDL - 95.53% TRI Party Repo/ Cash Equivalent/ others - 4.47%	3.96 years	3.37 years	3.47 years	6.31%	0.33%	0.08%	A-III	Nil	Mr. Brijesh Shah
	Bandhan CRISIL-IBX Fin Services 3-6 Months Debt Index Fund	An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.	340	AAA Equivalent = 100	CB - 67.80% TRI Party Repo/ Cash Equivalent/ others - 4.23%	118 days	113 days	117 days	6.10%	0.35%	0.10%	A-III	Nil	Mr. Brijesh Shah & Harshal Joshi

Liquidity: For very short term parking of surplus or emergency corpus
Core: Ideally form bulk of your allocation – Funds that focus on high credit quality and low to moderate maturity profile
Satellite: Funds that can take higher risk – either duration risk or credit risk or both
Wherever applicable, GSec/SDL yields have been annualized +Asset Quality/Quants calculated is for active fixed income portion (excludes Arbitrage and margin)
^^The expenses of the scheme will be over and above the expenses charged by the underlying schemes."Funds are sorted as per average maturity in their respective allocation bucket". Refering to this: Bandhan Liquid Fund, Bandhan Low Duration Fund, Bandhan CRISIL IBX Gilt June 2027 Index Fund, Bandhan Corporate. Standard Deviation calculated basis monthly returns for past one year. ^Corporate Debt Market Development Fund Total, #Effective Date-30th September 2024.
CD: Certificate of Deposit, CP: Commercial Paper, CB: Corporate Bond, ZCB: Zero Coupon Bond, PTC : First Business Receivables Trust, G Sec : Government Bond, SDL : State Government Bond, TB : Treasury Bill, Swaps : Interest rate Swaps.
@"Bandhan CRISIL Gilt 2027 Index Fund" has been renamed as " Bandhan CRISIL IBX Gilt June 2027 Index Fund" with effect from January 12, 2023. @@"Bandhan CRISIL Gilt 2028 Index Fund" has been renamed as " Bandhan CRISIL IBX Gilt April 2028 Index Fund" with effect from January 12, 2023.
Foreign investment: Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas investment portion of the scheme.
£The scheme has ceased following a 'roll down' investment approach from March 2024. The average maturity of the scheme's portfolio is expected to ordinarily be in the range of 1 to 3 years approximately.
££The scheme has ceased following a 'roll down' investment approach from March 2024. The average maturity of the scheme's portfolio is expected to ordinarily be in the range of 1 to 4 years approximately.
¶With effect from 07th July 2025, the name of "Bandhan Ultra Short Term Fund" has changed to "Bandhan Ultra Short Duration Fund". ∫With effect from 07th July 2025, the name of "Bandhan Money Manager Fund" has changed to "Bandhan Money Market Fund". §With effect from 07th July 2025, the name of "Bandhan Banking & PSU Debt Fund" has changed to "Bandhan Banking and PSU Fund". ‹With effect from 07th July 2025, the name of "Bandhan Floating Rate Fund" has changed to "Bandhan Floater Fund"

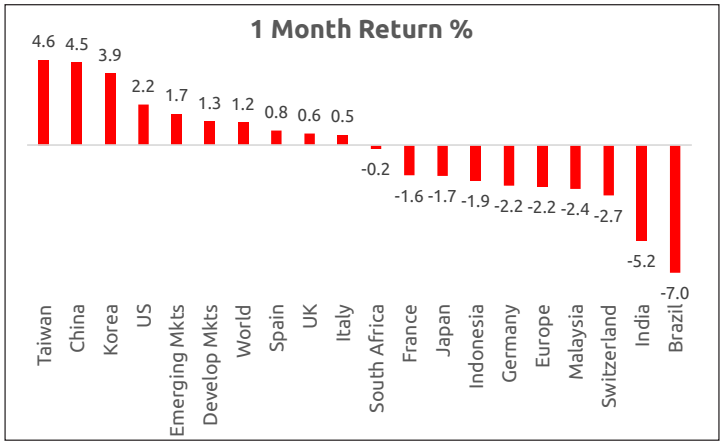
Hybrid Snapshot as on 31st July 2025

Investment Bucket	Scheme Name	Positioning	AuM (crs)	Asset Quality(%)	Asset Allocation(%)	Std. Dev.	Average Maturity	Modified Duration	Macaulay Duration	YTM	Exit Load	Fund Manager
	Bandhan Equity Savings Fund$	Investing in equity, arbitrage and debt with net equity exposure ranging from 20-45% and debt exposure ranging from 20-35%, remaining being in arbitrage	324	AAA Equivalent= 100%	Net Equity : 11.81 Arbitrage : 54.93 CB : 6.46 G Sec/SDL: 15.92 Net Current Asset : 2.67 Mutual Fund Bandhan Money Manager Treasury -Direct Pl-Growth: 8.22	2.18%	3.32 years	2.68 years	2.78 years	6.29%	If redeemed/switched out within 7 days from the date of allotment: ‣ Up to 10% of investment: Nil, ‣ For remaining investment: 0.25% of applicable NAV. ‣ If redeemed/switched out after 7 days from date of allotment: Nil.	**Equity:** Mr. Kapil Kankonkar (w.e.f. 16th June 2025) & Viraj Kulkarni **Debt:** Harshal Joshi **Foreign investment:** ^^Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. June 07, 2024)(Equity Portion) & Mr. Brijesh Shah (w.e.f. June 10, 2024) (Debt Portion)
	Bandhan Conservative Hybrid Fund*	Hybrid fund which offers 15% to 25% participation in the equity markets & 75% to 90% to be invested in fixed income	107	AAA Equivalent= 82.57% AA+ = 17.43%	G-Sec/SDL : 48.21 Equity +ETF (Bandhan Nifty ETF) : 23.61 CB : 27.12 CDMD^ : 0.38 Net Current Asset : 0.68	3.89%	13.05 years	6.39 years	6.63 years	6.85%	‣ 10% of investment: Nil ‣ **Up Remaining investment:** 1% if redeemed/switched out within 1 year from the date of allotment.	**Equity:** Viraj Kulkarni & **Debt:** Harshal Joshi **Foreign investment:** ^^Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. June 07, 2024)(Equity Portion) & Mr. Brijesh Shah (w.e.f. June 10, 2024) (Debt Portion)
	Bandhan Balanced Advantage Fund (Previously known as Bandhan Dynamic Equity Fund)	Has a robust quantitative model to determine the optimal equity exposure which includes valuation, fundmental and technical parameters.	2,292	AAA Equivalent = 90.86% AA+ = 6.48% AA = 2.67%	Net Equity : 48.11 CB : 1.88 CD: 4.51 Arbitrage : 31.93 G Sec : 10.09 ZCB: 1.40 Cash & Cash Equivalent : 2.07	6.57%	9.32 years	4.82 years	4.99 years	6.52%	‣ If redeemed/switched out on/within 90 days from the date of allotment - 0.50% of the applicable NAV. ‣ If redeemed/switched out after 90 days from the date of allotment - Nil.	**Equity:** Mr. Manish Gunwani (w.e.f. 24th January 2024) & Mr. Vishal Biraia (w.e.f. December 02, 2024) **Debt:** Brijesh Shah **Foreign investment:** ^^Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. June 07, 2024)(Equity Portion) & Mr. Brijesh Shah (w.e.f. June 10, 2024) (Debt Portion)
	Bandhan Aggressive Hybrid Fund (Previously known as Bandhan Hybrid Equity Fund)#	Provides a combination of equity (between 65% and 80%) and debt (between 20% and 35%) so as to provide both stability of returns and potential of growth. Both equity and fixed income portions are actively managed.	1,083	AAA Equivalent = 94.19% AA+ = 5.81%	Net Equity : 78.93 CB : 9.45 G Sec/SDL : 10.98 Net Current Asset : 0.63	10.81%	14.04 years	6.71 years	6.98 years	6.82%	10% of investment: Nil Remaining investment: 1% if redeemed/switched out within 1 year from the date of allotment	**Equity:** Mr. Prateek Poddar (w.e.f. 07 June, 2024) **Debt:** Harshal Joshi **Foreign investment:** ^^Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. June 07, 2024) (Equity Portion) & Mr. Brijesh Shah (w.e.f. June 10, 2024) (Debt Portion)
	Bandhan Retirement Fund	A Retirement Fund that aims to cushion the downside while aiming to participate in the upside by dynamically allocating between equity and debt.	181	AAA Equivalent= 100%	Equity : 56.06 Arbitrage : 14.96 G Sec : 22.92 Net Current Asset : 6.06	Nil	22.07 years	9.46 years	9.80 years	6.79%	10% of investment: Nil Remaining investment: 1% if redeemed/switched out within 1 year from the date of allotment	**Equity:** Mr. Vishal Biraia (w.e.f. 24th January 2024) & Mr. Viraj Kulkarni (w.e.f. December 02, 2024) **Debt:** Mr. Gautam Kaul **Foreign investment:** ^^Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. June 07, 2024)(Equity Portion) & Mr. Brijesh Shah (w.e.f. June 10, 2024) (Debt Portion)
	Bandhan Multi Asset Allocation Fund	Multi Asset Allocation Fund employs strategic asset allocation, transparently outlining how investments are allocated across broad asset classes. The fund will be actively managed and aims to invest in domestic equities, international equities, debt, gold, silver and arbitrage.	2,077	AAA Equivalent= 100%	Equity +ETF+ ^Int. ETF (Bandhan Nifty ETF) : 71.80 Arbitrage : 15.73 G Sec : 7.11 Net Current Asset : 5.36	Nil	15.91 years	6.82 years	7.06 years	6.42%	• For 10% of investment: NIL • For remaining investment: ‣ 0.50% if redeemed/ switched out within 1 year from the date of allotment. ‣ If redeemed/switched out after 1 year from the date of allotment - NIL	**Equity:** Mr. Viraj Kulkarni, Mr. Daylynn Pinto, Mr. Kapil Kankonkar (w.e.f. 16th June 2025) **Debt:** Mr. Gautam Kaul. **Foreign investment:** ^^Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. June 07, 2024)(Equity Portion) & Mr. Brijesh Shah (w.e.f. June 10, 2024)(Debt Portion)

Standard Deviation calculated basis monthly returns for the past one year for Regular Savings Fund and for past the three years for Balanced Advantage Fund, Hybrid Equity Fund and Equity Savings Fund
^Int.ETF as International Exchange Traded Funds for Bandhan Multi Asset Allocation Fund .
^^For debt allocation only. Schemes are sorted basis standard deviation.Ms. Ritika Behera has been designated as the dedicated fund manager for managing foreign / overseas investment.
*Bandhan Regular Savings Fund name has been changed to Bandhan Conservative Hybrid Fund w.e.f July 12, 2024
#With effect from 19th March 2025, the name of "Bandhan Hybrid Equity Fund" has changed to "Bandhan Aggressive Hybrid Fund"
Foreign investment: ^^Ms. Ritika Behera w.e.f. October 07, 2023 & Mr. Gaurav Satra w.e.f. June 07, 2024 will be managing for Equity overseas investment portion of the scheme & ^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme. Ms. Ritika Behera has been designated as the dedicated fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund ("the Fund") with effect from October 07, 2023.
& Renamed Dividend Option to Income Distribution cum capital withdrawal option (IDCW)w.e.f. 1st April 2021. The benchmark of BANDHAN Conservative Hybrid Fund is CRISIL Hybrid 85+15 Conservative Index (Tier 1); BANDHAN Hybrid Equity Fund is CRISIL Hybrid 35+65 Aggressive Index (Tier 1) ; BANDHAN Balanced Advantage Fund is NIFTY 50 Hybrid Composite debt Composite debt 50:50 Index (Tier 1); BANDHAN Equity Savings Fund is CRISIL Equity Savings Index (Tier 1). In Bandhan ESF, CHF & MAF Mr. Nemish Sheth has been changed to Mr. Abhishek Jain (w.e.f. March 08, 2025)

Commentary - Equity Outlook

How has the global market performed?



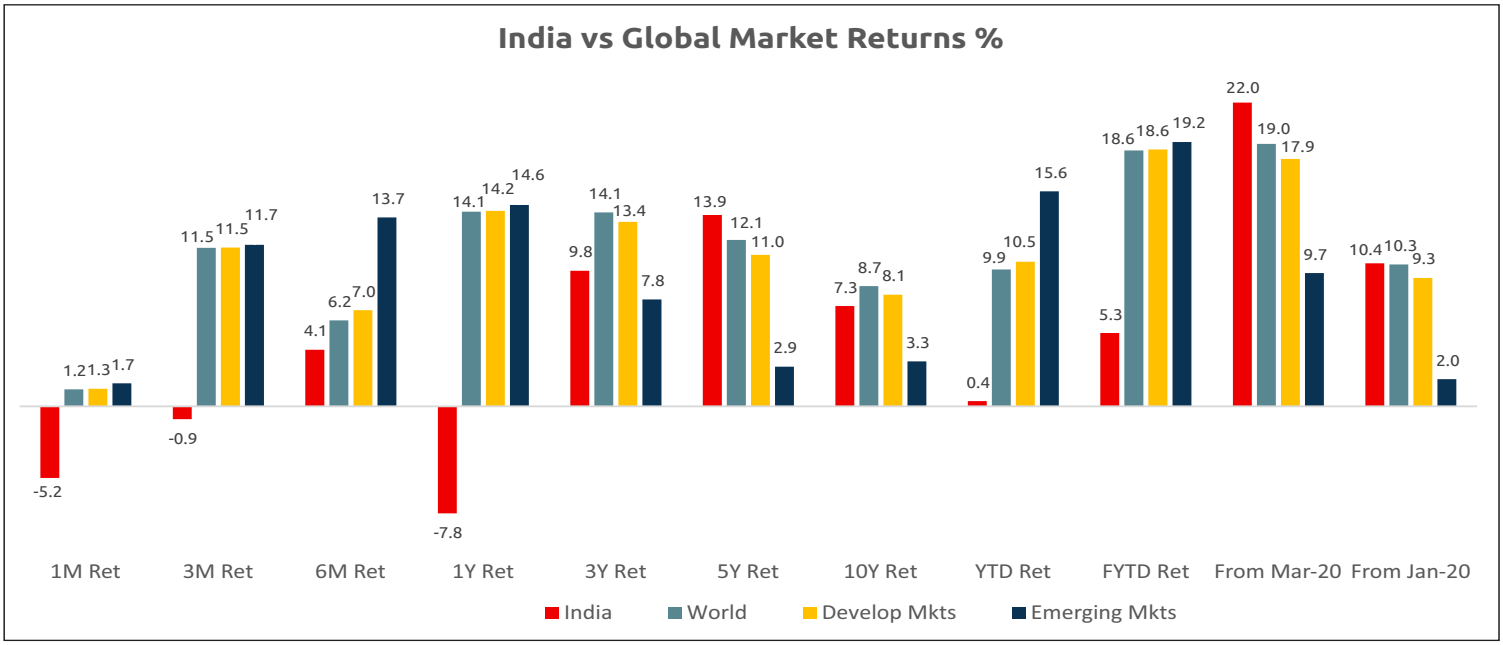
Over the past month, Taiwan and China led the way with returns of 4.6% and 4.5%, respectively, followed by Korea with a return of 3.9%.

In contrast, markets such as India, Brazil, and Europe experienced notable declines, with returns of -5.2%, -7%, and -2.2% respectively.

Meanwhile, the Emerging Markets Index posted a positive return of 1.7%, while the World Index achieved a return of 1.2%.

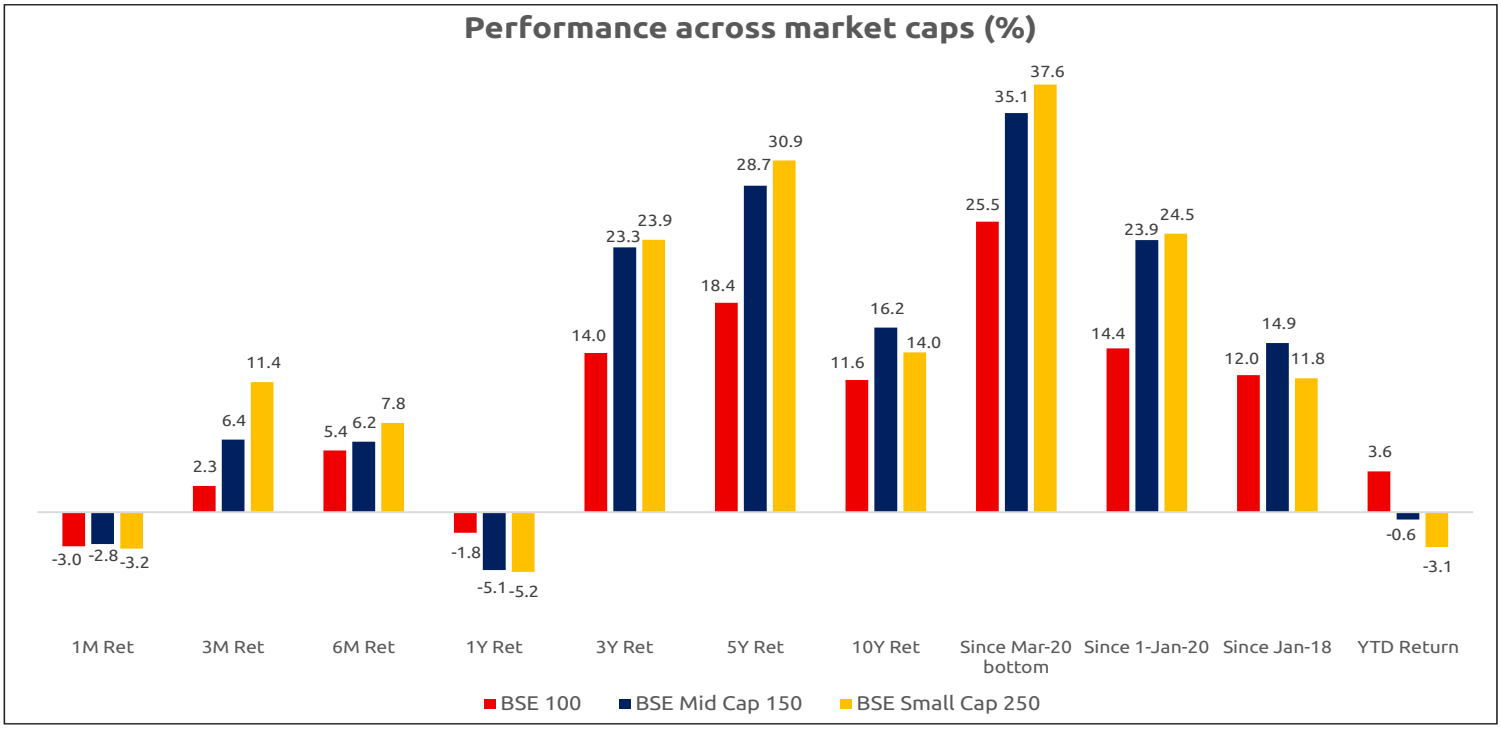
Source: Bloomberg, Returns are absolute in USD terms as of July 2025. (All Indices are respective country MSCI Index, World is MSCI AC World, Developed Markets is MSCI World and Emerging Markets is MSCI Emerging Markets Index). Past performance may or may not be sustainable and does not guarantee any future returns.

Comparative: Indian market went through a downtrend in July, breaking its previous streak of gains.

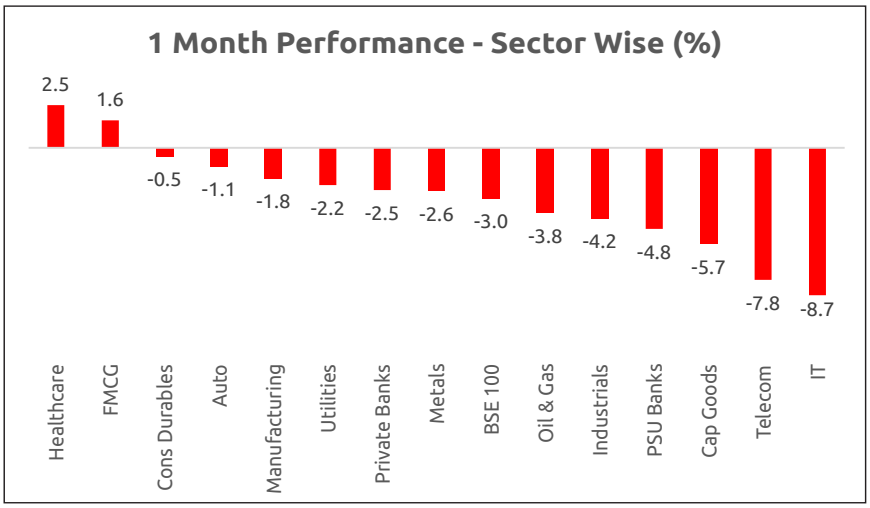


Source: Bloomberg, Data as of July 2025. Less than 1-year Absolute returns, Greater than or Equal to 1-year Compound Annualized returns. Returns are in USD terms. (India is the MSCI India Index, World is the MSCI AC World Index, Developed Markets is the MSCI World Index, and Emerging Markets is the MSCI Emerging Markets Index). Past performance may or may not be sustainable and does not guarantee any future returns.

How has the Indian Market performed?



Source: Bloomberg, Data as of July 2025. 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.



Looking at the past one-year returns, the Mid-cap and Small-cap indices performed worse than the Large-cap, highlighting their relatively higher volatility. However, they have delivered a relatively higher performance over a longer time horizon. All three market-cap indices have declined by almost the same amount over the last month.

Over the past month, all sectors except Healthcare and FMCG showed a decline in performance, with the IT sector taking the biggest hit of -8.7%.

Source: Bloomberg, Data as of July 2025 (All Indices are BSE Index of respective sectors). Returns are absolute. Past performance may or may not be sustainable and does not guarantee any future returns. Returns are absolute.

Domestic Sectoral Heatmap - All market capitalization-based indices experienced a decline in performance in July, with all sectors—except FMCG and Healthcare—recording negative growth during the month.

	1M Ret	3M Ret	6M Ret	9M Ret	1Y Ret	3Y Ret	5Y Ret	10Y Ret	YTD Return	FYTD Return	Since Mar-20 bottom	Since 1-Jan-20
USD INR	-2.2%	-3.7%	-1.1%	-4.2%	-4.6%	3.4%	3.2%	3.2%	-2.3%	-5.0%	-2.6%	-3.8%
Market Cap Wise												
Nifty 50	-2.9%	1.8%	5.4%	2.3%	-0.7%	13.0%	17.5%	11.2%	4.8%	10.9%	24.7%	13.6%
Nifty 100	-2.9%	2.2%	5.5%	1.3%	-2.5%	13.4%	17.7%	11.4%	3.6%	10.7%	24.9%	13.9%
BSE 100	-3.0%	2.3%	5.4%	1.7%	-1.8%	14.0%	18.4%	11.6%	3.6%	11.5%	25.5%	14.4%
NIFTY Large Mid 250	-2.9%	4.8%	6.6%	1.9%	-2.3%	18.8%	18.5%	12.4%	2.4%	15.6%	25.4%	14.8%
Nifty Next 50	-2.8%	4.0%	6.3%	-4.0%	-10.3%	17.9%	20.1%	12.4%	-1.3%	10.7%	27.2%	16.7%
BSE Mid Cap 150	-2.8%	6.4%	6.2%	0.2%	-5.1%	23.3%	28.7%	16.2%	-0.6%	18.9%	35.1%	23.9%
BSE Mid Small Cap	-2.3%	9.8%	6.6%	-1.7%	-4.6%	24.7%	30.0%	15.7%	-2.3%	20.2%	36.8%	24.9%
BSE Small Cap 250	-3.2%	11.4%	7.8%	-4.0%	-5.2%	23.9%	30.9%	14.0%	-3.1%	18.6%	37.6%	24.5%
Sector Wise												
BSE Private Bank	-2.5%	2.6%	13.2%	9.7%	8.4%	12.6%	7.4%	10.6%	14.0%	21.8%	23.0%	8.4%
BSE PSU	-4.8%	2.2%	3.7%	-4.2%	-16.4%	30.1%	17.1%	9.5%	6.1%	9.6%	33.2%	19.7%
BSE FastMovConsGoods	1.6%	0.6%	0.1%	-5.1%	-8.6%	9.9%	5.8%	9.7%	-2.6%	4.8%	17.5%	11.0%
BSE Auto	-1.1%	5.9%	2.7%	-1.2%	-12.1%	22.6%	13.0%	10.7%	3.5%	8.9%	35.1%	20.8%
BSE Consumer Durables	-0.5%	3.5%	2.8%	-2.0%	-2.4%	14.5%	8.5%	18.3%	-7.2%	14.4%	25.5%	17.1%
BSE Healthcare	2.5%	7.5%	8.5%	3.3%	12.0%	25.6%	14.7%	10.3%	-2.2%	26.3%	30.3%	24.3%
BSE Information Tech	-8.7%	-0.7%	-17.0%	-13.9%	-16.5%	5.7%	3.4%	12.1%	-11.7%	6.9%	23.6%	15.5%
BSE Telecom	-7.8%	1.3%	5.6%	1.1%	-10.3%	21.3%	12.3%	6.1%	10.7%	26.4%	24.6%	18.8%
BSE Utilities	-2.2%	-0.2%	3.7%	-14.4%	-20.4%	11.9%	7.0%	13.4%	0.2%	-0.4%	31.4%	21.0%
BSE Capital Goods	-5.7%	8.7%	5.7%	-1.3%	-9.8%	31.9%	18.1%	14.2%	6.7%	18.7%	43.2%	28.2%
BSE Industrials	-4.2%	11.6%	5.7%	-2.6%	-10.6%	35.2%	19.9%	16.5%	2.3%	20.7%	49.4%	33.3%
BSE India Manufacturing	-1.8%	2.3%	2.4%	-1.9%	-9.6%	15.7%	9.2%	10.8%	4.8%	4.4%	25.9%	15.6%
BSE OIL & GAS	-3.8%	1.2%	5.4%	-2.4%	-17.7%	12.1%	7.1%	10.5%	6.9%	0.8%	22.7%	11.3%
BSE Metal	-2.6%	6.3%	8.1%	-1.3%	-5.8%	19.3%	11.2%	13.5%	9.7%	12.4%	38.5%	21.5%

Source: Bloomberg, Data as of July 2025. Past performance may or may not be sustainable and does not guarantee any future returns. Less than 1 year: Absolute returns, Greater than or Equal to 1 year: Compound Annualized returns.

Macro Economics trends - India's Services PMI and Manufacturing PMI increased month-over-month, indicating a recovery in both the sectors. Additionally, outflows of Foreign Institutional Investors (FIIs) and reduction in the growth rate of GST collections in July'25 indicating weak domestic market sentiments.

	Macro trends		Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25
Macro	CPI	Index	193.0	193.0	194.2	196.8	196.5	195.4	193.4	192.5	192.0	192.6	193.0	194.2	
		% YoY	3.6	3.7	5.5	6.2	5.5	5.2	4.3	3.6	3.3	3.2	2.8	2.1	
Industry	IIP	Index	149.8	145.8	146.9	150.3	148.1	158.0	161.6	151.1	166.3	151.8	157.6	153.3	
		% YoY	5.0	0.0	3.2	3.7	5.0	3.7	5.2	2.7	3.9	2.6	1.9	1.5	
	Manufacturing PMI	Units	58.1	57.5	56.5	57.5	56.5	56.4	57.7	56.3	58.1	58.2	57.6	58.4	
Services	Services PMI	Units	60.3	60.9	57.7	58.5	58.4	59.3	56.5	59.0	58.5	58.7	58.8	60.4	
Trade	Merchandise Exports	USD b	34.0	34.7	34.6	39.2	32.1	38.0	36.4	36.9	41.7	38.5	38.7	35.1	
		% YoY	5.4	-9.3	0.3	16.8	-5.3	-1.2	-1.3	-10.8	0.0	-7.7	-7.1	-0.2	
	Merchandise Imports	USD b	57.5	64.4	55.4	66.3	70.0	60.0	59.4	51.0	57.3	64.9	60.6	53.9	
		% YoY	8.6	3.3	2.8	2.0	28.4	3.0	9.0	-15.2	0.0	13.3	5.8	-4.0	
	GST Collections	INRb	1,821	1,750	1,732	1,873	1,823	1,769	1,955	1,836	1,961	2,367	2,011	1,846	1,957
		% YoY	10.3	10.0	6.5	8.9	8.5	7.3	13.6	9.1	10.2	12.7	16.4	6.2	7.5
Institutional flows	FII flows	USDb	7.0	1.4	11.7	-16.5	-5.2	1.1	-10.9	-6.8	-4.6	1.2	2.9	5.5	-3.9
	DII Flows	USDb	0.3	0.9	0.5	1.9	0.8	0.6	1.2	1.0	1.0	0.5	1.3	1.2	0.9

Source: Bloomberg, PIB, Data as of July 2025. Past performance may or may not be sustainable and does not guarantee any future returns.

EQUITY OUTLOOK

The Nifty fell approximately 3% in July, with mid and small-cap indices declining further. The quarterly result season has been weak across the board, with major sectors like IT, banks, capital goods generally showing mediocre performance. The rebound in the dollar globally has also adversely impacted the market.

Despite the weak result season, we remain overweight on domestic sectors with the view that falling interest rates, tax cuts, moderating inflation, and the pay commission will support stronger consumption. A key risk remains that a stronger-than-expected US economy could push up US bond yields, leading to a rebound in the dollar.

Commentary - Debt Outlook

As per the central government fiscal data for April-June, gross tax revenue growth was 4.6% y/y, driven by a positive IGST number vs. last year. Income tax collection growth was -0.5%, while corporate tax was -1.2% and net Central GST was +1.5%. Net tax revenue growth was -1.7%. Total expenditure was up 26% y/y, with revenue expenditure up 20% (mainly driven by interest payments which were up 46%) and capital expenditure up 52%. However, this is also due to base effect base effect because total expenditure during the same period last year was down 7.7% y/y. Overall, fiscal deficit for April-June of FY26 was 17.9% of the budget estimate vs. 8.6% last year (latter as % of provisional actuals).

In June, momentum in CPI food prices increased to +1% m/m, after 0.1% in May and being negative for six months. Momentum in core inflation (CPI excluding food and beverages, fuel and light) inched down further. Food price momentum was still negative for cereals, pulses and spices but it picked up for vegetables, fruits, vegetable oils and eggs. Real time data suggests an uptick mainly in tomato prices. The IMD's (India Meteorological Department's) forecast for the southwest monsoon season rainfall is 'above-normal', at 6% above the Long Period Average (LPA). Rainfall during August-September is also forecast to be above normal, exceeding 6% above LPA. Overall, the outlook for CPI inflation in the next few months is benign. Further, the government has also taken various supply side measures on procurement, open market sales, trade, price rise mitigation, etc. as needed in previous years.

Industrial production (IP) growth was +1.5% y/y in June after +1.9% in May. On a seasonally adjusted month-on-month basis, this was -0.9% in June after +0.5% in May. In June, output momentum was negative for primary, capital, consumer durable and consumer non-durable goods while it was positive for intermediate, infrastructure and construction goods.

Total bank credit flow in FY25 eased, after picking up strongly in FY24. In terms of sectoral share in credit flow, Industry was 17% (11% in FY24), Services 34% (33% in FY24), Personal loans 37% (43% in FY24), and Agriculture 13% (same as in FY24). On 16th November 2023, the RBI had raised risk weights for commercial banks' and NBFCs' categories of unsecured personal loans (including bank credit to NBFCs), which was subsequently restored to the original weights from 01st April 2025. As at the end of June 2025, growth of credit outstanding as personal loans was 12.1% y/y, that to services was 9% and that to industry was 5.5%. Headline bank credit outstanding as on 11th July was 9.8% y/y while bank deposit growth was 10.1%.

June goods trade deficit eased further to USD 18.8bn from USD 26.6bn in April and USD 21.9bn in May. The June print was mainly driven by a drop in non-oil-non-gold imports, with oil and gold imports also moderating. However, oil and non-oil exports also eased. Services trade surplus was USD 16.2bn in June after USD 15.8bn in April and May. It averaged USD 16bn in Q1 FY26 (after USD 17.8bn in Q4 FY25). It surprised to the upside from late 2022 with an average monthly surplus of USD 11.9bn in FY23 (after USD 9bn in FY22), USD 13.6bn in FY24 and now USD 15.7bn in FY25.

Among higher-frequency variables, number of two-wheelers registered continued to remain moderate, despite a marginal uptick in recent weeks. Energy consumption levels averaged +3% y/y during the week ending 04th August 2025. Monthly number of GST e-way bills was 11.9cr units in June, after 12.3cr in May, and averaging 12cr in the June quarter (after 11.8cr in the March quarter).

US headline CPI was 2.7% y/y in June, after 2.4% in May. In June, price momentum in energy and apparel turned positive, while that in housing (both rent of primary residence and owner's equivalent rent of residence) inched up and that in food and recreation picked up. Overall, price momentum in goods-excluding-food-and-energy turned positive and that in services moved up. Momentum in non-housing-core-services also increased. Core CPI was 2.9% y/y in June after 2.8% from March to May. In the labour market, US non-farm payroll addition in July (73,000 persons) was below expectation, and May-June numbers were also revised down by a total of 258,000. The July unemployment rate moved up to 4.2%, from 4.1% in June, and the growth in average hourly earnings (0.3% m/m) was slightly up from the previous month (0.2%).

The July US FOMC (Federal Open Market Committee) meeting kept policy rate on hold again at 4.25-4.50%, but with two dissenting votes this time, after cutting by a total of 100bps from September to December of last year. It said labour market remains solid and that uncertainty about the economic outlook remains elevated. The Fed Chair, in his post-meeting press conference, also said near-term measures of inflation expectations have moved up due to tariffs but long-term expectations remain consistent with 2% inflation. He reiterated the FOMC's patient approach to see the price impact of higher tariffs and its job to prevent any second-round effects. He also acknowledged the moderation in economic activity in H1 2025, slowdown in consumer activity, inflation in most categories being back to 2%, but early signs in the June CPI print of the impact of higher tariffs on some goods. In the previous meeting in June, as per the Summary of Economic Projection, it again cut its 2025 real GDP growth forecast and increased its 2025 inflation forecast. From April, it slowed the pace of decline of its securities holdings by reducing the monthly redemption cap on treasury securities (from USD 25bn to USD 5bn), while it continues to maintain the monthly redemption cap on agency debt and agency mortgage-backed securities (at USD 35bn).

Outlook:

The MPC decided to keep policy rates unchanged and continued stance at neutral. This was largely expected even as, despite strong indications to the contrary from recent interviews of the Governor, some sections of the market had built back hope for a 25 bps cut. The more notable aspect of the policy was that RBI/MPC have further lifted the bar for the next rate cut. This then counts as what is generally termed as a 'hawkish hold', and the same is being expressed as rise in yields post the policy announcement.

The updated RBI forecasts for growth and inflation are as follows:

	CPI (%y/y)		Real GDP (%y/y)	
	06-Jun-25	**06-Aug-25**	**06-Jun-25**	**06-Aug-25**
Q1 FY26	2.9	2.7	6.5	6.5
Q2 FY26	3.4	2.1	6.7	6.7
Q3 FY26	3.9	3.1	6.6	6.6
Q4 FY26	4.4	4.4	6.3	6.3
FY26	**3.7**	**3.1**	**6.5**	**6.5**
Q1 FY27	-	4.9	-	6.6
Risk to projections	Evenly balanced	Evenly balanced	Evenly balanced	Evenly balanced

Source: RBI, Bandhan MF Research. Note: Numbers in blue font above are actuals.

The hawkish takeaways for the market are as follows, in our view:

1. RBI has marked down FY26 CPI forecast by 60 bps and yet RBI/MPC have focused on how most of the fall is attributable to volatile food prices, that core inflation is steady around the 4% mark, and inflation is projected to go up from the Q4 FY26. Indeed, the projected CPI for Q1 FY27 is 4.9%.
2. Growth assessment is quite strong with private consumption said to be aided by rural demand and fixed investment by government capex. Strong monsoons, and robust services and construction sectors, are flagged as positives even as weakness in the industrial sector is noted. Uncertainties are largely from the global side including from tariff announcements.

We turn next to some observations on RBI's revised approach and conclude with our own assessment.

RBI's Recent Approach and Market Implications

As is well known and appreciated by now, RBI / MPC have been proactive and upfronted in delivering monetary easing; both on rates and liquidity. This has been to enable faster transmission so that benefits of monetary easing are felt quicker across the economy. Seeing most of its job done, and presumably to caution against excessive continued reliance on incremental monetary easing, the MPC changed stance in the last policy. With today's policy, the rationale for the stance has been, if anything further fleshed out (refer points above) thereby further raising the bar for any rate cut.

For the market this has been a bit of a problem, mildly put. The first flush of monetary easing was much greater than expected (especially OMOs) thereby setting market expectation a certain way. Then in a relatively very short span of time, the stance has been changed and focus now is on forward inflation. It is to be noted that there is still forward easing in the pipeline in the form of the committed CRR cut pending. From RBI / MPC's standpoint, this evolution looks perfectly rational as mentioned above. We disagree as by doing this, RBI/MPC is compromising its own transmission via actively working against the expectation channel (rates, liquidity, and communication are 3 important tools of monetary policy). But let's set our disagreement aside for the time being.

More broadly speaking, macro-economic cycles aren't as short and sharp as RBI's actions and communication have been. Thus, the global cycle slowdown is well and truly underway and India is bound to feel that as well. Indeed, nominal growth has already slowed significantly domestically as seems evident from corporate commentary in the ongoing season, as well as negative growth rates in corporate and income tax collections year to date. While RBI's proactive action may serve to limit the extent of local downturn and help foster a quicker recovery, this will work on the margin and is unlikely to neutralize most of the impact of the global slowdown. Thus, for market participants this has been a bit of a digestive issue: from more aggressive than expected easing to a sudden turn to hawkishness, all when the underlying economic cycle is still going one way and the bulk of the global slowdown is still unfolding. This has reflected in a much steeper yield curve than what is warranted at this point in the economic cycle in our view (even as these may be consistent with what is generally been seen at end of rate cycles). As an aside, and partly in jest, we observe that given RBI's focus on transmission to loan rates rather than market rates, it makes imminent sense for the government to reroute some of its borrowing as loans from banks. This will serve the dual purpose of providing banks with some good quality loan growth, as well as correct some of the bond supply indigestion currently being faced by the market!

Takeaways

While the bar for the next cut has decidedly gone up, the discussion on the table really was for the last 25 bps for most people. It is more the stance and the accompanying hawkish commentary, with the accompanied set back to the expectation channel, that is largely leading to the ongoing turbulence in the bond market. However, as noted above, the global economic cycle is unfolding a certain way that is consistent with a bullish outlook for bonds. For the US we are focused on the slowing private domestic final purchases. With the largest economy slowing, there doesn't seem to be an obvious contender of similar size to take up the slack for now. In India, a long period post pandemic retail leverage cycle is slowing, and corporate capex demand is patchy. Thus, bank investment books are bound to grow and with a funding rate of below 5.5% for the foreseeable future, and with the strong likelihood of global bond yields also breaking lower over the next few quarters, we expect bond demand to be reasonably strong once the dust is allowed to settle on RBI's communication. Thus, the current close to end-of—cycle term spreads are quite attractive in our view given that these aren't coinciding with a turn to the global economic cycle. The assumption here of course, and one we are comfortable to make, is no major conscious fiscal expansion is undertaken by the government.

Source: CEIC, PIB, RBI, US Federal Reserve, Bank of England, Bank of Japan and US Bureau of Economic Analysis, Bandhan MF Research. Data as on latest available.

Bandhan Large Cap Fund

Click here to Know more

Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks
31st July 2025

FUND FEATURES

About the Fund: Bandhan Large Cap Fund aims to benefit from the growth potential of predominantly the top 100 companies.The fund follows the BMV (Business, Management and Valuation) philosophy and focuses on constructing and managing a portfolio within these guardrails. It can allocate up to 20% in mid/small cap stocks and/or debt and money market instruments, depending on the prevailing market conditions..

Category: Large Cap

Monthly Avg AUM: ₹ 1,918.30 Crores

Month end AUM: ₹ 1,917.47 Crores

Inception Date: 9 June 2006

Fund Manager^^: Mr. Manish Gunwani and Mr. Prateek Poddar (w.e.f. 02nd December 2024)

Other Parameter:

Beta	0.99
R Squared	0.93
Standard Deviation (Annualized)	12.90%
Sharpe*	0.85
Information Ratio	0.52

Portfolio Turnover Ratio

Equity	0.86
Aggregate^	0.91

Total Expense Ratio

Regular	2.03%
Direct	0.88%

Benchmark: BSE 100 TRI (w.e.f. April 18, 2017)

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount : ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW$ (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: ‣ If redeemed/switched out on/within 30 days from the date of allotment - 0.5% of the applicable NAV.
‣ If redeemed/switched out after 30 days from the date of allotment - Nil.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	76.81
Regular Plan	IDCW$	22.59

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

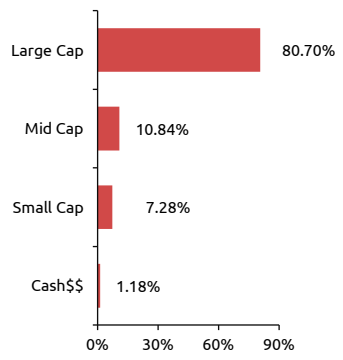
Top Holdings

Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	9.75%
ICICI Bank	Banks	8.26%
Reliance Industries	Petroleum Products	7.29%
Infosys	IT - Software	3.91%
Axis Bank	Banks	3.50%
NTPC	Power	3.21%
Eternal	Retailing	3.15%
Mahindra & Mahindra	Automobiles	2.70%
Bharti Airtel	Telecom - Services	2.64%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	2.61%
Varun Beverages	Beverages	2.58%
State Bank of India	Banks	2.39%
One 97 Communications	Financial Technology (Fintech)	2.35%
Tata Consultancy Services	IT - Software	2.30%
Bajaj Finserv	Finance	2.28%
Larsen & Toubro	Construction	2.20%
GE Vernova T&D India	Electrical Equipment	1.93%
SBI Life Insurance Company	Insurance	1.73%
ITC	Diversified FMCG	1.71%
InterGlobe Aviation	Transport Services	1.52%
Grasim Industries	Cement & Cement Products	1.42%
Coforge	IT - Software	1.32%
Ambuja Cements	Cement & Cement Products	1.30%
Jubilant Ingrevia	Chemicals & Petrochemicals	1.29%
Tech Mahindra	IT - Software	1.21%
Bajaj Auto	Automobiles	1.19%
Divi's Laboratories	Pharmaceuticals & Biotechnology	1.19%
Godrej Properties	Realty	1.18%
Amber Enterprises India	Consumer Durables	1.15%
Avenue Supermarts	Retailing	1.15%
Others Equity Total		**18.45%**
Equity Total		**98.82%**
Net Cash and Cash Equivalent		**1.18%**
Grand Total		**100.00%**

SECTOR ALLOCATION

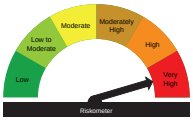
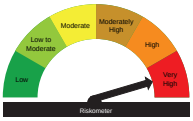
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Realty	3.1%	0.4%	2.7%
Healthcare	6.8%	4.5%	2.3%
Consumer Services	5.3%	3.7%	1.6%
Capital Goods	3.9%	2.5%	1.4%
Power	4.4%	3.1%	1.3%
Chemicals	1.3%	0.6%	0.7%
Services	2.1%	1.6%	0.5%
Consumer Durables	3.0%	2.5%	0.5%
Construction Materials	2.8%	2.4%	0.4%
Information Technology	8.8%	9.4%	-0.6%
Construction	2.2%	3.0%	-0.8%
Automobile and Auto Components	6.0%	6.8%	-0.8%
Telecommunication	2.7%	4.0%	-1.3%
Metals & Mining	2.0%	3.3%	-1.3%
Financial Services	33.5%	35.2%	-1.7%
Oil, Gas & Consumable Fuels	7.4%	9.3%	-1.9%
Fast Moving Consumer Goods	4.8%	7.7%	-2.8%

MARKET CAP



Performance Table

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jun 09, 2006	1 Year	3 Years	5 Years	10 Years	Since Inception Jun 09, 2006
Bandhan Large Cap Fund	1.55%	16.52%	18.49%	12.06%	11.23%	10,155	15,838	23,369	31,266	76,813
BSE 100 TRI#	-0.55%	15.43%	19.94%	12.80%	13.39%	9,945	15,399	24,832	33,375	1,11,124
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.29%	10,054	14,946	23,751	32,801	1,09,211

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment predominantly in equity and equity related instruments of the large cap companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* BSE 100 TRI

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future. For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns. Current Index performance adjusted for the period from since inception to April 18, 2017 with the performance of Nifty 50 TRI (Benchmark)

Current Index performance adjusted for the period from since inception to June 28, 2007 with the performance of BSE 100 price return index (Benchmark)

The fund has been repositioned from an IPO fund to a large cap fund w.e.f. April 18, 2017.

$Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. $$Cash equivalents and other than equity instruments (if any).

Note: With effect from 02nd December, 2024 the name of the fund manager, Mr. Sumit Agrawal will be changed to Mr. Manish Gunwani and Mr. Prateek Poddar as per the addendum No. 69 issued on November 28, 2024. Please find below the link : https://cmsstgaccount.blob.core.windows.net/prod-idfc-website-files/2024-11/No69-Change-in-FM-of-certain-schemes.pdf

Bandhan Small Cap Fund

(formerly Bandhan Emerging Businesses Fund)
Small Cap Fund – An open ended equity scheme predominantly investing in small cap stocks
31st July 2025

Click here to Know more

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Small Cap Fund focuses on building a diversified portfolio within the small cap segment. The fund follows a 3-pronged stock selection approach of Quality, Growth, and Reasonable Valuation.

Category: Small Cap Fund

Monthly Avg AUM: ₹ 13,720.74 Crores

Month end AUM: ₹ 14,062.19 Crores

Inception Date: 25 February 2020

Fund Manager^^: Mr. Manish Gunwani (w.e.f. 28 January, 2023), Mr. Kirthi Jain (w.e.f. 05 June, 2023).

Other Parameter:

Beta	0.90
R Squared	0.93
Standard Deviation (Annualized)	17.65%
Sharpe*	1.47
Information Ratio	1.27

Portfolio Turnover Ratio

Equity	0.36
Aggregate^	0.36

Total Expense Ratio

Regular	1.66%
Direct	0.40%

Benchmark: BSE 250 SmallCap TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Rs.1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: The Scheme offer IDCW® Option & Growth Option. IDCW® Option under each Plan further offers of choice of Payout & Sweep facilities.

Exit Load: 1% if redeemed/switched out within 1 year from the date of allotment

NAV (₹) as on July 31, 2025

Regular Plan	Growth	46.77
Regular Plan	IDCW®	34.68

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

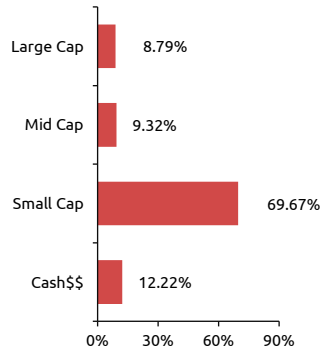
Top Holdings

Company/Instrument	Industry/Rating	% of NAV
Sobha	Realty	3.37%
LT Foods	Agricultural Food & other Products	2.36%
The South Indian Bank	Banks	2.27%
REC	Finance	2.16%
Cholamandalam Financial Holdings	Finance	1.76%
Apar Industries	Electrical Equipment	1.59%
PCBL Chemical	Chemicals & Petrochemicals	1.54%
Yatharth Hospital And Trauma Care Services	Healthcare Services	1.46%
Info Edge (India)	Retailing	1.34%
Arvind	Textiles & Apparels	1.30%
Glenmark Pharmaceuticals	Pharmaceuticals & Biotechnology	1.29%
Power Finance Corporation	Finance	1.25%
Inox Wind	Electrical Equipment	1.25%
Jubilant Pharmova	Pharmaceuticals & Biotechnology	1.21%
TARC	Realty	1.17%
The Karnataka Bank	Banks	1.17%
State Bank of India	Banks	1.10%
Axis Bank	Banks	1.06%
PNB Housing Finance	Finance	1.02%
TVS Holdings	Finance	0.99%
Shaily Engineering Plastics	Industrial Products	0.99%
Repco Home Finance	Finance	0.98%
The Great Eastern Shipping Company	Transport Services	0.97%
Motilal Oswal Financial Services	Capital Markets	0.96%
Sanathan Textiles	Textiles & Apparels	0.95%
Prestige Estates Projects	Realty	0.95%
Kirloskar Oil Engines	Industrial Products	0.90%
Manappuram Finance	Finance	0.86%
eClerx Services	Commercial Services & Supplies	0.83%
Piramal Pharma	Pharmaceuticals & Biotechnology	0.82%
Others Equity Total		**47.92%**
Equity Total		**87.78%**
Net Cash and Cash Equivalent		**12.22%**
Grand Total		**100.00%**

SECTOR ALLOCATION

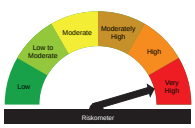
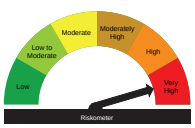
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Realty	9.7%	1.9%	7.8%
Financial Services	25.5%	19.5%	6.0%
Textiles	4.2%	1.0%	3.2%
Consumer Services	5.5%	4.1%	1.4%
Metals & Mining	2.0%	1.0%	1.0%
Power	1.1%	0.6%	0.6%
Services	4.2%	3.9%	0.3%
Utilities	0.2%	0.0%	0.2%
Miscellaneous	0.1%	0.0%	0.1%
Fast Moving Consumer Goods	5.3%	5.3%	0.0%
Forest Materials	0.5%	0.5%	0.0%
Diversified	0.3%	0.4%	0.0%
Telecommunication	0.3%	0.8%	-0.5%
Healthcare	13.2%	13.9%	-0.6%
Media, Entertainment & Publication	0.2%	1.2%	-1.0%
Construction Materials	0.6%	1.7%	-1.1%
Information Technology	3.3%	4.5%	-1.3%
Oil, Gas & Consumable Fuels	0.4%	2.2%	-1.8%
Consumer Durables	4.0%	5.8%	-1.8%
Automobile and Auto Components	2.6%	5.0%	-2.4%
Chemicals	5.6%	8.4%	-2.8%
Construction	1.3%	4.3%	-3.0%
Capital Goods	9.6%	14.1%	-4.5%

MARKET CAP



Performance Table

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Feb 25, 2020	1 Year	3 Years	5 Years	Since Inception Feb 25, 2020
Bandhan Small Cap Fund	5.48%	31.46%	34.52%	32.84%	10,548	22,771	44,083	46,772
BSE 250 SmallCap TRI#	-4.54%	24.95%	32.09%	25.52%	9,546	19,542	40,237	34,382
Nifty 50 TRI##	0.54%	14.29%	18.88%	16.03%	10,054	14,946	23,751	22,434

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment in equity and equity related instrument of small cap companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* BSE 250 SmallCap TRI

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

The performances given are of regular plan growth option. For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns. ®Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. $$Cash equivalents and other than equity instruments (if any).

Note: With effect from 02nd December, 2024 the name of the fund manager, Mr. Manish Gunwani, Mr. Kirthi Jain and Mr. Harsh Bhatia will be changed to Mr. Manish Gunwani and Mr. Kirthi Jain as per the addendum No. 69 issued on November 28, 2024. Please find below the link : https://cmsstgaccount.blob.core.windows.net/prod-idfc-website-files/2024-11/No69-Change-in-FM-of-certain-schemes.pdf

Bandhan Large & Mid Cap Fund[££]

(Formerly known as Bandhan Core Equity Fund)
Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks
31st July 2025

Click here to Know more

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Large & Mid Cap Fund (Previously known as Bandhan Core Equity Fund) is a diversified equity fund with a large-mid cap bias, and the approach is to use small cap judiciously to create reasonable alpha over the large and mid cap benchmarks.

Category: Large & Mid Cap

Monthly Avg AUM: ₹ 9,910.49 Crores

Month end AUM: ₹ 9,996.58 Crores

Inception Date: 9 August 2005

Fund Manager^^: Mr. Manish Gunwani (w.e.f. 28 January, 2023), Rahul Agarwal (w.e.f. 28 August, 2023).

Other Parameter:

Beta	0.94
R Squared	0.93
Standard Deviation (Annualized)	13.41%
Sharpe*	1.44
Information Ratio	1.41

Portfolio Turnover Ratio

Equity	1.39
Aggregate^	1.39

Total Expense Ratio

Regular	1.73%
Direct	0.58%

Benchmark: NIFTY LargeMidcap 250 TRI (w.e.f. 7th October 2019)

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount : ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW$ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: ● If redeemed/switched out within 365 days from the date of allotment:
- Upto 10% of investment:Nil,
- For remaining investment: 1% of applicable NAV.

● If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	132.65
Regular Plan	IDCW$	28.97

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

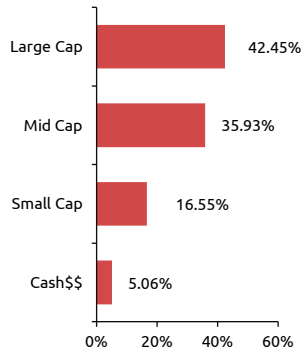
Top Holdings

Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	5.48%
ICICI Bank	Banks	3.25%
State Bank of India	Banks	2.89%
One 97 Communications	Financial Technology (Fintech)	2.75%
HDFC Asset Management Company	Capital Markets	2.65%
Axis Bank	Banks	2.37%
Infosys	IT - Software	1.90%
ITC	Diversified FMCG	1.87%
Info Edge (India)	Retailing	1.78%
Avenue Supermarts	Retailing	1.76%
Varun Beverages	Beverages	1.65%
Reliance Industries	Petroleum Products	1.49%
Jindal Steel & Power	Ferrous Metals	1.49%
3M India	Diversified	1.48%
SignatureGlobal (India)	Realty	1.48%
Maruti Suzuki India	Automobiles	1.48%
Bajaj Finserv	Finance	1.43%
Max Financial Services	Insurance	1.42%
GE Vernova T&D India	Electrical Equipment	1.35%
ICICI Lombard General Insurance Company	Insurance	1.35%
Bharti Airtel	Telecom - Services	1.26%
LIC Housing Finance	Finance	1.19%
Larsen & Toubro	Construction	1.16%
Zinka Logistics Solution	Transport Services	1.14%
Vedanta	Diversified Metals	1.12%
Tata Consultancy Services	IT - Software	1.12%
Tata Communications	Telecom - Services	1.11%
National Aluminium Company	Non - Ferrous Metals	1.09%
Sobha	Realty	1.08%
Ecos India Mobility And Hospitality	Transport Services	1.07%
Others Equity Total		**42.27%**
Equity Total		**94.94%**
Net Cash and Cash Equivalent		**5.06%**
Grand Total		**100.00%**

SECTOR ALLOCATION

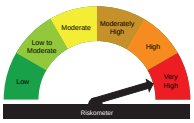
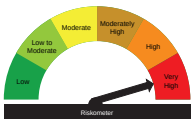
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Financial Services	34.5%	29.1%	5.4%
Consumer Services	7.1%	3.3%	3.8%
Services	5.1%	1.7%	3.4%
Realty	3.4%	1.8%	1.6%
Diversified	1.6%	0.2%	1.4%
Metals & Mining	4.8%	3.5%	1.3%
Media, Entertainment & Publication	0.4%	0.1%	0.3%
Miscellaneous	0.1%	0.0%	0.1%
Power	3.0%	2.9%	0.1%
Textiles	0.6%	0.6%	0.0%
Consumer Durables	3.1%	3.3%	-0.2%
Fast Moving Consumer Goods	5.2%	5.5%	-0.3%
Construction	1.4%	2.0%	-0.6%
Telecommunication	2.5%	3.3%	-0.8%
Healthcare	7.1%	8.1%	-0.9%
Chemicals	1.7%	3.3%	-1.6%
Automobile and Auto Components	4.7%	6.7%	-2.1%
Information Technology	5.3%	7.7%	-2.3%
Oil, Gas & Consumable Fuels	4.0%	6.5%	-2.6%
Capital Goods	4.5%	8.5%	-4.0%

MARKET CAP



Performance Table

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Aug 09, 2005	1 Year	3 Years	5 Years	10 Years	Since Inception Aug 09, 2005
Bandhan Large & Mid Cap Fund[££]	0.08%	24.79%	26.65%	15.05%	13.81%	10,008	19,470	32,600	40,667	1,32,651
NIFTY LargeMidcap 250 TRI[#]	-1.40%	19.70%	24.76%	15.35%	15.48%	9,860	17,178	30,245	41,768	1,77,633
Nifty 50 TRI[##]	0.54%	14.29%	18.88%	12.60%	13.97%	10,054	14,946	23,751	32,801	1,36,553

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment predominantly in equity and equity related instruments in large and mid-cap companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* NIFTY LargeMidcap 250 TRI

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns, $Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. $$Cash equivalents and other than equity instruments (if any).

[££]With effect from 13th June 2025, the name of "Bandhan Core Equity Fund" has changed to "Bandhan Large & Mid Cap Fund"

Note: With effect from 02nd December, 2024 the name of the fund manager, Mr. Manish Gunwani, Mr. Rahul Agarwal and Mr. Harsh Bhatia will be changed to Mr. Manish Gunwani and Mr. Rahul Agarwal as per the addendum No. 69 issued on November 28, 2024. Please find below the link : https://cmsstgaccount.blob.core.windows.net/prod-idfc-website-files/2024-11/No69-Change-in-FM-of-certain-schemes.pdf

Bandhan Flexi Cap Fund

Click here to Know more

An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
31st July 2025

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Flexi Cap Fund is a market capitalization agnostic portfolio investing across large, mid, and small cap segments. It focuses on long-term wealth creation through 'Buy & Hold' and 'Active Management' strategies.

Category: Flexicap

Monthly Avg AUM: ₹ 7,533.51 Crores

Month end AUM: ₹ 7,446.94 Crores

Inception Date: 28 September 2005

Fund Manager^^: Mr. Manish Gunwani & Mr. Viraj Kulkarni (w.e.f. 24th January, 2024).

Other Parameter:

Beta	0.84
R Squared	0.92
Standard Deviation (Annualized)	11.71%
Sharpe*	0.88
Information Ratio	-0.24

Portfolio Turnover Ratio

Equity	1.19
Aggregate^	1.34

Total Expense Ratio

Regular	1.86%
Direct	1.14%

Benchmark: BSE 500 TRI

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

(Units of Bandhan Flexi Cap Fund, shall be available for lump sum subscription w.e.f. May 07, 2018)

Option Available: Growth, IDCW$ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: ● If redeemed/switched out within 365 days from the date of allotment:

- Upto 10% of investment:Nil,
- For remaining investment: 1% of applicable NAV.

● If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	206.99
Regular Plan	IDCW$	49.43

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

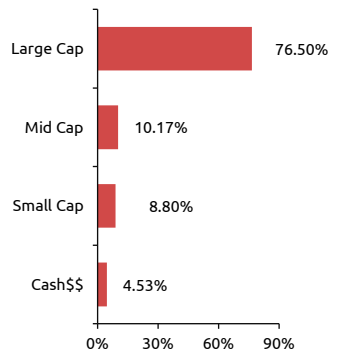
Top Holdings

Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	7.86%
ICICI Bank	Banks	6.66%
Infosys	IT - Software	4.76%
Reliance Industries	Petroleum Products	4.39%
Tata Consultancy Services	IT - Software	3.76%
State Bank of India	Banks	3.12%
Kotak Mahindra Bank	Banks	2.88%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	2.86%
Axis Bank	Banks	2.60%
Maruti Suzuki India	Automobiles	2.54%
NTPC	Power	2.24%
Larsen & Toubro	Construction	2.20%
Mahindra & Mahindra	Automobiles	1.94%
Eternal	Retailing	1.65%
Info Edge (India)	Retailing	1.62%
Varun Beverages	Beverages	1.54%
HDFC Life Insurance Company	Insurance	1.52%
Bharti Airtel	Telecom - Services	1.51%
Bajaj Auto	Automobiles	1.51%
Trent	Retailing	1.48%
Asian Paints	Consumer Durables	1.45%
Grasim Industries	Cement & Cement Products	1.38%
Bajaj Finserv	Finance	1.38%
United Spirits	Beverages	1.35%
Vedanta	Diversified Metals	1.26%
Bajaj Finance	Finance	1.24%
The Federal Bank	Banks	1.22%
V-Mart Retail	Retailing	1.22%
Ajanta Pharma	Pharmaceuticals & Biotechnology	1.21%
Titan Company	Consumer Durables	1.17%
Others Equity Total		**23.93%**
Equity Total		**95.47%**
Net Cash and Cash Equivalent		**4.53%**
Grand Total		**100.00%**

SECTOR ALLOCATION

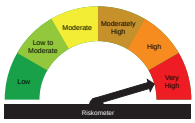
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Financial Services	37.4%	30.8%	6.7%
Consumer Services	8.4%	3.8%	4.5%
Information Technology	9.9%	8.1%	1.9%
Automobile and Auto Components	8.2%	6.8%	1.4%
Consumer Durables	3.7%	3.0%	0.7%
Services	1.8%	1.9%	-0.1%
Telecommunication	3.0%	3.2%	-0.2%
Fast Moving Consumer Goods	6.5%	6.7%	-0.2%
Power	2.7%	3.1%	-0.3%
Construction	2.3%	2.8%	-0.5%
Healthcare	5.9%	6.6%	-0.8%
Construction Materials	1.4%	2.2%	-0.8%
Metals & Mining	2.4%	3.4%	-1.0%
Chemicals	0.3%	2.3%	-2.0%
Oil, Gas & Consumable Fuels	5.1%	7.8%	-2.6%
Capital Goods	0.9%	5.7%	-4.9%

MARKET CAP



Performance Table

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Sep 28, 2005	1 Year	3 Years	5 Years	10 Years	Since Inception Sep 28, 2005
Bandhan Flexi Cap Fund	0.36%	15.89%	19.70%	10.47%	16.49%	10,036	15,585	24,583	27,085	2,06,985
BSE 500 TRI#	-2.08%	16.85%	21.66%	13.74%	13.81%	9,792	15,973	26,668	36,273	1,30,508
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.40%	10,054	14,946	23,751	32,801	1,21,347

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment predominantly in equity and equity related instruments across market capitalisation. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* BSE 500 TRI

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns, Current Index performance adjusted for the period from since inception to June 28, 2007 with the performance of BSE 500 price return index (Benchmark)

$Income Distribution and Capital Withdrawal. @@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

$$Cash equivalents and other than equity instruments (if any).

Bandhan Multi Cap Fund

Click here to Know more

Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap, small cap stocks
31st July 2025

FUND FEATURES

About the Fund: Bandhan Multi Cap Fund seeks to generate long-term capital appreciation by investing in a diversified portfolio of equity & equity-related instruments across large cap, mid cap, and small cap stocks.

Category: Multi Cap

Monthly Avg AUM: ₹ 2,728.99 Crores

Month end AUM: ₹ 2,701.04 Crores

Inception Date: 2 December, 2021

Fund Manager^^: Mr. Daylynn Pinto (equity portion), Mr. Harshal Joshi (debt portion).

Other Parameter:

Beta	0.86
R Squared	0.96
Standard Deviation (Annualized)	12.53%
Sharpe*	1.09
Information Ratio	-0.26

Total Expense Ratio

Regular	1.94%
Direct	0.56%

Portfolio Turnover Ratio

Equity	0.52
Aggregate^	0.52

Benchmark: NIFTY 500 Multicap 50:25:25 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ - (Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option & Transfer of Income Distribution cum capital withdrawal plan (from Equity Schemes to Debt Schemes Only).

Exit Load: If redeemed/switched out within 1 year from the date of allotment -1% of applicable NAV; If redeemed/ switched out after 1 year from the date of allotment –Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	17.02
Regular Plan	IDCW@	15.84

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

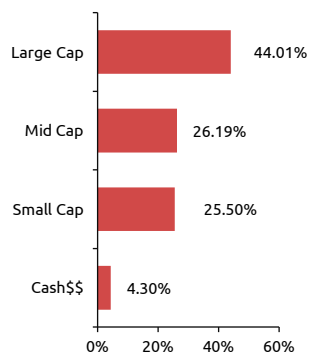
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	5.94%
Reliance Industries	Petroleum Products	4.09%
Kotak Mahindra Bank	Banks	2.93%
ICICI Bank	Banks	2.74%
Infosys	IT - Software	1.96%
Max Financial Services	Insurance	1.91%
Tata Consultancy Services	IT - Software	1.80%
Hero MotoCorp	Automobiles	1.66%
Bosch	Auto Components	1.64%
Poonawalla Fincorp	Finance	1.64%
V-Mart Retail	Retailing	1.61%
Axis Bank	Banks	1.58%
Avenue Supermarts	Retailing	1.58%
Mahindra & Mahindra Financial Services	Finance	1.48%
United Breweries	Beverages	1.44%
ICICI Lombard General Insurance Company	Insurance	1.43%
Bharti Airtel	Telecom - Services	1.42%
Larsen & Toubro	Construction	1.41%
Bayer Cropscience	Fertilizers & Agrochemicals	1.40%
Sterlite Technologies	Telecom - Equipment & Accessories	1.33%
HDFC Life Insurance Company	Insurance	1.26%
Honeywell Automation India	Industrial Manufacturing	1.22%
Maruti Suzuki India	Automobiles	1.17%
Nestle India	Food Products	1.17%
Bandhan Bank	Banks	1.15%
IDFC First Bank	Banks	1.15%
Avanti Feeds	Food Products	1.13%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	1.11%
Vedanta	Diversified Metals	1.10%
MRF	Auto Components	1.09%
Others Equity Total		**43.16%**
Equity Total		**95.70%**
Net Cash and Cash Equivalent		**4.30%**
Grand Total		**100.00%**

SECTOR ALLOCATION

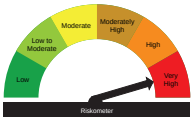
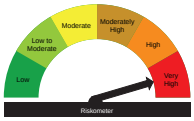
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Consumer Services	6.4%	3.6%	2.7%
Fast Moving Consumer Goods	8.5%	6.0%	2.5%
Financial Services	30.1%	28.7%	1.4%
Oil, Gas & Consumable Fuels	7.1%	6.2%	0.9%
Consumer Durables	4.1%	3.4%	0.7%
Realty	2.0%	1.5%	0.5%
Diversified	0.5%	0.2%	0.4%
Automobile and Auto Components	6.6%	6.2%	0.4%
Telecommunication	3.2%	2.9%	0.3%
Chemicals	3.6%	3.5%	0.1%
Information Technology	6.8%	7.3%	-0.4%
Metals & Mining	2.3%	3.0%	-0.6%
Construction	2.1%	2.8%	-0.7%
Construction Materials	1.0%	1.8%	-0.9%
Services	1.3%	2.3%	-0.9%
Healthcare	7.3%	8.4%	-1.1%
Power	0.9%	2.9%	-2.0%
Capital Goods	6.1%	8.2%	-2.1%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Dec 02, 2021	1 Year	3 Years	5 Years	Since Inception Dec 02, 2021
Bandhan Multicap Fund - Regular Plan - Growth	-2.26%	19.19%	NA	15.63%	9,774	16,956	NA	17,024
NIFTY 500 Multicap 50:25:25 TRI#	-1.86%	20.00%	NA	15.43%	9,814	17,305	NA	16,916
Nifty 50 TRI##	0.54%	14.29%	NA	11.46%	10,054	14,946	NA	14,882

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in a portfolio of large, mid and small cap equity and equity related securities. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* NIFTY 500 Multicap 50:25:25 TRI

The scheme has been in existence for more than 1 year but less than 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
The performances given are of regular plan growth option.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages, Other ratios are not given as scheme has not completed 3 years.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns. @Income Distribution and Capital Withdrawal. $$Cash equivalents and other than equity instruments (if any).

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Midcap Fund

Click here to Know more

Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks
31st July 2025

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Midcap Fund seeks to generate long-term capital appreciation by investing predominantly in equities and equity-linked securities of mid cap segment.

Category: MidCap

Monthly Avg AUM: ₹ 1,794.11 Crores

Month end AUM: ₹ 1,802.88 Crores

Inception Date: 18 August, 2022

Fund Manager^^: Ms. Ritu Modi (w.e.f. 16th November 2022) (equity portion), Mr. Harshal Joshi (debt portion).

Total Expense Ratio

Regular	2.05%
Direct	0.59%

Portfolio Turnover Ratio

Equity	0.29
Aggregate^	0.30

Benchmark: BSE 150 Midcap TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ - (Payout of Income Distribution cum capital withdrawal option and in case the amount of Income Distribution cum capital withdrawal payable to the Unitholder is Rs.100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme.).

Exit Load: If redeemed/switched out within 1 year from the date of allotment - 1% of applicable NAV;
If redeemed/switched out after 1 year from the date of allotment – Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	17.31
Regular Plan	IDCW@	17.31

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

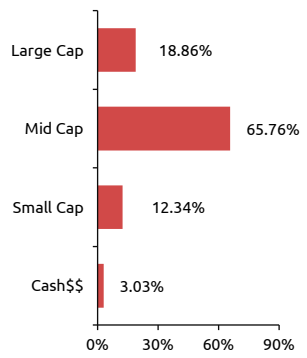
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
Prestige Estates Projects	Realty	3.07%
Dixon Technologies (India)	Consumer Durables	2.82%
GE Vernova T&D India	Electrical Equipment	2.64%
Persistent Systems	IT - Software	2.57%
PB Fintech	Financial Technology (Fintech)	2.54%
Trent	Retailing	2.54%
Kaynes Technology India	Industrial Manufacturing	2.52%
Coromandel International	Fertilizers & Agrochemicals	2.41%
The Federal Bank	Banks	2.27%
The Indian Hotels Company	Leisure Services	2.19%
Cummins India	Industrial Products	2.10%
Max Healthcare Institute	Healthcare Services	2.06%
Apar Industries	Electrical Equipment	2.04%
JK Cement	Cement & Cement Products	2.03%
UNO Minda	Auto Components	2.00%
Fortis Healthcare	Healthcare Services	1.97%
CG Power and Industrial Solutions	Electrical Equipment	1.92%
Jubilant Foodworks	Leisure Services	1.85%
Bharti Hexacom	Telecom - Services	1.73%
Coforge	IT - Software	1.70%
Solar Industries India	Chemicals & Petrochemicals	1.66%
Swiggy	Retailing	1.54%
BSE	Capital Markets	1.50%
KEI Industries	Industrial Products	1.49%
ICICI Lombard General Insurance Company	Insurance	1.45%
Schaeffler India	Auto Components	1.45%
APL Apollo Tubes	Industrial Products	1.36%
Torrent Power	Power	1.33%
TVS Motor Company	Automobiles	1.30%
Eternal	Retailing	1.25%
Others Equity Total		**37.67%**
Equity Total		**96.97%**
Net Cash and Cash Equivalent		**3.03%**
Grand Total		**100.00%**

SECTOR ALLOCATION

Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Capital Goods	20.9%	14.4%	6.4%
Consumer Services	10.9%	5.3%	5.6%
Healthcare	13.7%	9.5%	4.1%
Consumer Durables	6.7%	4.7%	2.0%
Realty	4.3%	3.0%	1.3%
Construction Materials	2.1%	1.7%	0.4%
Diversified	0.7%	0.4%	0.3%
Automobile and Auto Components	7.9%	7.7%	0.2%
Chemicals	6.2%	6.6%	-0.3%
Telecommunication	1.8%	2.3%	-0.6%
Power	1.4%	2.2%	-0.8%
Information Technology	5.7%	6.6%	-0.9%
Fast Moving Consumer Goods	1.9%	4.0%	-2.0%
Metals & Mining	0.8%	2.9%	-2.2%
Financial Services	15.0%	21.1%	-6.1%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Aug 18, 2022	1 Year	3 Years	5 Years	Since Inception Aug 18, 2022
Bandhan Midcap Fund - Regular Plan - Growth	-1.29%	NA	NA	20.41%	9,871	NA	NA	17,307
BSE 150 Midcap TRI#	-4.32%	NA	NA	22.39%	9,568	NA	NA	18,160
Nifty 50 TRI##	0.54%	NA	NA	12.75%	10,054	NA	NA	14,255

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in a portfolio of equity and equity related securities of mid cap companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* BSE 150 Midcap TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

The performances given are of regular plan growth option. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages, Other ratios are not given as scheme has not completed 3 years.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns. @Income Distribution and Capital Withdrawal. $$Cash equivalents and other than equity instruments (if any).

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Note: With effect from 02nd December, 2024 the name of the fund manager, Ms. Ritu Modi and Mr. Harsh Bhatia will be changed to Ms. Ritu Modi as per the addendum No. 69 issued on November 28, 2024. Please find below the link : https://cmsstgaccount.blob.core.windows.net/prod-idfc-website-files/2024-11/No69-Change-in-FM-of-certain-schemes.pdf

Bandhan ELSS Tax Saver Fund

(formerly Bandhan Tax Advantage (ELSS) Fund)
An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: Bandhan ELSS Tax Saver Fund is an Equity Linked Savings Scheme (ELSS) that aims to generate long-term capital growth from a diversified equity portfolio and enables investors to avail of a deduction from total income, as permitted under the Income Tax Act, 1961.

Category: ELSS

Monthly Avg AUM: ₹ 7,087.91 Crores

Month end AUM: ₹ 6,973.73 Crores

Inception Date: 26 December 2008

Fund Manager^^: Mr. Daylynn Pinto (w.e.f. 20th October 2016).

Other Parameter:

Beta	0.85
R Squared	0.95
Standard Deviation (Annualized)	11.76%
Sharpe*	0.93
Information Ratio	-0.11

Portfolio Turnover Ratio

Equity	0.34
Aggregate^	0.34

Total Expense Ratio

Regular	1.74%
Direct	0.65%

Benchmark: BSE 500 TRI (w.e.f. 1st Dec, 2021)

SIP (Minimum Amount): ₹ 500/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 500/- and in multiples of ₹ 500/- thereafter.

Option Available: Growth, IDCW$ - Payout and Sweep (from Equity Schemes to Debt Schemes Only)

Exit Load: Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	150.31
Regular Plan	IDCW$	32.40

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

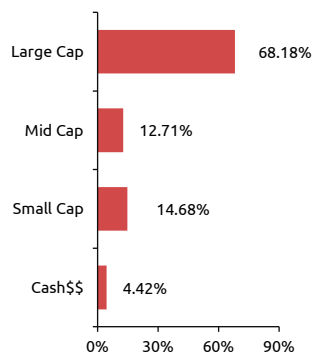
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	8.25%
Reliance Industries	Petroleum Products	6.58%
ICICI Bank	Banks	5.31%
Tata Consultancy Services	IT - Software	3.92%
Kotak Mahindra Bank	Banks	3.83%
Infosys	IT - Software	2.92%
Axis Bank	Banks	2.91%
State Bank of India	Banks	2.73%
Bharti Airtel	Telecom - Services	2.47%
Hero MotoCorp	Automobiles	2.14%
Maruti Suzuki India	Automobiles	1.99%
Jindal Steel & Power	Ferrous Metals	1.87%
Bosch	Auto Components	1.80%
ITC	Diversified FMCG	1.77%
Avenue Supermarts	Retailing	1.68%
ICICI Lombard General Insurance Company	Insurance	1.66%
CG Power and Industrial Solutions	Electrical Equipment	1.61%
Bayer Cropscience	Fertilizers & Agrochemicals	1.54%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	1.53%
HDFC Life Insurance Company	Insurance	1.52%
Mahindra & Mahindra Financial Services	Finance	1.48%
Mahindra Lifespace Developers	Realty	1.46%
Poonawalla Fincorp	Finance	1.45%
Nestle India	Food Products	1.45%
Asian Paints	Consumer Durables	1.37%
United Spirits	Beverages	1.35%
Vedanta	Diversified Metals	1.34%
Aurobindo Pharma	Pharmaceuticals & Biotechnology	1.23%
Titan Company	Consumer Durables	1.20%
IDFC First Bank	Banks	1.18%
Others Equity Total		**24.05%**
Equity Total		**95.58%**
Net Cash and Cash Equivalent		**4.42%**
Grand Total		**100.00%**

SECTOR ALLOCATION

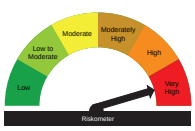
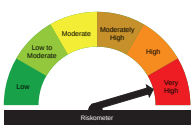
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Financial Services	34.5%	30.8%	3.7%
Realty	2.2%	1.2%	1.1%
Oil, Gas & Consumable Fuels	8.8%	7.8%	1.0%
Telecommunication	4.0%	3.2%	0.9%
Consumer Durables	3.7%	3.0%	0.8%
Automobile and Auto Components	7.6%	6.8%	0.7%
Fast Moving Consumer Goods	7.3%	6.7%	0.5%
Metals & Mining	3.7%	3.4%	0.4%
Construction Materials	2.2%	2.2%	0.0%
Information Technology	8.0%	8.1%	0.0%
Consumer Services	3.7%	3.8%	-0.2%
Healthcare	6.5%	6.6%	-0.2%
Chemicals	1.9%	2.3%	-0.4%
Services	1.0%	1.9%	-0.9%
Construction	1.9%	2.8%	-1.0%
Power	1.0%	3.1%	-2.1%
Capital Goods	2.0%	5.7%	-3.7%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Dec 26, 2008	1 Year	3 Years	5 Years	10 Years	Since Inception Dec 26, 2008
Bandhan ELSS Tax saver Fund	-4.10%	16.47%	24.59%	13.69%	17.73%	9,590	15,818	30,039	36,116	1,50,314
BSE 500 TRI#	-2.08%	16.85%	21.66%	13.74%	16.66%	9,792	15,973	26,668	36,273	1,29,249
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	15.27%	10,054	14,946	23,751	32,801	1,05,846

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment predominantly in Equity and Equity related securities with income tax benefit u/s 80C and 3 years lock-in. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* BSE 500 TRI

Performance based on NAV as on 31/07/2025, Past performance may or may not be sustained in future. The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025. Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns.

$Income Distribution and Capital Withdrawal.

$$Cash equivalents and other than equity instruments (if any).

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Focused Fund[§]

(Formerly known as Bandhan Focused Equity Fund)
An open ended equity scheme investing in maximum 30 stocks with multi cap focus
31st July 2025

Click here to Know more

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Focused Fund (Previously known as Bandhan Focused Equity Fund) is a concentrated portfolio of up to 30 stocks with the flexibility to invest across sectors and market cap.

Category: Focused

Monthly Avg AUM: ₹ 1,966.17 Crores

Month end AUM: ₹ 1,974.06 Crores

Inception Date: 16 March 2006

Fund Manager^^: Mr. Manish Gunwani, Mr. Kirthi Jain and Mr. Rahul Agarwal (w.e.f. December 02, 2024).

Other Parameter:

Beta	0.88
R Squared	0.73
Standard Deviation (Annualized)	13.73%
Sharpe*	0.98
Information Ratio	0.29

Portfolio Turnover Ratio

Equity	0.89
Aggregate^	0.89

Total Expense Ratio

Regular	2.08%
Direct	0.80%

Benchmark: BSE 500 TRI
(with effect from November 11, 2019)

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount[$]: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW[$] - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: ● If redeemed/switched out within 365 days from the date of allotment:
- Upto 10% of investment:Nil,
- For remaining investment: 1% of applicable NAV.

● If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	88.22
Regular Plan	IDCW[$]	20.14

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

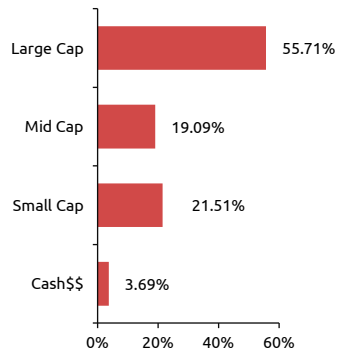
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
Power Finance Corporation	Finance	8.31%
State Bank of India	Banks	7.57%
HDFC Bank	Banks	6.66%
ICICI Bank	Banks	5.33%
Prestige Estates Projects	Realty	4.96%
One 97 Communications	Financial Technology (Fintech)	4.75%
Cholamandalam Financial Holdings	Finance	3.69%
Larsen & Toubro	Construction	3.52%
Infosys	IT - Software	3.37%
The South Indian Bank	Banks	3.24%
LT Foods	Agricultural Food & other Products	3.20%
Deepak Fertilizers and Petrochemicals Corporation	Chemicals & Petrochemicals	3.15%
Varun Beverages	Beverages	3.00%
ITC	Diversified FMCG	2.99%
Jubilant Pharmova	Pharmaceuticals & Biotechnology	2.87%
Reliance Industries	Petroleum Products	2.87%
NTPC	Power	2.62%
Mankind Pharma	Pharmaceuticals & Biotechnology	2.60%
SignatureGlobal (India)	Realty	2.56%
Eternal	Retailing	2.55%
Glenmark Pharmaceuticals	Pharmaceuticals & Biotechnology	2.47%
JB Chemicals & Pharmaceuticals	Pharmaceuticals & Biotechnology	2.46%
Bharti Airtel	Telecom - Services	2.23%
Tata Consultancy Services	IT - Software	2.10%
Aurobindo Pharma	Pharmaceuticals & Biotechnology	1.87%
Angel One	Capital Markets	1.77%
Sanathan Textiles	Textiles & Apparels	1.62%
PB Fintech	Financial Technology (Fintech)	1.35%
E2E Networks	IT - Services	0.64%
Equity Total		**96.31%**
Net Cash and Cash Equivalent		**3.69%**
Grand Total		**100.00%**

SECTOR ALLOCATION

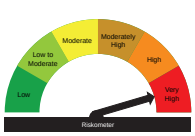
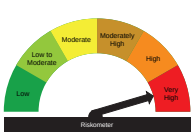
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Financial Services	44.3%	30.8%	13.5%
Realty	7.8%	1.2%	6.6%
Healthcare	12.7%	6.6%	6.1%
Fast Moving Consumer Goods	9.5%	6.7%	2.8%
Textiles	1.7%	0.3%	1.4%
Chemicals	3.3%	2.3%	1.0%
Construction	3.7%	2.8%	0.8%
Power	2.7%	3.1%	-0.3%
Telecommunication	2.3%	3.2%	-0.9%
Consumer Services	2.6%	3.8%	-1.2%
Information Technology	6.3%	8.1%	-1.7%
Oil, Gas & Consumable Fuels	3.0%	7.8%	-4.8%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Mar 16, 2006	1 Year	3 Years	5 Years	10 Years	Since Inception Mar 16, 2006
Bandhan Focused Fund[§]	9.48%	18.97%	18.90%	12.24%	11.88%	10,948	16,861	23,771	31,751	88,216
BSE 500 TRI[#]	-2.08%	16.85%	21.66%	13.74%	12.90%	9,792	15,973	26,668	36,273	1,05,122
Nifty 50 TRI[##]	0.54%	14.29%	18.88%	12.60%	12.45%	10,054	14,946	23,751	32,801	97,294

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment in a concentrated portfolio of equity and equity related instruments of up to 30 companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* BSE 500 TRI

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

[$$]Cash equivalents and other than equity instruments (if any).

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

[§]With effect from 13th June 2025, the name of "Bandhan Focused Equity Fund" has changed to "Bandhan Focused Fund"

[#]Benchmark Returns. [##]Additional Benchmark Returns.

[$]Income Distribution and Capital Withdrawal. @@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Note: With effect from 02nd December, 2024 the name of the fund manager, Mr. Sumit Agrawal will be changed to Mr. Manish Gunwani, Mr. Kirthi Jain and Mr. Rahul Agarwal as per the addendum No. 69 issued on November 28, 2024. Please find below the link : https://cmsstgaccount.blob.core.windows.net/prod-idfc-website-files/2024-11/No69-Change-in-FM-of-certain-schemes.pdf

Bandhan Value Fund¥

(Formerly known as Bandhan Sterling Value Fund)
An open ended equity scheme following a value investment strategy
31st July 2025

Click here to Know more

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Value Fund (Previously known as Bandhan Sterling Value Fund) is a value fund that focuses on an active stock selection strategy. The fund has an approach to identifying value opportunities across market cap segments.

Category: Value

Monthly Avg AUM: ₹ 10,147.77 Crores

Month end AUM: ₹ 9,964.49 Crores

Inception Date: 7 March 2008

Fund Manager^^: Mr. Daylynn Pinto (w.e.f. 20th October 2016).

Other Parameter:

Beta	0.85
R Squared	0.92
Standard Deviation (Annualized)	11.97%
Sharpe*	1.08
Information Ratio	0.42

Portfolio Turnover Ratio

Equity	0.39
Aggregate^	0.66

Total Expense Ratio

Regular	1.75%
Direct	0.70%

Benchmark: Tier 1: BSE 500 TRI (w.e.f. 28th Dec, 2021)
Tier 2: BSE 400 MidSmallCap TRI

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount : ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: ● If redeemed/switched out within 365 days from the date of allotment:
- Upto 10% of investment:Nil,
- For remaining investment: 1% of applicable NAV.

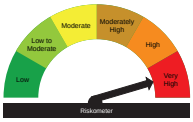
● If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	145.57
Regular Plan	IDCW@	38.84

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

Scheme risk-o-meter



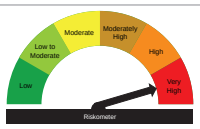
The risk of the scheme is very high.

Investors understand that their principal will be at Very High risk

This product is suitable for investors who are seeking*:
- To create wealth over long term.
- Investment predominantly in equity and equity related instruments following a value investment strategy.

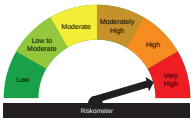
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Benchmark risk-o-meter



The risk of the benchmark is very high.
Tier 1: BSE 500 TRI

Benchmark risk-o-meter



The risk of the benchmark is very high.
Tier 2: BSE 400 MidSmallCap TRI

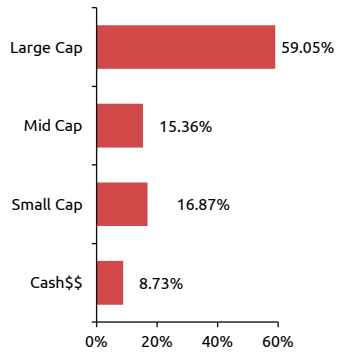
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	8.30%
Reliance Industries	Petroleum Products	6.98%
Kotak Mahindra Bank	Banks	4.07%
ICICI Bank	Banks	3.57%
Tata Consultancy Services	IT - Software	3.35%
Axis Bank	Banks	3.22%
Infosys	IT - Software	2.42%
Hero MotoCorp	Automobiles	2.14%
Bosch	Auto Components	2.11%
NTPC	Power	2.10%
ITC	Diversified FMCG	2.07%
State Bank of India	Banks	2.07%
HDFC Life Insurance Company	Insurance	1.97%
Jindal Steel & Power	Ferrous Metals	1.94%
Maruti Suzuki India	Automobiles	1.90%
ICICI Lombard General Insurance Company	Insurance	1.90%
CG Power and Industrial Solutions	Electrical Equipment	1.79%
Mahindra & Mahindra Financial Services	Finance	1.60%
V-Mart Retail	Retailing	1.57%
Asian Paints	Consumer Durables	1.56%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	1.54%
Poonawalla Fincorp	Finance	1.53%
Vedanta	Diversified Metals	1.50%
Wipro	IT - Software	1.50%
Aurobindo Pharma	Pharmaceuticals & Biotechnology	1.48%
Avanti Feeds	Food Products	1.45%
IDFC First Bank	Banks	1.31%
Dr. Reddy's Laboratories	Pharmaceuticals & Biotechnology	1.27%
Oil & Natural Gas Corporation	Oil	1.20%
Lupin	Pharmaceuticals & Biotechnology	1.11%
Others Equity Total		**20.77%**
Equity Total		**91.27%**
Equity Futures		
NIFTY	Index	1.87%
Equity Futures Total		**1.87%**
Net Cash and Cash Equivalent		**6.86%**
Grand Total		**100.00%**

SECTOR ALLOCATION

Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Financial Services	35.7%	30.8%	5.0%
Oil, Gas & Consumable Fuels	10.2%	7.8%	2.5%
Consumer Durables	4.4%	3.0%	1.5%
Automobile and Auto Components	8.0%	6.8%	1.2%
Metals & Mining	4.4%	3.4%	1.0%
Fast Moving Consumer Goods	7.4%	6.7%	0.7%
Realty	1.4%	1.2%	0.2%
Information Technology	8.0%	8.1%	-0.1%
Services	1.6%	1.9%	-0.2%
Healthcare	6.3%	6.6%	-0.4%
Construction	2.3%	2.8%	-0.5%
Construction Materials	1.6%	2.2%	-0.6%
Power	2.3%	3.1%	-0.8%
Consumer Services	2.7%	3.8%	-1.1%
Chemicals	0.7%	2.3%	-1.6%
Telecommunication	1.0%	3.2%	-2.2%
Capital Goods	2.0%	5.7%	-3.8%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Mar 07, 2008	1 Year	3 Years	5 Years	10 Years	Since Inception Mar 07, 2008
Bandhan Value Fund$¥	-5.05%	18.52%	29.73%	14.52%	16.63%	9,495	16,673	36,770	38,829	1,45,572
Tier 1: BSE 500 TRI#	-2.08%	16.85%	21.66%	13.74%	11.96%	9,792	15,973	26,668	36,273	71,445
Tier 2: BSE 400 MidSmallCap#	-4.39%	24.53%	30.51%	16.54%	13.52%	9,561	19,345	37,890	46,280	91,015
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	11.25%	10,054	14,946	23,751	32,801	63,990

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

$$Cash equivalents and other than equity instruments (if any).

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns. $The fund has been repositioned from a mid cap fund to a value fund w.e.f. May 28, 2018. @Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

¥With effect from 13th June 2025, the name of "Bandhan Sterling Value Fund" has changed to "Bandhan Value Fund"

Bandhan Infrastructure Fund

An open ended equity scheme investing in infrastructure sector

31st July 2025

Click here to Know more

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Infrastructure Fund is a dedicated Infrastructure fund, that invests across the infrastructure value chain with exclusions like Banking, Autos, IT, Pharma, and FMCG. It is a diversified portfolio of companies that are participating in and benefitting from the Indian Infrastructure and Infrastructure related activities.

Category: Sectoral / Thematic

Monthly Avg AUM: ₹ 1,715.40 Crores

Month end AUM: ₹ 1,675.88 Crores

Inception Date: 8 March 2011

Fund Manager^^: Mr. Vishal Biraia (w.e.f. 24th January 2024)[£].

Other Parameter:

Beta	0.68
R Squared	0.74
Standard Deviation (Annualized)	19.41%
Sharpe*	1.24
Information Ratio	-0.15

Portfolio Turnover Ratio

Equity	0.39
Aggregate^	0.39

Total Expense Ratio

Regular	2.09%
Direct	0.84%

Benchmark: BSE India Infrastructure TRI (with effect from November 11, 2019)

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: ‣ If redeemed/switched out on/within 30 days from the date of allotment - 0.5% of the applicable NAV.
‣ If redeemed/switched out after 30 days from the date of allotment - Nil.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	50.19
Regular Plan	IDCW@	39.92

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

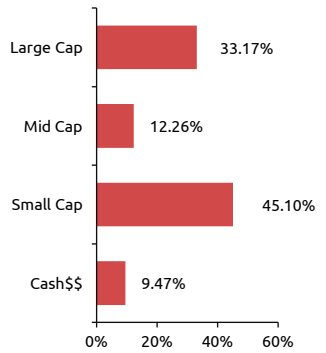
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
Kirloskar Brothers	Industrial Products	5.21%
Larsen & Toubro	Construction	4.48%
Bharti Airtel	Telecom - Services	3.77%
Reliance Industries	Petroleum Products	3.76%
UltraTech Cement	Cement & Cement Products	3.64%
GPT Infraprojects	Construction	3.63%
Bharat Electronics	Aerospace & Defense	3.27%
PTC India Financial Services	Finance	3.08%
Adani Ports and Special Economic Zone	Transport Infrastructure	2.99%
Ahluwalia Contracts (India)	Construction	2.82%
KEC International	Construction	2.64%
PNC Infratech	Construction	1.85%
H.G. Infra Engineering	Construction	1.85%
NTPC	Power	1.85%
PTC Industries	Industrial Products	1.84%
InterGlobe Aviation	Transport Services	1.74%
Hitachi Energy India	Electrical Equipment	1.67%
Azad Engineering	Electrical Equipment	1.60%
Adani Energy Solutions	Power	1.56%
Torrent Power	Power	1.55%
NHPC	Power	1.52%
Fortis Healthcare	Healthcare Services	1.41%
Tega Industries	Industrial Manufacturing	1.41%
Spicejet	Transport Services	1.39%
Power Mech Projects	Construction	1.30%
Minda Corporation	Auto Components	1.17%
JSW Energy	Power	1.14%
ISGEC Heavy Engineering	Construction	1.13%
Mishra Dhatu Nigam	Aerospace & Defense	1.12%
Godrej Properties	Realty	1.08%
Others Equity Total		**23.07%**
Equity Total		**90.53%**
Net Cash and Cash Equivalent		**9.47%**
Grand Total		**100.00%**

SECTOR ALLOCATION

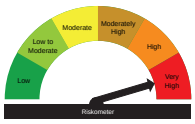
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Capital Goods	26.9%	0.0%	26.9%
Telecommunication	5.2%	0.0%	5.2%
Construction Materials	4.0%	0.0%	4.0%
Automobile and Auto Components	3.2%	0.0%	3.2%
Healthcare	2.4%	0.0%	2.4%
Chemicals	1.8%	0.0%	1.8%
Realty	1.2%	0.0%	1.2%
Diversified	1.1%	0.0%	1.1%
Metals & Mining	0.8%	0.0%	0.8%
Consumer Durables	0.4%	0.0%	0.4%
Consumer Services	0.2%	0.0%	0.2%
Oil, Gas & Consumable Fuels	7.2%	12.2%	-5.0%
Financial Services	3.6%	9.4%	-5.7%
Construction	23.4%	31.0%	-7.7%
Services	8.9%	18.6%	-9.7%
Power	9.7%	28.7%	-19.1%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Mar 08, 2011	1 Year	3 Years	5 Years	10 Years	Since Inception Mar 08, 2011
Bandhan Infrastructure Fund	-12.73%	29.60%	34.20%	15.03%	11.85%	8,727	21,812	43,568	40,623	50,190
BSE India Infrastructure TRI#	-19.48%	31.45%	37.70%	15.46%	13.82%	8,052	22,765	49,546	42,163	64,597
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	12.36%	10,054	14,946	23,751	32,801	53,608

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment predominantly in equity and equity related instruments of companies that are participating in and benefiting from growth in Indian infrastructure and infrastructural related activities. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* BSE India Infrastructure TRI

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

$$Cash equivalents and other than equity instruments (if any).

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns. £The Scheme was being managed by Mr. Rajendra Kumar Mishra up to December 7, 2020.

@Income Distribution and Capital Withdrawal. @@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Transportation and Logistics Fund

Click here to Know more

Bandhan Mutual Fund Badhte Raho

Sector Fund - An open-ended equity scheme investing in transportation and logistics sector
31st July 2025

FUND FEATURES

About the Fund: Bandhan Transportation and Logistics Fund seeks to generate long-term capital growth by investing predominantly in equity and equity-related securities of companies engaged in the transportation and logistics sector. This includes investment opportunities across the Auto, Auto Ancillary, and Logistics Services sectors.

Category: Sector

Monthly Avg AUM: ₹ 571.94 Crores

Month end AUM: ₹ 572.75 Crores

Inception Date: 27 October 2022

Fund Manager^^: Mr. Daylynn Pinto (equity portion), Mr. Harshal Joshi (debt portion).

Portfolio Turnover Ratio

Equity	0.38
Aggregate^	0.38

Total Expense Ratio

Regular	2.39%
Direct	0.87%

Benchmark: Nifty Transportation and Logistics TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of ₹1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ (Payout, Reinvestment and Transfer (from Equity Schemes to Debt Schemes only))

Exit Load: ‣ If redeemed/switched out on/within 30 days from the date of allotment - 0.5% of the applicable NAV.

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

NAV (₹) as on July 31, 2025

Regular Plan	Growth	17.57
Regular Plan	IDCW@	17.57

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

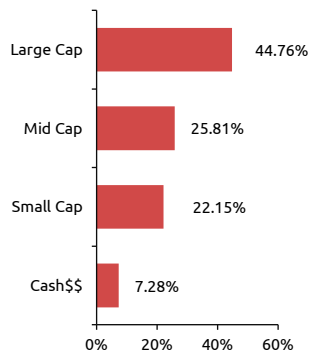
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
Mahindra & Mahindra	Automobiles	10.07%
Maruti Suzuki India	Automobiles	9.47%
Hero MotoCorp	Automobiles	6.70%
Bosch	Auto Components	6.35%
Tata Motors	Automobiles	4.65%
InterGlobe Aviation	Transport Services	4.13%
Eicher Motors	Automobiles	3.82%
Swiggy	Retailing	3.52%
Hyundai Motor India	Automobiles	3.38%
Eternal	Retailing	3.22%
Samvardhana Motherson International	Auto Components	3.22%
Bajaj Auto	Automobiles	2.80%
MRF	Auto Components	2.32%
Exide Industries	Auto Components	2.01%
VRL Logistics	Transport Services	2.01%
LG Balakrishnan & Bros	Auto Components	1.87%
Rane Holdings	Finance	1.86%
Lumax Industries	Auto Components	1.84%
UNO Minda	Auto Components	1.82%
Escorts Kubota	Agricultural, Commercial & Construction Vehicles	1.76%
Sandhar Technologies	Auto Components	1.70%
The Great Eastern Shipping Company	Transport Services	1.64%
Mayur Uniquoters	Consumer Durables	1.45%
Motherson Sumi Wiring India	Auto Components	1.36%
JSW Infrastructure	Transport Infrastructure	1.33%
JK Tyre & Industries	Auto Components	1.32%
Yatra Online	Leisure Services	1.27%
SKF India	Industrial Products	1.20%
Automotive Axles	Auto Components	1.15%
Gateway Distriparks	Transport Services	1.11%
Others Equity Total		**2.38%**
Equity Total		**92.72%**
Net Cash and Cash Equivalent		**7.28%**
Grand Total		**100.00%**

SECTOR ALLOCATION

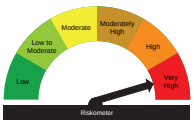
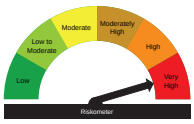
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Automobile and Auto Components	72.4%	66.5%	6.0%
Financial Services	2.0%	0.0%	2.0%
Consumer Durables	1.6%	0.0%	1.6%
Capital Goods	3.2%	3.9%	-0.7%
Services	12.2%	16.4%	-4.2%
Consumer Services	8.6%	13.3%	-4.6%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Transportation and Logistics Fund - Regular Plan - Growth	-7.60%	NA	NA	22.60%	9,240	NA	NA	17,574
Nifty Transportation and Logistics TRI#	-6.90%	NA	NA	26.73%	9,310	NA	NA	19,261
Nifty 50 TRI##	0.54%	NA	NA	14.34%	10,054	NA	NA	14,491

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment predominantly in equity and equity related instruments of the companies engaged in the transportation and logistics sector. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty Transportation and Logistics TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives). $$Cash equivalents and other than equity instruments (if any).

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

*Inception Date of Regular Plan - Growth October 27, 2022. #Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. @Income Distribution and Capital Withdrawal.

Bandhan Financial Services Fund

Sector Fund - An open ended equity scheme investing in Financial Services Sector
31st July 2025

Click here to Know more

FUND FEATURES

About the Fund: Bandhan Financial Services Fund seeks to generate long-term capital appreciation by investing predominantly in equity and equity-related instruments of companies engaged in financial services.

Category: Sector

Monthly Avg AUM: ₹ 1,075.68 Crores

Month end AUM: ₹ 1,057.98 Crores

Inception Date: 28-July-2023

Fund Manager^^: Ms. Ritu Modi (w.e.f. December 02, 2024) Mr. Harshvardhan Agarwal (w.e.f. June 07, 2024 (equity portion)). Mr. Harshal Joshi (debt portion).

Portfolio Turnover Ratio

Equity	0.50
Aggregate^	0.52

Total Expense Ratio

Regular	2.17%
Direct	0.60%

Benchmark: Nifty Financial Services TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of ₹1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: ‣ If redeemed/switched out on/within 30 days from the date of allotment - 0.5% of the applicable NAV.

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

NAV (₹) as on July 31, 2025

Regular Plan	Growth	14.60
Regular Plan	IDCW@	13.61

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

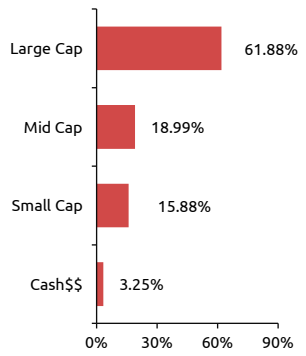
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	19.16%
ICICI Bank	Banks	15.10%
Axis Bank	Banks	6.90%
Kotak Mahindra Bank	Banks	3.75%
Bajaj Finance	Finance	3.51%
Cholamandalam Invt and Fin Co	Finance	3.30%
Max Financial Services	Insurance	3.01%
Shriram Finance	Finance	2.57%
PB Fintech	Financial Technology (Fintech)	2.16%
State Bank of India	Banks	2.09%
One 97 Communications	Financial Technology (Fintech)	2.03%
RBL Bank	Banks	2.01%
LIC Housing Finance	Finance	1.94%
Jio Financial Services	Finance	1.66%
ICICI Prudential Life Insurance Company	Insurance	1.46%
HDFC Life Insurance Company	Insurance	1.39%
Can Fin Homes	Finance	1.38%
ICICI Lombard General Insurance Company	Insurance	1.29%
Aadhar Housing Finance	Finance	1.20%
IDFC First Bank	Banks	1.16%
City Union Bank	Banks	1.16%
Star Health And Allied Insurance Company	Insurance	1.11%
Aptus Value Housing Finance India	Finance	1.08%
SBI Life Insurance Company	Insurance	1.06%
HDB Financial Services	Finance	1.05%
Mahindra & Mahindra Financial Services	Finance	0.98%
UTI Asset Management Company	Capital Markets	0.97%
Fusion Finance	Finance	0.93%
PNB Housing Finance	Finance	0.92%
Ujjivan Small Finance Bank	Banks	0.91%
Others Equity Total		**9.49%**
Equity Total		**96.75%**
Net Cash and Cash Equivalent		**3.25%**
Grand Total		**100.00%**

SECTOR ALLOCATION

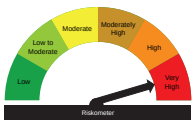
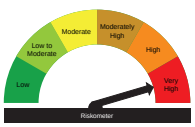
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Finance	27.8%	17.2%	11.3%
Insurance	9.6%	5.1%	4.3%
Financial Technology (Fintech)	4.3%	0.0%	4.0%
Capital Markets	2.5%	1.3%	1.0%
Banks	55.7%	76.4%	-20.7%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Financial Services Fund - Regular Plan - Growth	9.72%	NA	NA	20.70%	10,972	NA	NA	14,598
Nifty Financial Services TRI#	14.95%	NA	NA	15.62%	11,495	NA	NA	13,390
Nifty 50 TRI##	0.54%	NA	NA	13.60%	10,054	NA	NA	12,924

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment predominantly in equity and equity related instruments of the companies engaged in the Financial Services sector. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty Financial Services TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

*Inception Date of Regular Plan - Growth July 28, 2023. #Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. @Income Distribution and Capital Withdrawal.

$$Cash equivalents and other than equity instruments (if any).

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Note: With effect from 02nd December, 2024 the name of the fund manager, Mr. Sumit Agrawal and Mr. Harshvardhan Agarwal will be changed to Ms. Ritu Modi and Mr. Harshvardhan Agarwal as per the addendum No. 69 issued on November 28, 2024. Please find below the link : https://cmsstgaccount.blob.core.windows.net/prod-idfc-website-files/2024-11/No69-Change-in-FM-of-certain-schemes.pdf

Bandhan Innovation Fund

An open-ended equity scheme following an innovation theme
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: Bandhan Innovation Fund offers a prospect to invest in portfolio of tomorrow's opportunities Fund would seek to invest in innovators having characteristics such as strong brand, potentially higher margins/ growth, differentiated product/ services, high R&D expense, high skilled employee cost as well as non linear business model.

Category: Thematic Fund

Monthly Avg AUM: ₹ 1,657.98 Crores

Month end AUM: ₹ 1,682.00 Crores

Inception Date: 30-April-2024

Fund Manager^^: Mr. Manish Gunwani & Mr. Prateek Poddar w.e.f. June 07, 2024 (equity portion), Mr. Brijesh Shah (debt portion).

Portfolio Turnover Ratio

Equity	0.95
Aggregate^	1.01

Total Expense Ratio

Regular	2.05%
Direct	0.54%

Benchmark: Nifty 500 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of ₹1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

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

‣ If redeemed/switched out after 30 days from date of allotment – Nil.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	12.86
Regular Plan	IDCW@	12.86

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

^^Ms. Ritika Behera (w.e.f. April 30, 2024) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme.

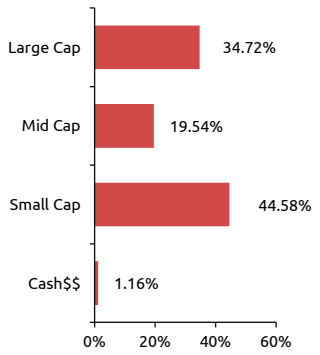
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
Eternal	Retailing	5.02%
One 97 Communications	Financial Technology (Fintech)	4.61%
AstraZeneca Pharma India	Pharmaceuticals & Biotechnology	3.92%
Jubilant Ingrevia	Chemicals & Petrochemicals	3.31%
Varun Beverages	Beverages	2.79%
Bajaj Finserv	Finance	2.58%
Reliance Industries	Petroleum Products	2.51%
Coforge	IT - Software	2.38%
GE Vernova T&D India	Electrical Equipment	2.34%
Amber Enterprises India	Consumer Durables	2.27%
Zinka Logistics Solution	Transport Services	2.22%
Axis Bank	Banks	2.18%
Max Financial Services	Insurance	1.97%
Mahindra & Mahindra	Automobiles	1.81%
Syngene International	Healthcare Services	1.79%
MedPlus Health Services	Retailing	1.75%
ICICI Bank	Banks	1.74%
InterGlobe Aviation	Transport Services	1.63%
Jubilant Pharmova	Pharmaceuticals & Biotechnology	1.63%
Cholamandalam Invt and Fin Co	Finance	1.48%
Tech Mahindra	IT - Software	1.44%
Poonawalla Fincorp	Finance	1.42%
Adani Energy Solutions	Power	1.38%
Vintage Coffee And Beverages	Commercial Services & Supplies	1.34%
Hyundai Motor India	Automobiles	1.29%
Info Edge (India)	Retailing	1.21%
Divi's Laboratories	Pharmaceuticals & Biotechnology	1.20%
Godrej Properties	Realty	1.18%
Affle 3i	IT - Services	1.17%
Prestige Estates Projects	Realty	1.16%
Others Equity Total		**36.12%**
Equity Total		**98.84%**
Net Cash and Cash Equivalent		**1.16%**
Grand Total		**100.00%**

SECTOR ALLOCATION

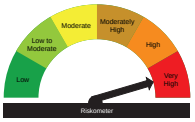
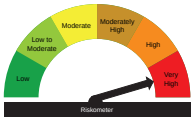
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Healthcare	14.9%	6.5%	8.3%
Consumer Services	10.6%	3.7%	6.9%
Services	5.3%	1.9%	3.4%
Consumer Durables	5.4%	2.8%	2.6%
Realty	3.4%	1.2%	2.2%
Capital Goods	7.2%	5.8%	1.4%
Chemicals	3.3%	2.1%	1.2%
Diversified	0.9%	0.1%	0.8%
Media, Entertainment & Publication	0.7%	0.2%	0.6%
Automobile and Auto Components	6.4%	6.7%	-0.4%
Construction Materials	1.7%	2.1%	-0.4%
Information Technology	7.4%	8.0%	-0.6%
Telecommunication	2.6%	3.4%	-0.8%
Fast Moving Consumer Goods	4.9%	6.6%	-1.7%
Power	1.4%	3.2%	-1.8%
Construction	0.8%	2.8%	-2.0%
Metals & Mining	0.8%	3.3%	-2.5%
Oil, Gas & Consumable Fuels	3.1%	7.7%	-4.5%
Financial Services	19.1%	31.4%	-12.3%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Innovation Fund - Regular Plan - Growth	8.98%	NA	NA	22.25%	10,898	NA	NA	12,860
Nifty 500 TRI#	-1.63%	NA	NA	8.48%	9,837	NA	NA	11,073
Nifty 50 TRI##	0.54%	NA	NA	9.21%	10,054	NA	NA	11,167

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment predominantly in equity and equity-related instruments of companies following innovation theme. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* NIFTY 500 TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

*Inception Date of Regular Plan - Growth April 30, 2024. #Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. @Income Distribution and Capital Withdrawal.

$$Cash equivalents and other than equity instruments (if any).

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Business Cycle Fund

Click here to Know more

An open-ended equity scheme following a business cycle based investing theme
31st July 2025

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Business Cycle Fund, a thematic portfolio investing in sectors in accordance with the current business cycle.

Category: Thematic Fund

Monthly Avg AUM: ₹ 1,692.05 Crores

Month end AUM: ₹ 1,654.19 Crores

Inception Date: 30-September-2024

Fund Manager^^: Mr. Vishal Biraia, Ms. Ritika Behera (equity portion), Mr. Harshal Joshi (debt portion).

Total Expense Ratio

Regular	2.06%
Direct	0.54%

Benchmark: Nifty 500 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of ₹1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: ‣ If redeemed/switched out on/within 30 days from the date of allotment - 0.5% of applicable NAV.

‣ If redeemed/switched out after 30 days from the date of allotment – Nil.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	9.94
Regular Plan	IDCW@	9.94

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

^^Ms. Ritika Behera, Mr. Gaurav Satra will be managing for Equity overseas investment portion of the scheme & Mr. Brijesh Shah will be managing for Debt overseas investment portion of the scheme.

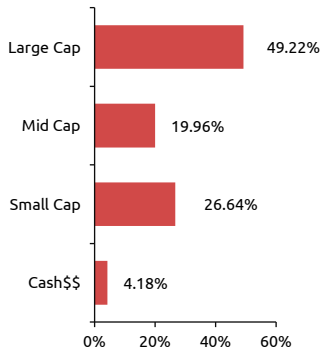
TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	5.81%
Axis Bank	Banks	3.92%
Infosys	IT - Software	3.14%
Bajaj Finance	Finance	2.68%
Wockhardt	Pharmaceuticals & Biotechnology	2.44%
Larsen & Toubro	Construction	2.35%
NTPC	Power	2.23%
City Union Bank	Banks	2.16%
Bharti Airtel	Telecom - Services	2.13%
One 97 Communications	Financial Technology (Fintech)	1.92%
Reliance Industries	Petroleum Products	1.91%
Sundaram Clayton	Auto Components	1.87%
State Bank of India	Banks	1.87%
Tata Consultancy Services	IT - Software	1.78%
Coromandel International	Fertilizers & Agrochemicals	1.76%
Kotak Mahindra Bank	Banks	1.74%
Fortis Healthcare	Healthcare Services	1.58%
Swiggy	Retailing	1.57%
Can Fin Homes	Finance	1.56%
InterGlobe Aviation	Transport Services	1.55%
Cipla	Pharmaceuticals & Biotechnology	1.54%
Hero MotoCorp	Automobiles	1.53%
Adani Ports and Special Economic Zone	Transport Infrastructure	1.51%
Acme Solar Holdings	Power	1.45%
IDFC First Bank	Banks	1.42%
KEC International	Construction	1.29%
Wipro	IT - Software	1.23%
PTC India Financial Services	Finance	1.20%
Epigral	Chemicals & Petrochemicals	1.17%
SBI Life Insurance Company	Insurance	1.16%
Others Equity Total		**36.37%**
Equity Total		**95.82%**
Net Cash and Cash Equivalent		**4.18%**
Grand Total		**100.00%**

SECTOR ALLOCATION

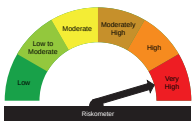
Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Construction	6.9%	2.8%	4.1%
Healthcare	9.6%	6.5%	3.1%
Power	6.2%	3.2%	3.0%
Chemicals	4.8%	2.1%	2.7%
Services	4.4%	1.9%	2.5%
Financial Services	33.9%	31.4%	2.5%
Consumer Services	4.7%	3.7%	1.0%
Realty	2.1%	1.2%	0.9%
Information Technology	8.7%	8.0%	0.7%
Textiles	0.2%	0.3%	-0.1%
Construction Materials	1.1%	2.1%	-1.0%
Telecommunication	2.2%	3.4%	-1.2%
Automobile and Auto Components	5.4%	6.7%	-1.4%
Capital Goods	3.4%	5.8%	-2.4%
Consumer Durables	0.4%	2.8%	-2.5%
Metals & Mining	0.5%	3.3%	-2.8%
Fast Moving Consumer Goods	2.5%	6.6%	-4.1%
Oil, Gas & Consumable Fuels	2.9%	7.7%	-4.8%

MARKET CAP



PERFORMANCE TABLE

Scheme Name	Simple annualised (%)
	6 months
Bandhan Business Cycle Fund - Regular Plan - Growth	14.71%
Nifty 500 TRI#	13.77%
Nifty 50 TRI##	12.45%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment predominantly in equity and equity related instruments of companies following business cycle based investment theme. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* NIFTY 500 TRI

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 7.29%.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

Other parameters relating to performance and SIP are not disclosed as the fund has not completed 1 year.

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

"Where the scheme has been in existence for less than six months past performance shall not be provided. Further, if the scheme has been in existence for more than six months but less than one year, then simple annualized growth rate of the scheme for the past 6 months from the last day of month-end preceding the date of advertisement shall be provided."

@Income Distribution and Capital Withdrawal. $$Cash equivalents and other than equity instruments (if any).

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Multi-Factor Fund

An open ended equity scheme investing based on an adaptive and evolving multi-factor quantitative model theme.
31st July 2025

Click here to Know more

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Multi-Factor Fund, a thematic portfolio investing in stocks based on an adaptive and evolving multi-factor quantitative model theme.

Category: Thematic Fund

Monthly Avg AUM: ₹ 31.56 Crores

Month end AUM: ₹ 487.98 Crores

Inception Date: 30-July-2025

Fund Manager^^: Mr. Rishi Sharma (equity portion) and Mr. Brijesh Shah (debt portion).

Total Expense Ratio

Regular	2.42%
Direct	0.87%

Benchmark: BSE 200 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of ₹1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

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

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

Allotment NAV (₹)

Regular Plan	Growth	10.00
Regular Plan	IDCW@	10.00

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

^^Ms. Ritika Behera, Mr. Gaurav Satra will be managing for Equity overseas investment portion of the scheme & Mr. Brijesh Shah will be managing for Debt overseas investment portion of the scheme.

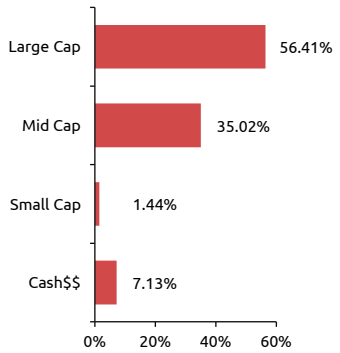
TOP HOLDINGS

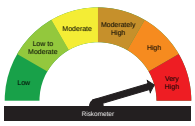
Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	4.91%
ICICI Bank	Banks	4.90%
Infosys	IT - Software	4.16%
Bharti Airtel	Telecom - Services	4.14%
Suzlon Energy	Electrical Equipment	3.93%
Mahindra & Mahindra	Automobiles	3.55%
ITC	Diversified FMCG	3.18%
Coforge	IT - Software	2.81%
Reliance Industries	Petroleum Products	2.72%
Persistent Systems	IT - Software	2.65%
Tata Consultancy Services	IT - Software	2.62%
Indus Towers	Telecom - Services	2.44%
Lupin	Pharmaceuticals & Biotechnology	2.42%
Hindustan Petroleum Corporation	Petroleum Products	2.22%
HCL Technologies	IT - Software	2.09%
Solar Industries India	Chemicals & Petrochemicals	1.96%
Ashok Leyland	Agricultural, Commercial & Construction Vehicles	1.93%
Marico	Agricultural Food & other Products	1.85%
UPL	Fertilizers & Agrochemicals	1.79%
Tata Motors	Automobiles	1.79%
Axis Bank	Banks	1.60%
State Bank of India	Banks	1.59%
Coromandel International	Fertilizers & Agrochemicals	1.58%
InterGlobe Aviation	Transport Services	1.58%
Power Finance Corporation	Finance	1.54%
Tube Investments of India	Auto Components	1.53%
NMDC	Minerals & Mining	1.52%
Bharat Heavy Electricals	Electrical Equipment	1.48%
Page Industries	Textiles & Apparels	1.43%
Torrent Power	Power	1.38%
Others Equity Total		**19.56%**
Equity Total		**92.87%**
Net Cash and Cash Equivalent		**7.13%**
Grand Total		**100.00%**

SECTOR ALLOCATION

Sector	Weight in Fund	Weight in Index	Overweight/ underweight
Information Technology	18.6%	8.6%	9.9%
Capital Goods	10.5%	4.3%	6.2%
Chemicals	5.7%	1.6%	4.2%
Telecommunication	7.8%	3.6%	4.1%
Metals & Mining	5.3%	3.7%	1.6%
Automobile and Auto Components	8.5%	7.1%	1.4%
Textiles	1.5%	0.2%	1.4%
Diversified	0.3%	0.0%	0.3%
Services	1.7%	1.7%	0.0%
Realty	0.6%	1.2%	-0.5%
Oil, Gas & Consumable Fuels	8.0%	8.6%	-0.7%
Construction	1.8%	2.7%	-1.0%
Fast Moving Consumer Goods	6.0%	7.1%	-1.2%
Power	1.9%	3.4%	-1.5%
Healthcare	3.7%	5.3%	-1.6%
Financial Services	18.0%	32.4%	-14.3%

MARKET CAP



This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment predominantly in equity and equity related instruments based on an adaptive and evolving multi-factor quantitative model. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 The risk of the scheme is very high. Investors understand that their principal will be at Very High risk	 The risk of the benchmark is very high. BSE 200 TRI

Performance, SIP & other parameters are not disclosed as fund has not completed 6 months. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 92 - 98 & the respective fund pages.

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

@Income Distribution and Capital Withdrawal. $$Cash equivalents and other than equity instruments (if any).

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Arbitrage Fund

An open ended scheme investing in arbitrage opportunities
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The fund invests in arbitrage opportunities in the cash and the derivative segments of the equity markets. It aims to capture the spread (Cost of Carry) between the cash and futures market by simultaneously executing buy (in the cash market) and sell (in the futures market) trades. The balance is invested in debt and money market instruments. The fund typically follows a strategy of taking market neutral (equally offsetting) positions in the equity market making it a low risk product irrespective of the movements in equity market.

Category: Arbitrage

Monthly Avg AUM: ₹ 9,068.09 Crores

Month end AUM: ₹ 8,879.74 Crores

Inception Date: 21 December 2006

Fund Manager^^: Equity Portion: Mr. Kapil Kankonkar (w.e.f. 16th June 2025) & **Debt Portion:** Mr. Harshal Joshi (w.e.f. 20th October 2016).

Other Parameter:

Beta	0.55
R Squared	0.54
Standard Deviation (Annualized)	0.38%
Sharpe*	3.74
Information Ratio	-1.16

Portfolio Turnover Ratio

Equity	2.56
Aggregate^	12.92

Total Expense Ratio

Regular	1.08%
Direct	0.35%

Benchmark: Nifty 50 Arbitrage Index (w.e.f. April 01, 2018)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 100/- and any amount thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only)) - Monthly & Annual

Exit Load: • If redeemed/switched out on or before 15 days from the date of allotment - 0.25%
• If redeemed/switched out after 15 days from the date of allotment - NIL (w.e.f 01st April 2024)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	32.6057
Regular Plan	Monthly IDCW@	10.3014
Regular Plan	Annual IDCW@	10.9558

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme & Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Industries	% of NAV
HDFC Bank	Banks	4.79%
Reliance Industries	Petroleum Products	4.08%
ICICI Bank	Banks	3.36%
IDFC First Bank	Banks	2.43%
Tata Consultancy Services	IT - Software	1.95%
Axis Bank	Banks	1.82%
State Bank of India	Banks	1.76%
Kotak Mahindra Bank	Banks	1.58%
Mahindra & Mahindra	Automobiles	1.36%
Power Finance Corporation	Finance	1.23%
UltraTech Cement	Cement & Cement Products	1.20%
Larsen & Toubro	Construction	1.17%
JSW Steel	Ferrous Metals	1.03%
Vodafone Idea	Telecom - Services	0.98%
Tata Consumer Products	Agricultural Food & other Products	0.96%
Jio Financial Services	Finance	0.93%
Grasim Industries	Cement & Cement Products	0.90%
Punjab National Bank	Banks	0.87%
Nestle India	Food Products	0.79%
Tata Motors	Automobiles	0.78%
Adani Enterprises	Metals & Minerals Trading	0.75%
Hindustan Aeronautics	Aerospace & Defense	0.75%
Infosys	IT - Software	0.72%
Info Edge (India)	Retailing	0.70%
Marico	Agricultural Food & other Products	0.68%
REC	Finance	0.66%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	0.66%
JSW Energy	Power	0.65%
The Indian Hotels Company	Leisure Services	0.63%
Hindustan Unilever	Diversified FMCG	0.62%
Others Equity Total		**25.33%**
Equity Total		**66.12%**
Equity Futures		
Indian Energy Exchange	Capital Markets	-0.001%
Dr. Reddy's Laboratories	Pharmaceuticals & Biotechnology	-0.001%
Bajaj Auto	Automobiles	-0.002%
Indian Bank	Banks	-0.004%
UNO Minda	Auto Components	-0.005%
Bharat Dynamics	Aerospace & Defense	-0.005%
CESC	Power	-0.005%
Cyient	IT - Services	-0.01%
Manappuram Finance	Finance	-0.01%
Apollo Hospitals Enterprise	Healthcare Services	-0.01%
KFin Technologies	Capital Markets	-0.01%
Computer Age Management Services	Capital Markets	-0.01%
Torrent Power	Power	-0.01%
National Aluminium Company	Non - Ferrous Metals	-0.01%
Dabur India	Personal Products	-0.01%
Lodha Developers	Realty	-0.01%
Max Financial Services	Insurance	-0.01%
Trent	Retailing	-0.01%
ICICI Lombard General Insurance Company	Insurance	-0.02%
Tata Technologies	IT - Services	-0.02%
Supreme Industries	Industrial Products	-0.02%
Bank of India	Banks	-0.02%
Ashok Leyland	Agricultural, Commercial & Construction Vehicles	-0.02%
Colgate Palmolive -India	Personal Products	-0.02%
Vodafone Idea	Telecom - Services	-0.03%
Cholamandalam Invt and Fin Co	Finance	-0.03%
UPL	Fertilizers & Agrochemicals	-0.03%
Indian Oil Corporation	Petroleum Products	-0.04%
Granules India	Pharmaceuticals & Biotechnology	-0.04%
Hindalco Industries	Non - Ferrous Metals	-0.05%
Bharat Forge	Auto Components	-0.05%
Kalyan Jewellers India	Consumer Durables	-0.05%
NMDC	Minerals & Mining	-0.05%
Poonawalla Fincorp	Finance	-0.05%
Jio Financial Services	Finance	-0.05%
Bharat Heavy Electricals	Electrical Equipment	-0.05%
The Federal Bank	Banks	-0.05%
KEI Industries	Industrial Products	-0.06%
HFCL	Telecom - Services	-0.06%
IIFL Finance	Finance	-0.06%
IRB Infrastructure Developers	Construction	-0.06%
Cipla	Pharmaceuticals & Biotechnology	-0.07%
Maruti Suzuki India	Automobiles	-0.07%
L&T Finance	Finance	-0.07%
The Phoenix Mills	Realty	-0.08%
NTPC	Power	-0.08%
Zydus Lifesciences	Pharmaceuticals & Biotechnology	-0.08%
Bharat Petroleum Corporation	Petroleum Products	-0.09%
IndusInd Bank	Banks	-0.09%
Torrent Pharmaceuticals	Pharmaceuticals & Biotechnology	-0.09%
Alkem Laboratories	Pharmaceuticals & Biotechnology	-0.10%
Bajaj Finance	Finance	-0.12%
Piramal Pharma	Pharmaceuticals & Biotechnology	-0.12%
Eicher Motors	Automobiles	-0.12%
GAIL -India	Gas	-0.13%
CG Power and Industrial Solutions	Electrical Equipment	-0.13%
Bajaj Finserv	Finance	-0.14%
Dixon Technologies -India	Consumer Durables	-0.14%
Biocon	Pharmaceuticals & Biotechnology	-0.14%
Tube Investments of India	Auto Components	-0.14%
LIC Housing Finance	Finance	-0.14%
APL Apollo Tubes	Industrial Products	-0.15%
HDFC Life Insurance Company	Insurance	-0.15%
PB Fintech	Financial Technology -Fintech	-0.15%
Tech Mahindra	IT - Software	-0.16%
Lupin	Pharmaceuticals & Biotechnology	-0.17%
Container Corporation of India	Transport Services	-0.17%
Max Healthcare Institute	Healthcare Services	-0.17%
Titan Company	Consumer Durables	-0.17%
Aditya Birla Capital	Finance	-0.18%
Asian Paints	Consumer Durables	-0.18%
ITC	Diversified FMCG	-0.19%
Power Grid Corporation of India	Power	-0.19%
Oil & Natural Gas Corporation	Oil	-0.19%
NMDC	Minerals & Mining	-0.19%
Adani Energy Solutions	Power	-0.20%
NBCC -India	Construction	-0.20%
Petronet LNG	Gas	-0.20%
Exide Industries	Auto Components	-0.20%
Samvardhana Motherson International	Auto Components	-0.21%
Laurus Labs	Pharmaceuticals & Biotechnology	-0.22%
Tata Chemicals	Chemicals & Petrochemicals	-0.22%
ICICI Prudential Life Insurance Company	Insurance	-0.22%
United Spirits	Beverages	-0.23%
HCL Technologies	IT - Software	-0.24%
Glenmark Pharmaceuticals	Pharmaceuticals & Biotechnology	-0.26%
Steel Authority of India	Ferrous Metals	-0.26%
Eternal	Retailing	-0.27%
Hindustan Zinc	Non - Ferrous Metals	-0.29%
Persistent Systems	IT - Software	-0.29%
SRF	Chemicals & Petrochemicals	-0.29%
Indian Railway Catering And Tourism Corporation	Leisure Services	-0.30%
Godrej Properties	Realty	-0.30%
PNB Housing Finance	Finance	-0.31%
Dalmia Bharat	Cement & Cement Products	-0.31%
Adani Green Energy	Power	-0.34%
Syngene International	Healthcare Services	-0.34%
Coal India	Consumable Fuels	-0.35%
Bank of Baroda	Banks	-0.37%
Bharti Airtel	Telecom - Services	-0.38%
Varun Beverages	Beverages	-0.39%
Mphasis	IT - Software	-0.39%
Adani Ports and Special Economic Zone	Transport Infrastructure	-0.39%
Pidilite Industries	Chemicals & Petrochemicals	-0.40%
Bosch	Auto Components	-0.41%
Hindustan Petroleum Corporation	Petroleum Products	-0.42%
Jubilant Foodworks	Leisure Services	-0.42%
Patanjali Foods	Agricultural Food & other Products	-0.43%
Yes Bank	Banks	-0.44%
Britannia Industries	Food Products	-0.44%
PG Electroplast	Consumer Durables	-0.46%
Polycab India	Industrial Products	-0.46%
RBL Bank	Banks	-0.47%
Divi's Laboratories	Pharmaceuticals & Biotechnology	-0.48%
Crompton Greaves Consumer Electricals	Consumer Durables	-0.48%
DLF	Realty	-0.49%
ABB India	Electrical Equipment	-0.49%
Solar Industries India	Chemicals & Petrochemicals	-0.49%
Canara Bank	Banks	-0.52%

Bandhan Arbitrage Fund

An open ended scheme investing in arbitrage opportunities
31st July 2025

Click here to Know more

Bandhan Mutual Fund — Badhte Raho

PORTFOLIO

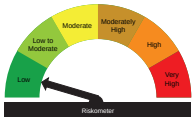
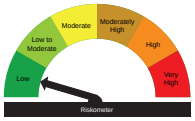
Name	Industries	% of NAV
GMR Airports	Transport Infrastructure	-0.54%
Multi Commodity Exchange of India	Capital Markets	-0.55%
One 97 Communications	Financial Technology -Fintech	-0.57%
Tata Steel	Ferrous Metals	-0.57%
Tata Power Company	Power	-0.58%
Coforge	IT - Software	-0.61%
Shriram Finance	Finance	-0.61%
Aurobindo Pharma	Pharmaceuticals & Biotechnology	-0.62%
Hindustan Unilever	Diversified FMCG	-0.63%
The Indian Hotels Company	Leisure Services	-0.63%
REC	Finance	-0.65%
JSW Energy	Power	-0.66%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	-0.66%
Marico	Agricultural Food & other Products	-0.67%
Info Edge -India	Retailing	-0.70%
Infosys	IT - Software	-0.72%
Hindustan Aeronautics	Aerospace & Defense	-0.75%
Adani Enterprises	Metals & Minerals Trading	-0.76%
Tata Motors	Automobiles	-0.79%
Nestle India	Food Products	-0.79%
Punjab National Bank	Banks	-0.87%
Jio Financial Services	Finance	-0.88%
Grasim Industries	Cement & Cement Products	-0.91%
Vodafone Idea	Telecom - Services	-0.95%
Tata Consumer Products	Agricultural Food & other Products	-0.96%
JSW Steel	Ferrous Metals	-1.04%
Larsen & Toubro	Construction	-1.18%
UltraTech Cement	Cement & Cement Products	-1.20%
Power Finance Corporation	Finance	-1.23%
Mahindra & Mahindra	Automobiles	-1.37%
Kotak Mahindra Bank	Banks	-1.59%
State Bank of India	Banks	-1.77%
Axis Bank	Banks	-1.83%
Tata Consultancy Services	IT - Software	-1.96%
IDFC First Bank	Banks	-2.44%
ICICI Bank	Banks	-3.35%
Reliance Industries	Petroleum Products	-4.09%
HDFC Bank	Banks	-4.81%
Equity Futures Total		**-66.32%**
Mutual Fund Units		
Bandhan Money Manager Treasury -Direct Pl-Growth		11.76%
Bandhan Low Duration Fund -Direct Pl-Growth		5.94%
Bandhan Ultra Short Duration Fund - DR Plan GR		3.18%
Bandhan CRISIL-IBX Fin Serv 3-6 Months-Direct-Gr		0.86%
Mutual Fund Units Total		**21.75%**
Corporate Bond		
NABARD	AAA	2.83%
Bajaj Housing Finance	AAA	2.71%
Small Industries Dev Bank of India	AAA	0.34%
Bajaj Finance	AAA	0.29%
HDFC Bank	AAA	0.11%
LIC Housing Finance	AAA	0.06%
Corporate Bond Total		**6.33%**
State Government Bond		
7.18% Maharashtra SDL - 2029	SOV	0.29%
7.36% Maharashtra SDL - 2028	SOV	0.17%
7.17% Tamilnadu SDL - 2029	SOV	0.03%
8.32% Uttar Pradesh SDL - 2029	SOV	0.01%
State Government Bond Total		**0.51%**
Zero Coupon Bond		
Bajaj Finance	AAA	0.28%
Zero Coupon Bond Total		**0.28%**
Certificate of Deposit		
HDFC Bank	A1+	0.05%
Certificate of Deposit Total		**0.05%**
Net Cash and Cash Equivalent		**4.95%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION (Equity Portion)

Banks	18.57%	Diversified FMCG	0.81%
Petroleum Products	4.62%	Metals & Minerals Trading	0.75%
Finance	4.52%	Aerospace & Defense	0.75%
IT - Software	4.35%	Financial Technology (Fintech)	0.72%
Pharmaceuticals & Biotechnology	3.04%	Industrial Products	0.68%
Cement & Cement Products	2.41%	Electrical Equipment	0.67%
Automobiles	2.34%	Beverages	0.62%
Agricultural Food & other Products	2.06%	Capital Markets	0.57%
Power	2.04%	Healthcare Services	0.51%
Ferrous Metals	1.87%	Insurance	0.40%
Consumer Durables	1.47%	Consumable Fuels	0.35%
Construction	1.44%	Non - Ferrous Metals	0.34%
Telecom - Services	1.41%	Gas	0.33%
Chemicals & Petrochemicals	1.40%	Minerals & Mining	0.24%
Leisure Services	1.34%	Oil	0.19%
Food Products	1.24%	Transport Services	0.17%
Auto Components	1.01%	Personal Products	0.04%
Retailing	0.98%	Fertilizers & Agrochemicals	0.03%
Transport Infrastructure	0.92%	IT - Services	0.02%
Realty	0.87%	Agricultural, Commercial & Construction Vehicles	0.02%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Dec 21, 2006	1 Year	3 Years	5 Years	10 Years	Since Inception Dec 21, 2006
Bandhan Arbitrage Fund	6.84%	6.97%	5.53%	5.69%	6.55%	10,684	12,246	13,087	17,397	32,606
Nifty 50 Arbitrage Index#	7.48%	7.37%	5.92%	5.52%	NA	10,748	12,386	13,331	17,118	NA
CRISIL 1 Year T-Bill##	7.41%	7.06%	5.58%	6.31%	6.28%	10,741	12,277	13,124	18,445	31,071

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate low volatility returns over short to medium term. • Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets with balance exposure in debt and money market instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is low.* Investors understand that their principal will be at Low risk	 *The risk of the benchmark is low.* Nifty 50 Arbitrage Index

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns. @Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Equity Savings Fund

Click here to Know more

An open ended scheme investing in equity, arbitrage and debt
31st July 2025

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Equity Savings Fund is a hybrid scheme investing in equity, arbitrage and debt with net equity exposure ranging from 20-45% and debt exposure ranging from 20-35%, remaining being in arbitrage.

Category: Equity Savings

Monthly Avg AUM: ₹ 326.93 Crores

Month end AUM: ₹ 323.84 Crores

Inception Date: 9 June 2008

Fund Manager^^: Equity Portion: Mr. Kapil Kankonkar (w.e.f. 16th June 2025) & Mr. Viraj Kulkarni (w.e.f. 1st July 2022)
Debt Portion: Mr. Harshal Joshi.

Other Parameter:

Beta	0.46
R Squared	0.85
Standard Deviation (Annualized)	2.18%
Sharpe*	1.03
Information Ratio	-0.98
Modified Duration[£]	2.68 Years
Average Maturity[£]	3.32 Years
Macaulay Duration[£]	2.78 Years
Yield to Maturity[£]	6.29%

[£]For debt allocation only

Portfolio Turnover Ratio

Equity	0.31
Aggregate^	7.70

Total Expense Ratio

Regular	1.10%
Direct	0.19%

Benchmark: CRISIL Equity Savings Index (w.e.f. 1st Dec, 2021)

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth & IDCW@ Option - Monthly, Quarterly and Annual and Payout, Reinvestment & Sweep facilities (from Equity Schemes to Debt Schemes Only).

Exit Load: If redeemed/switched out within 7 days from the date of allotment:
- Up to 10% of investment: Nil,
- For remaining investment: 0.25% of applicable NAV.
- If redeemed/switched out after 7 days from date of allotment: Nil.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	31.2450
Regular Plan	Monthly IDCW@	11.0540
Regular Plan	Annual IDCW@	12.8920
Regular Plan	Quarterly IDCW@	13.0150

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme & Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
ICICI Bank	Banks	4.45%
Reliance Industries	Petroleum Products	3.91%
HDFC Bank	Banks	3.63%
Kotak Mahindra Bank	Banks	3.17%
Axis Bank	Banks	3.15%
State Bank of India	Banks	3.08%
Larsen & Toubro	Construction	2.92%
Pidilite Industries	Chemicals & Petrochemicals	2.78%
ITC	Diversified FMCG	2.62%
Infosys	IT - Software	2.59%
Multi Commodity Exchange of India	Capital Markets	2.55%
Maruti Suzuki India	Automobiles	2.32%
Tata Consultancy Services	IT - Software	2.20%
Tata Power Company	Power	2.17%
Mahindra & Mahindra	Automobiles	2.02%
Hindustan Unilever	Diversified FMCG	2.01%
Grasim Industries	Cement & Cement Products	1.97%
Trent	Retailing	1.84%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	1.69%
Aurobindo Pharma	Pharmaceuticals & Biotechnology	1.55%
Dabur India	Personal Products	1.36%
Tata Steel	Ferrous Metals	1.15%
HCL Technologies	IT - Software	0.93%
Tech Mahindra	IT - Software	0.87%
Jindal Steel & Power	Ferrous Metals	0.84%
SBI Life Insurance Company	Insurance	0.83%
Bharti Airtel	Telecom - Services	0.79%
Asian Paints	Consumer Durables	0.71%
JSW Steel	Ferrous Metals	0.68%
Nestle India	Food Products	0.51%
Others Equity Total		**5.36%**
Equity Total		**66.65%**
Equity Futures		
Bajaj Finance	Finance	-0.06%
UltraTech Cement	Cement & Cement Products	-0.10%
Titan Company	Consumer Durables	-0.11%
Container Corporation of India	Transport Services	-0.20%
Hindalco Industries	Non - Ferrous Metals	-0.24%
Asian Paints	Consumer Durables	-0.24%
Bharti Airtel	Telecom - Services	-0.42%
SBI Life Insurance Company	Insurance	-0.47%
HCL Technologies	IT - Software	-0.62%
JSW Steel	Ferrous Metals	-0.68%
Jindal Steel & Power	Ferrous Metals	-0.84%
Tech Mahindra	IT - Software	-0.87%
Dabur India	Personal Products	-0.96%
Tata Steel	Ferrous Metals	-1.16%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	-1.24%
Hindustan Unilever	Diversified FMCG	-1.50%
Aurobindo Pharma	Pharmaceuticals & Biotechnology	-1.56%
Tata Consultancy Services	IT - Software	-1.83%
Trent	Retailing	-1.85%
Maruti Suzuki India	Automobiles	-1.90%
Grasim Industries	Cement & Cement Products	-1.98%
Mahindra & Mahindra	Automobiles	-2.03%
ITC	Diversified FMCG	-2.12%
Tata Power Company	Power	-2.18%
Infosys	IT - Software	-2.25%
Pidilite Industries	Chemicals & Petrochemicals	-2.45%
Multi Commodity Exchange of India	Capital Markets	-2.56%
Larsen & Toubro	Construction	-2.60%
Kotak Mahindra Bank	Banks	-2.83%
State Bank of India	Banks	-3.10%
Axis Bank	Banks	-3.17%
HDFC Bank	Banks	-3.20%
Reliance Industries	Petroleum Products	-3.53%
ICICI Bank	Banks	-3.99%
Equity Futures Total		**-54.84%**
Equity Options		
Wipro	IT - Software	-0.001%
Cipla	Pharmaceuticals & Biotechnology	-0.001%
Dr. Reddy's Laboratories	Pharmaceuticals & Biotechnology	-0.001%
Bajaj Auto	Automobiles	-0.001%
Bajaj Finserv	Finance	-0.001%
Hero MotoCorp	Automobiles	-0.001%
Nestle India	Food Products	-0.001%
Titan Company	Consumer Durables	-0.001%
ICICI Bank	Banks	-0.002%
UltraTech Cement	Cement & Cement Products	-0.002%
Apollo Hospitals Enterprise	Healthcare Services	-0.002%
HDFC Bank	Banks	-0.003%
Asian Paints	Consumer Durables	-0.003%
SBI Life Insurance Company	Insurance	-0.003%
Tata Consultancy Services	IT - Software	-0.003%
Bharti Airtel	Telecom - Services	-0.003%
HCL Technologies	IT - Software	-0.003%
Kotak Mahindra Bank	Banks	-0.004%
Reliance Industries	Petroleum Products	-0.004%
Infosys	IT - Software	-0.004%
ITC	Diversified FMCG	-0.004%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	-0.01%
Maruti Suzuki India	Automobiles	-0.01%
Hindustan Unilever	Diversified FMCG	-0.01%
Larsen & Toubro	Construction	-0.01%
Equity Options Total		**-0.09%**
State Government Bond		
8.28% Gujarat SDL - 2029	SOV	3.28%
7.04% Tamilnadu SDL - 2030	SOV	2.43%
8.43% Uttar Pradesh SDL - 2029	SOV	1.65%
8.3% Gujarat SDL - 2029	SOV	1.64%
7.75% Gujarat SDL - 2027	SOV	1.54%
8.26% Maharashtra SDL - 2029	SOV	0.33%
State Government Bond Total		**10.86%**
Mutual Fund Units		
Bandhan Money Manager Treasury -Direct Pl-Growth		8.22%
Mutual Fund Units Total		**8.22%**
Corporate Bond		
Indian Railway Finance Corporation	AAA	6.33%
Corporate Bond Total		**6.33%**
Government Bond		
6.54% - 2032 G-Sec	SOV	3.13%
7.18% - 2037 G-Sec	SOV	1.61%
Government Bond Total		**4.75%**
Net Cash and Cash Equivalent		**3.28%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	17.49%
IT - Software	6.87%
Automobiles	5.01%
Diversified FMCG	4.63%
Pharmaceuticals & Biotechnology	4.45%
Petroleum Products	3.91%
Construction	2.92%
Chemicals & Petrochemicals	2.78%
Ferrous Metals	2.67%
Capital Markets	2.55%
Cement & Cement Products	2.46%
Power	2.17%
Retailing	1.84%
Personal Products	1.36%
Consumer Durables	1.17%
Food Products	0.97%
Insurance	0.83%
Telecom - Services	0.79%
Auto Components	0.46%
Healthcare Services	0.46%
Finance	0.41%
Non - Ferrous Metals	0.24%
Transport Services	0.20%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jun 09, 2008	1 Year	3 Years	5 Years	10 Years	Since Inception Jun 09, 2008
Bandhan Equity Savings Fund[$]	5.18%	7.78%	8.37%	6.62%	6.87%	10,518	12,528	14,950	18,991	31,245
CRISIL Equity Savings Index[#]	5.51%	10.25%	11.05%	9.17%	8.56%	10,551	13,413	16,893	24,067	40,891
CRISIL 10 Year Gilt Index[##]	9.88%	8.69%	5.33%	6.85%	6.79%	10,988	12,850	12,966	19,416	30,845

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate long term capital growth and income. • Investment predominantly in Equity and Equity related securities (including arbitrage and other derivative strategies) as well as Fixed Income securities. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	 *The risk of the benchmark is moderate.* CRISIL Equity Savings Index

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns.

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

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

@Income Distribution and Capital Withdrawal. Dedicated fund manager for foreign / overseas investment has been changed from Mr. Viraj Kulkarni to Ms. Ritika Behera.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Balanced Advantage Fund

Click here to Know more

An open ended dynamic asset allocation fund
31st July 2025

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Balanced Advantage Fund has a robust quantitative model to determine the optimal equity exposure which includes valuation, fundamental, and technical parameters. The fund has a growth and quality-focused portfolio and is positioned toward large caps to manage volatility. The debt portfolio is actively managed with a short to moderate duration with an emphasis on high credit quality.

Category: Dynamic Asset Allocation or Balanced Advantage

Monthly Avg AUM: ₹ 2,305.45 Crores

Month end AUM: ₹ 2,291.97 Crores

Inception Date: 10 October 2014

Fund Manager^^: Equity Portion: Mr. Manish Gunwani (w.e.f. 24th january 2024) & Mr. Vishal Biraia (w.e.f. December 02, 2024).
Debt Portion: Mr. Brijesh Shah (w.e.f. 16th July 2022).

Other Parameter:

Standard Deviation (Annualized)	6.57%
Beta	0.87
R Squared	0.75
Sharpe*	0.83
Information Ratio	-0.45
Modified Duration[£]	4.82 years
Average Maturity[£]	9.32 years
Macaulay Duration[£]	4.99 years
Yield to Maturity[£]	6.52%

[£] For debt allocation only

Portfolio Turnover Ratio

Equity	0.51
Aggregate^	4.92

Total Expense Ratio

Regular	2.01%
Direct	0.76%

Benchmark: NIFTY 50 Hybrid Composite debt 50:50 Index (w.e.f. 1st Dec, 2021)

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount : ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: • If redeemed/switched out on/within 90 days from the date of allotment - 0.50% of the applicable NAV

• If redeemed/switched out after 90 days from the date of allotment - Nil.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	24.20
Regular Plan	IDCW@	14.82

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme & Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
Infosys	IT - Software	5.46%
Bharti Airtel	Telecom - Services	4.42%
Bajaj Finance	Finance	4.37%
ICICI Bank	Banks	4.11%
HDFC Bank	Banks	3.38%
Reliance Industries	Petroleum Products	3.08%
Mahindra & Mahindra	Automobiles	2.66%
State Bank of India	Banks	2.53%
Tata Consultancy Services	IT - Software	2.36%
Varun Beverages	Beverages	2.05%
Kotak Mahindra Bank	Banks	1.91%
One 97 Communications	Financial Technology (Fintech)	1.78%
Axis Bank	Banks	1.49%
HDFC Life Insurance Company	Insurance	1.48%
Godrej Consumer Products	Personal Products	1.41%
United Spirits	Beverages	1.35%
Larsen & Toubro	Construction	1.29%
Aurobindo Pharma	Pharmaceuticals & Biotechnology	1.21%
Tata Motors	Automobiles	1.10%
Hindustan Unilever	Diversified FMCG	1.06%
Hindustan Aeronautics	Aerospace & Defense	0.98%
Lupin	Pharmaceuticals & Biotechnology	0.96%
Titan Company	Consumer Durables	0.95%
JSW Steel	Ferrous Metals	0.91%
Aster DM Healthcare	Healthcare Services	0.90%
Mphasis	IT - Software	0.89%
Vedanta	Diversified Metals	0.84%
UltraTech Cement	Cement & Cement Products	0.83%
ITC	Diversified FMCG	0.80%
InterGlobe Aviation	Transport Services	0.74%
Others Equity Total		**22.73%**
Equity Total		**80.04%**
Equity Futures		
Patanjali Foods	Agricultural Food & other Products	-0.003%
Dalmia Bharat	Cement & Cement Products	-0.003%
HDFC Asset Management Company	Capital Markets	-0.004%
Polycab India	Industrial Products	-0.004%
Torrent Pharmaceuticals	Pharmaceuticals & Biotechnology	-0.004%
Torrent Power	Power	-0.004%
Bosch	Auto Components	-0.004%
Vedanta	Diversified Metals	-0.01%
Ambuja Cements	Cement & Cement Products	-0.01%
Tata Consumer Products	Agricultural Food & other Products	-0.02%
Life Insurance Corporation of India	Insurance	-0.03%
Pidilite Industries	Chemicals & Petrochemicals	-0.03%
Indian Railway Catering And Tourism Corporation	Leisure Services	-0.04%
Bank of India	Banks	-0.05%
Jindal Steel & Power	Ferrous Metals	-0.06%
Indian Oil Corporation	Petroleum Products	-0.07%
Bank of Baroda	Banks	-0.07%
Asian Paints	Consumer Durables	-0.07%
AU Small Finance Bank	Banks	-0.07%
Bandhan Bank	Banks	-0.08%
Adani Energy Solutions	Power	-0.09%
Muthoot Finance	Finance	-0.09%
Punjab National Bank	Banks	-0.10%
Glenmark Pharmaceuticals	Pharmaceuticals & Biotechnology	-0.11%
Aurobindo Pharma	Pharmaceuticals & Biotechnology	-0.12%
Tech Mahindra	IT - Software	-0.12%
Hindustan Petroleum Corporation	Petroleum Products	-0.15%
Eicher Motors	Automobiles	-0.17%
Indus Towers	Telecom - Services	-0.19%
DLF	Realty	-0.20%
HDFC Bank	Banks	-0.20%
Marico	Agricultural Food & other Products	-0.21%
One 97 Communications	Financial Technology -Fintech	-0.21%
UltraTech Cement	Cement & Cement Products	-0.24%
ICICI Bank	Banks	-0.24%
ITC	Diversified FMCG	-0.25%
Mphasis	IT - Software	-0.34%
Lupin	Pharmaceuticals & Biotechnology	-0.36%
Divi's Laboratories	Pharmaceuticals & Biotechnology	-0.43%
PI Industries	Fertilizers & Agrochemicals	-0.45%
SRF	Chemicals & Petrochemicals	-0.46%
Bharat Heavy Electricals	Electrical Equipment	-0.53%
Titan Company	Consumer Durables	-0.91%
JSW Steel	Ferrous Metals	-0.92%
Hindustan Aeronautics	Aerospace & Defense	-0.98%
Reliance Industries	Petroleum Products	-1.00%
State Bank of India	Banks	-1.04%
Hindustan Unilever	Diversified FMCG	-1.07%
Tata Motors	Automobiles	-1.10%
Tata Consultancy Services	IT - Software	-1.25%
United Spirits	Beverages	-1.35%
Godrej Consumer Products	Personal Products	-1.42%
HDFC Life Insurance Company	Insurance	-1.49%
Kotak Mahindra Bank	Banks	-1.55%
Mahindra & Mahindra	Automobiles	-2.36%
Bharti Airtel	Telecom - Services	-2.81%
Bajaj Finance	Finance	-3.23%
Infosys	IT - Software	-3.59%
Equity Futures Total		**-31.93%**
Government Bond		
7.3% - 2053 G-Sec	SOV	4.72%
7.18% - 2033 G-Sec	SOV	4.06%
7.18% - 2037 G-Sec	SOV	1.14%
Government Bond Total		**9.92%**
Certificate of Deposit		
Axis Bank	A1+	2.17%
Canara Bank	A1+	1.30%
Small Industries Dev Bank of India	A1+	1.04%
Certificate of Deposit Total		**4.51%**
Corporate Bond		
Aditya Birla Real Estate	AA	0.44%
Godrej Properties	AA+	0.22%
Godrej Industries	AA+	0.22%
HDFC Bank	AAA	0.22%
Muthoot Finance	AA+	0.66%
REC	AAA	0.01%
Corporate Bond Total		**1.79%**
Zero Coupon Bond		
Tata Capital	AAA	1.40%
Zero Coupon Bond Total		**1.40%**
Equity Options		
Bajaj Finance	Finance	-0.001%
Equity Options Total		**-0.001%**
Net Cash and Cash Equivalent		**2.34%**
Grand Total		**100.00%**

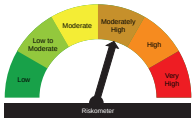
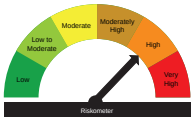
SECTOR ALLOCATION

Sector	Weight in Fund	Weight in Index	Overweight/underweight
Information Technology	12.3%	8.6%	3.7%
Healthcare	8.6%	5.3%	3.3%
Telecommunication	6.0%	3.6%	2.4%
Fast Moving Consumer Goods	8.9%	7.1%	1.7%
Realty	1.5%	1.2%	0.3%
Chemicals	1.8%	1.6%	0.2%
Media, Entertainment & Publication	0.1%	0.0%	0.1%
Textiles	0.3%	0.2%	0.1%
Services	1.7%	1.7%	0.0%
Construction	2.7%	2.7%	0.0%
Consumer Services	3.6%	3.8%	-0.1%
Automobile and Auto Components	6.5%	7.1%	-0.6%
Capital Goods	3.6%	4.3%	-0.8%
Financial Services	31.4%	32.4%	-1.0%
Construction Materials	1.0%	2.1%	-1.1%
Consumer Durables	1.3%	2.6%	-1.3%
Metals & Mining	2.3%	3.7%	-1.4%
Power	1.5%	3.4%	-1.9%
Oil, Gas & Consumable Fuels	4.8%	8.6%	-3.8%

Sector-wise net equity allocation is shown in the above table. Rebased to 100%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Oct 10, 2014	1 Year	3 Years	5 Years	10 Years	Since Inception Oct 10, 2014
Bandhan Balanced Advantage Fund	3.80%	11.01%	10.79%	8.37%	8.51%	10,380	13,693	16,698	22,348	24,195
NIFTY 50 Hybrid Composite debt 50:50 Index#	4.68%	11.31%	12.61%	10.53%	10.64%	10,468	13,804	18,115	27,236	29,841
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	12.56%	10,054	14,946	23,751	32,801	35,947

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Dynamic allocation towards equity, derivatives, debt and money market instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is moderately high.* Investors understand that their principal will be at Moderately High risk	 *The risk of the benchmark is high.* NIFTY 50 Hybrid Composite debt 50:50 Index

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).
The portfolio will be rebalanced within the first three working days of the next month.

Benchmark Returns. ##Additional Benchmark Returns.

The fund has been repositioned from a Nifty linked fund to an open banded fund w.e.f. June 19, 2017. @Income Distribution and Capital Withdrawal. Debt portion: Mr. Arvind Subramanian managed this scheme up to 15th July, 2022.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Note: With effect from 02nd December, 2024 the name of the fund manager, Mr. Manish Gunwani and Mr. Prateek Poddar will be changed to Mr. Manish Gunwani and Mr. Vishal Biraia as per the addendum No. 69 issued on November 28, 2024. Please find below the link : https://cmsstgaccount.blob.core.windows.net/prod-idfc-website-files/2024-11/No69-Change-in-FM-of-certain-schemes.pdf

Bandhan Multi Asset Allocation Fund

An open-ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments.
31st July 2025

Click here to Know more

FUND FEATURES

About the Fund: The Bandhan Multi Asset Allocation Fund employs strategic asset allocation, transparently outlining how investments are allocated across broad asset classes. The fund will be actively managed and aims to invest in domestic equities, international equities, debt, gold, silver and arbitrage.

Category: Hybrid Funds

Monthly Avg AUM: ₹ 2,060.86 Crores

Month end AUM: ₹ 2,077.02 Crores

Inception Date: 31 January 2024

Fund Manager^^: Equity Portion: Mr. Viraj Kulkarni, Mr. Daylynn Pinto and Mr. Kapil Kankonkar (w.e.f. 16th June 2025) **Debt Portion:** Mr. Gautam Kaul.

Other Parameter:

Modified Duration[£]	6.82 years
Average Maturity[£]	15.91 years
Macaulay Duration[£]	7.06 years
Yield to Maturity[£]	6.42%

[£] For debt allocation only

Portfolio Turnover Ratio

Equity	0.60
Aggregate^	2.59

Total Expense Ratio

Regular	1.96%
Direct	0.50%

Benchmark: 65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount : ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: • For 10% of investment: NIL

• For remaining investment:

‣ 0.50% if redeemed/ switched out within 1 year from the date of allotment.

‣ If redeemed/switched out after 1 year from the date of allotment - NIL (w.e.f 01st April 2024)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	12.38
Regular Plan	IDCW@	12.38

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme & Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

TOP HOLDINGS

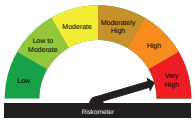
Company/Instrument	Industry/Rating	% of NAV
Reliance Industries	Petroleum Products	4.64%
HDFC Bank	Banks	4.37%
ICICI Bank	Banks	2.43%
Infosys	IT - Software	2.24%
Tata Consultancy Services	IT - Software	1.92%
Axis Bank	Banks	1.77%
NMDC	Minerals & Mining	1.73%
Bharti Airtel	Telecom - Services	1.68%
Bajaj Finance	Finance	1.67%
Info Edge (India)	Retailing	1.64%
State Bank of India	Banks	1.42%
NTPC	Power	1.22%
Kotak Mahindra Bank	Banks	1.10%
Maruti Suzuki India	Automobiles	0.94%
Mahindra & Mahindra	Automobiles	0.89%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	0.82%
L&T Technology Services	IT - Services	0.78%
Varun Beverages	Beverages	0.75%
Biocon	Pharmaceuticals & Biotechnology	0.75%
V-Mart Retail	Retailing	0.72%
Berger Paints (I)	Consumer Durables	0.68%
ICICI Prudential Life Insurance Company	Insurance	0.67%
Bank of Baroda	Banks	0.65%
Max Financial Services	Insurance	0.65%
The Federal Bank	Banks	0.63%
Hero MotoCorp	Automobiles	0.62%
United Breweries	Beverages	0.61%
Eternal	Retailing	0.59%
Tata Power Company	Power	0.58%
Balkrishna Industries	Auto Components	0.58%
Others Equity Total		**26.16%**
Equity Total		**65.89%**
Equity Futures		
Power Grid Corporation of India	Power	-0.01%
Hindustan Unilever	Diversified FMCG	-0.05%
SBI Life Insurance Company	Insurance	-0.14%
Mahindra & Mahindra	Automobiles	-0.15%
Hindalco Industries	Non - Ferrous Metals	-0.19%
JSW Steel	Ferrous Metals	-0.26%
IndusInd Bank	Banks	-0.31%
Cipla	Pharmaceuticals & Biotechnology	-0.31%
Lupin	Pharmaceuticals & Biotechnology	-0.34%
NTPC	Power	-0.41%
Tata Motors	Automobiles	-0.45%
Tata Steel	Ferrous Metals	-0.55%
Tata Power Company	Power	-0.58%
Bank of Baroda	Banks	-0.66%
Axis Bank	Banks	-0.66%
Infosys	IT - Software	-0.75%
Tata Consultancy Services	IT - Software	-0.91%
Info Edge -India	Retailing	-1.04%
Bharti Airtel	Telecom - Services	-1.05%
Bajaj Finance	Finance	-1.29%
NMDC	Minerals & Mining	-1.31%
HDFC Bank	Banks	-1.61%
Reliance Industries	Petroleum Products	-2.71%
Equity Futures Total		**-15.73%**
Exchange Traded Funds		
ICICI Prudential Gold ETF		6.59%
ICICI Prudential Silver ETF		5.48%
Exchange Traded Funds Total		**12.08%**
International Exchange Traded Funds		
iShares V PLC - iShares MSCI ACWI UCITS ETF		9.57%
International Exchange Traded Funds Total		**9.57%**
Government Bond		
7.3% - 2053 G-Sec	SOV	7.05%
Government Bond Total		**7.05%**
Net Cash and Cash Equivalent		**5.42%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	13.99%
IT - Software	4.66%
Petroleum Products	4.64%
Finance	4.42%
Pharmaceuticals & Biotechnology	3.92%
Retailing	3.88%
Automobiles	3.47%
Consumer Durables	2.56%
Insurance	2.40%
Power	2.30%
Telecom - Services	1.80%
Minerals & Mining	1.73%
Beverages	1.62%
Ferrous Metals	1.27%
Auto Components	1.22%
Personal Products	1.06%
Commercial Services & Supplies	0.96%
Industrial Products	0.89%
Leisure Services	0.81%
Realty	0.78%
IT - Services	0.78%
Transport Services	0.63%
Textiles & Apparels	0.58%
Electrical Equipment	0.56%
Telecom - Equipment & Accessories	0.55%
Fertilizers & Agrochemicals	0.55%
Construction	0.53%
Oil	0.51%
Agricultural, Commercial & Construction Vehicles	0.47%
Agricultural Food & other Products	0.44%
Cement & Cement Products	0.41%
Diversified FMCG	0.34%
Diversified Metals	0.31%
Healthcare Services	0.25%
Chemicals & Petrochemicals	0.22%
Non - Ferrous Metals	0.19%
Capital Markets	0.19%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Multi Asset Allocation Fund - Regular Plan - Growth	7.85%	NA	NA	15.30%	10,785	NA	NA	12,379
65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver#	7.67%	NA	NA	16.86%	10,767	NA	NA	12,631
Nifty 50 TRI##	0.54%	NA	NA	10.63%	10,054	NA	NA	11,634

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate long term capital growth and income. • Investment across Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* 65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver

The scheme has been in existence for more than 1 year but less than 3 years or 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).
The portfolio will be rebalanced within the first three working days of the next month.

*Inception Date of Regular Plan - Growth January 31, 2024. #Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. @Income Distribution and Capital Withdrawal.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Aggressive Hybrid Fund[££]

Click here to Know more

(formerly Bandhan Hybrid Equity Fund)
An Open-ended hybrid scheme investing predominantly in equity and equity related instruments
31st July 2025

FUND FEATURES

About the Fund: Bandhan Aggressive Hybrid Fund provides a combination of equity (between 65% and 80%) and debt (between 20% and 35%) so as to provide both relative stability of returns and potential of growth. Both equity and fixed income portions are actively managed.

Category: Aggressive Hybrid

Monthly Avg AUM: ₹ 1,038.31 Crores

Month end AUM: ₹ 1,082.56 Crores

Inception Date: 30 December 2016

Fund Manager^^: Equity Portion: Mr. Prateek Poddar (w.e.f. 07th June 2024) **Debt Portion:** Mr. Harshal Joshi.

Other Parameter:

Standard Deviation (Annualized)	10.81%
Beta	1.10
R Squared	0.80
Sharpe*	0.95
Information Ratio	0.49
Modified Duration[£]	6.71 years
Average Maturity[£]	14.04 years
Macaulay Duration[£]	6.98 years
Yield to Maturity[£]	6.82%

[£] For debt allocation only

Portfolio Turnover Ratio

Equity	0.86
Aggregate^	1.08

Total Expense Ratio

Regular	2.21%
Direct	0.87%

Benchmark: CRISIL Hybrid 35+65 Aggressive Index (w.e.f. 1st Dec, 2021)

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth & IDCW@ (Payout, Reinvestment & Sweep facility)

Exit Load: 10% of investment: Nil

Remaining investment: 1% if redeemed/switched out within 1 year from the date of allotment

NAV (₹) as on July 31, 2025

Regular Plan	Growth	25.88
Regular Plan	IDCW[¥]	19.39

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme & Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

TOP HOLDINGS

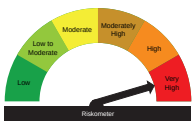
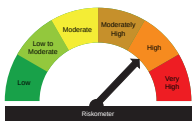
Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	5.93%
Reliance Industries	Petroleum Products	4.38%
ICICI Bank	Banks	4.30%
Eternal	Retailing	2.72%
Infosys	IT - Software	2.41%
NTPC	Power	2.30%
Axis Bank	Banks	2.20%
One 97 Communications	Financial Technology (Fintech)	2.16%
Varun Beverages	Beverages	2.12%
State Bank of India	Banks	2.07%
Bharti Airtel	Telecom - Services	2.03%
Bajaj Finserv	Finance	1.84%
Mahindra & Mahindra	Automobiles	1.67%
GE Vernova T&D India	Electrical Equipment	1.65%
SBI Life Insurance Company	Insurance	1.49%
Jubilant Ingrevia	Chemicals & Petrochemicals	1.46%
Tata Consultancy Services	IT - Software	1.37%
AstraZeneca Pharma India	Pharmaceuticals & Biotechnology	1.37%
Amber Enterprises India	Consumer Durables	1.33%
Coforge	IT - Software	1.31%
InterGlobe Aviation	Transport Services	1.27%
Avenue Supermarts	Retailing	1.11%
Larsen & Toubro	Construction	1.11%
Zinka Logistics Solution	Transport Services	1.10%
Prestige Estates Projects	Realty	1.07%
CG Power and Industrial Solutions	Electrical Equipment	1.04%
Tech Mahindra	IT - Software	1.02%
MedPlus Health Services	Retailing	0.99%
Torrent Pharmaceuticals	Pharmaceuticals & Biotechnology	0.98%
Hyundai Motor India	Automobiles	0.96%
Others Equity Total		**22.19%**
Equity Total		**78.93%**
Government Bond		
7.3% - 2053 G-Sec	SOV	9.24%
7.17% - 2028 G-Sec	SOV	0.19%
6.79% - 2027 G-Sec	SOV	0.09%
Government Bond Total		**9.52%**
Corporate Bond		
Indian Railway Finance Corporation	AAA	6.63%
Godrej Housing Finance	AA+	0.57%
Muthoot Finance	AA+	0.56%
REC	AAA	0.47%
Bajaj Finance	AAA	0.46%
HDFC Bank	AAA	0.46%
Corporate Bond Total		**9.15%**
State Government Bond		
7.61% Maharashtra SDL - 2029	SOV	1.35%
7.75% Gujarat SDL - 2027	SOV	0.02%
State Government Bond		**1.37%**
Net Cash and Cash Equivalent		**1.03%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	14.50%
IT - Software	6.11%
Pharmaceuticals & Biotechnology	5.83%
Retailing	5.04%
Petroleum Products	4.38%
Consumer Durables	3.70%
Automobiles	3.30%
Power	3.23%
Electrical Equipment	3.10%
Finance	2.98%
Realty	2.74%
Beverages	2.50%
Transport Services	2.36%
Financial Technology (Fintech)	2.16%
Insurance	2.13%
Cement & Cement Products	2.11%
Telecom - Services	2.03%
Auto Components	1.84%
Construction	1.74%
Chemicals & Petrochemicals	1.46%
Capital Markets	1.21%
Healthcare Services	0.97%
Industrial Manufacturing	0.79%
Ferrous Metals	0.72%
IT - Services	0.57%
Diversified Metals	0.56%
Personal Products	0.33%
Aerospace & Defense	0.30%
Textiles & Apparels	0.25%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Dec 30, 2016	1 Year	3 Years	5 Years	Since Inception Dec 30, 2016
Bandhan Aggressive Hybrid Fund[$]	7.07%	15.84%	18.93%	11.71%	10,707	15,562	23,809	25,880
CRISIL Hybrid 35+65 Aggressive Index[#]	2.07%	13.44%	15.67%	13.22%	10,207	14,612	20,712	29,049
Nifty 50 TRI[##]	0.54%	14.29%	18.88%	15.18%	10,054	14,946	23,751	33,657

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment predominantly in equity and equity related securities and balance exposure in debt and money market instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is high.* CRISIL Hybrid 35+65 Aggressive Index

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

*Risk-free rate assumed to be 5.54% (FBIL OVERNIGHT MIBOR as on 31st July 2025). Ratios calculated on the basis of 3 years history of monthly data.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives). The portfolio shall be rebalanced on the first business day of every month.

#Benchmark Returns. ##Additional Benchmark Returns.

[$]The fund has been repositioned from Balanced category to Aggressive Hybrid category w.e.f. April 30, 2018.

Dedicated fund manager for foreign / overseas investment has been changed from Mr. Viraj Kulkarni to Ms. Ritika Behera.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. @Income Distribution and Capital Withdrawal

[££]With effect from 19th March 2025, the name of "Bandhan Hybrid Equity Fund" has changed to "Bandhan Aggressive Hybrid Fund"

Bandhan Retirement Fund

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
31st July 2025

Click here to Know more

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: Bandhan Retirement Fund is a solution-oriented fund that aims to cushion the downside while aiming to participate in the upside by dynamically allocating between equity and debt.

Category: Solution oriented

Monthly Avg AUM: ₹ 182.60 Crores

Month end AUM: ₹ 181.40 Crores

Inception Date: 13 October 2023

Fund Manager^^: Equity Portion: Mr. Vishal Biraia (w.e.f. 24 January, 2024) & Mr. Viraj Kulkarni (w.e.f. December 02, 2024) **Debt Portion:** Mr. Gautam Kaul (w.e.f. 19th October 2023)

Other Parameter:

Modified Duration[£]	9.46 years
Average Maturity[£]	22.07 years
Macaulay Duration[£]	9.80 years
Yield to Maturity[£]	6.79%

[£] For debt allocation only

Portfolio Turnover Ratio

Equity	0.0003
Aggregate^	2.22

Total Expense Ratio

Regular	2.34%
Direct	0.70%

Benchmark: CRISIL Hybrid 50+50 - Moderate Index

SIP (Minimum Amount): Rs. 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: The Scheme offer IDCW® Option & Growth Option. IDCW® Option under each Plan further offers of choice of Payout & Sweep facilities.

Exit Load: Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	12.48
Regular Plan	IDCW[¥]	12.48

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme & Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Company/Instrument	Industry/Rating	% of NAV
Bharti Airtel	Telecom - Services	5.77%
Reliance Industries	Petroleum Products	5.54%
ICICI Bank	Banks	5.49%
HDFC Bank	Banks	3.45%
Larsen & Toubro	Construction	3.43%
Titan Company	Consumer Durables	2.57%
Eternal	Retailing	2.03%
Axis Bank	Banks	1.99%
Kotak Mahindra Bank	Banks	1.92%
Info Edge (India)	Retailing	1.80%
InterGlobe Aviation	Transport Services	1.74%
ITC	Diversified FMCG	1.71%
HCL Technologies	IT - Software	1.70%
Maruti Suzuki India	Automobiles	1.67%
Hitachi Energy India	Electrical Equipment	1.64%
Jindal Steel & Power	Ferrous Metals	1.59%
Infosys	IT - Software	1.54%
UNO Minda	Auto Components	1.30%
Tata Consultancy Services	IT - Software	1.26%
Power Finance Corporation	Finance	1.23%
Max Financial Services	Insurance	1.20%
NHPC	Power	1.19%
Hindalco Industries	Non - Ferrous Metals	1.06%
Bajaj Finserv	Finance	1.02%
Hero MotoCorp	Automobiles	0.99%
Cipla	Pharmaceuticals & Biotechnology	0.95%
Vishnu Chemicals	Chemicals & Petrochemicals	0.94%
Tech Mahindra	IT - Software	0.92%
Cholamandalam Invt and Fin Co	Finance	0.90%
Coal India	Consumable Fuels	0.89%
Others Equity Total		**11.57%**
Equity Total		**71.02%**
Equity Futures		
Bajaj Finserv	Finance	-1.02%
Tata Consultancy Services	IT - Software	-1.27%
HCL Technologies	IT - Software	-1.71%
Titan Company	Consumer Durables	-1.81%
Kotak Mahindra Bank	Banks	-1.93%
Larsen & Toubro	Construction	-2.11%
Reliance Industries	Petroleum Products	-2.42%
ICICI Bank	Banks	-2.68%
Equity Futures Total		**-14.96%**
Government Bond		
7.3% - 2053 G-Sec	SOV	22.74%
Government Bond Total		**22.74%**
Net Cash and Cash Equivalent		**6.25%**
Grand Total		**100.00%**

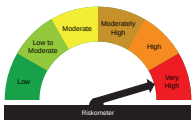
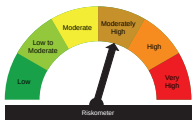
SECTOR ALLOCATION

Sector	Weight in Fund	Weight in Index~	Overweight/underweight
Telecommunication	8.1%	3.6%	4.5%
Consumer Services	5.8%	3.8%	2.1%
Construction	4.8%	2.7%	2.1%
Services	3.2%	1.7%	1.5%
Chemicals	3.0%	1.6%	1.5%
Consumer Durables	3.6%	2.6%	1.0%
Metals & Mining	4.5%	3.7%	0.9%
Oil, Gas & Consumable Fuels	9.2%	8.6%	0.5%
Automobile and Auto Components	7.4%	7.1%	0.3%
Media, Entertainment & Publication	0.2%	0.0%	0.2%
Realty	1.2%	1.2%	0.1%
Information Technology	8.3%	8.6%	-0.4%
Capital Goods	3.1%	4.3%	-1.2%
Power	1.7%	3.4%	-1.7%
Healthcare	2.8%	5.3%	-2.4%
Fast Moving Consumer Goods	4.2%	7.1%	-2.9%
Financial Services	28.6%	32.4%	-3.7%

~The Sector allocation has been compared with Equity Index BSE 200 TRI in Weight In Index

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception October 13, 2023	1 Year	3 Years	5 Years	Since Inception October 13, 2023
Bandhan Retirement Fund - Regular Plan - Growth	1.85%	NA	NA	13.21%	10,185	NA	NA	12,481
CRISIL Hybrid 50+50 - Moderate Index#	3.64%	NA	NA	13.51%	10,364	NA	NA	12,541
Nifty 50 TRI##	0.54%	NA	NA	15.21%	10,054	NA	NA	12,877

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Capital appreciation and income generation over long term. • A hybrid scheme with investment in equity and equity related instruments as well as debt and money market instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is moderately high.* CRISIL Hybrid 50+50 - Moderate Index

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives). The portfolio shall be rebalanced on the first business day of every month.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. ®Income Distribution and Capital Withdrawal.

#Benchmark Returns. ##Additional Benchmark Returns.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Note: With effect from 02nd December, 2024 the name of the fund manager, Mr. Vishal Biraia will be changed to Mr. Vishal Biraia and Mr. Viraj Kulkarni as per the addendum No. 69 issued on November 28, 2024. Please find below the link : https://cmsstgaccount.blob.core.windows.net/prod-idfc-website-files/2024-11/No69-Change-in-FM-of-certain-schemes.pdf

Bandhan Conservative Hybrid Fund§

Click here to Know more

(Formerly known as Bandhan Regular Savings Fund)
An open ended hybrid scheme investing predominantly in debt instruments
31st July 2025

FUND FEATURES

About the Fund: Bandhan Conservative Hybrid Fund is a hybrid fund that offers up to 25% participation in the equity markets with the balance invested in fixed income. The equity portion of the fund is actively managed and takes exposure across market caps. The fixed income portion is also actively managed with a mix of debt and money market instruments.

Category: Conservative Hybrid

Monthly Avg AUM: ₹ 110.02 Crores

Month end AUM: ₹ 106.99 Crores

Inception Date: 25 February 2010

Fund Manager^^: Equity Portion: Mr. Viraj Kulkarni & **Debt Portion:** Mr. Harshal Joshi.

Other Parameter:

Standard Deviation (Annualized)	4.75%
Information Ratio	-1.86
Modified Duration[£]	6.39 years
Average Maturity[£]	13.05 years
Macaulay Duration[£]	6.63 years
Yield to Maturity[£]	6.85%

[£]For debt allocation only

Monthly income is not assured and is subject to availability of distributable surplus

Total Expense Ratio

Regular	2.01%
Direct	1.05%

Benchmark: CRISIL Hybrid 85+15 Conservative Index (w.e.f. 1st Dec, 2021)

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth & IDCW@ Option - Payout, Reinvestment & Sweep facility and Quarterly & Regular.

Exit Load: ‣ If redeemed/switched out within 7 days from the date of allotment:

- Up to 10% of investment: Nil, for remaining investment: 0.25% of applicable NAV.

‣ If redeemed/switched out after 7 days from date of allotment: Nil.

NAV (₹) as on July 31, 2025

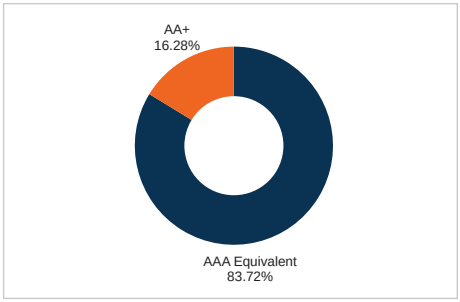
Regular Plan	Growth	31.8553
Regular Plan	IDCW@	11.4648
Regular Plan	Quarterly IDCW@	13.9164

^^Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024) will be managing for Equity overseas investment portion of the scheme & Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

TOP HOLDINGS

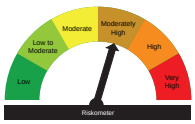
Company/Instrument	Industry/Rating	% of NAV
Titan Company	Consumer Durables	2.35%
Tata Consultancy Services	IT - Software	2.01%
TVS Motor Company	Automobiles	1.82%
UNO Minda	Auto Components	1.20%
Cholamandalam Invt and Fin Co	Finance	0.97%
Godrej Consumer Products	Personal Products	0.93%
HDFC Bank	Banks	0.91%
Axis Bank	Banks	0.29%
IndusInd Bank	Banks	0.16%
Equity Total		**10.63%**
Government Bond		
7.3% - 2053 G-Sec	SOV	28.91%
7.18% - 2033 G-Sec	SOV	14.67%
8.28% - 2027 G-Sec	SOV	2.52%
7.38% - 2027 G-Sec	SOV	1.15%
7.17% - 2028 G-Sec	SOV	0.17%
Government Bond Total		**47.43%**
Corporate Bond		
Bajaj Finance	AAA	8.44%
Indian Railway Finance Corporation	AAA	4.80%
Godrej Industries	AA+	4.76%
Godrej Housing Finance	AA+	3.82%
Muthoot Finance	AA+	3.79%
Corporate Bond Total		**25.62%**
Exchange Traded Funds		
Bandhan Nifty 50 ETF		12.98%
Exchange Traded Funds Total		**12.98%**
Corporate Debt Market Development Fund[£]		
Corporate Debt Market Development Fund		0.38%
Corporate Debt Market Development Fund Total		**0.38%**
Net Cash and Cash Equivalent		**2.97%**
Grand Total		**100.00%**

ASSET QUALITY



PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Feb 25, 2010	1 Year	3 Years	5 Years	10 Years	Since Inception Feb 25, 2010
Bandhan Conservative Hybrid Fund§	4.30%	7.18%	6.63%	6.50%	7.79%	10,430	12,320	13,786	18,781	31,855
CRISIL Hybrid 85+15 Conservative Index#	7.25%	9.45%	8.24%	8.79%	8.81%	10,725	13,123	14,858	23,246	36,810
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.57%	10,988	12,850	12,966	19,416	26,690

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To provide regular income and capital appreciation over medium to long term. • Investment predominantly in debt and money market instruments and balance exposure in equity and equity related securities. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is moderately high.* Investors understand that their principal will be at Moderately High risk	 *The risk of the benchmark is moderately high.* CRISIL Hybrid 85+15 Conservative Index

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

#Benchmark Returns. ##Additional Benchmark Returns. @Income Distribution and Capital Withdrawal

Dedicated fund manager for foreign / overseas investment has been changed from Mr. Viraj Kulkarni to Ms. Ritika Behera.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

§With effect from 12th July 2024, the name of "Bandhan Regular Savings Fund" has changed to "Bandhan Conservative Hybrid Fund"

[£]As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan US Equity Fund of Fund

Click here to Know more

An open ended fund of fund scheme investing in units/shares of overseas Mutual Fund Scheme (/s) / Exchange Traded Fund (/s) investing in US Equity securities
31st July 2025

FUND FEATURES

About the Fund: The Scheme will invest in units/shares of overseas Mutual Fund Scheme (/s) / Exchange Traded Fund (/s) investing in US Equity securities, except to meet its liquidity requirements.

Category: Fund of Funds (Overseas)

Monthly Avg AUM: ₹ 333.23 Crores

Month end AUM: ₹ 347.99 Crores

Inception Date: 20 August 2021

Fund Manager: Ms. Ritika Behera (w.e.f. 7th October 2023) & Mr. Gaurav Satra (w.e.f. 7th June 2024)

Total Expense Ratio

Regular	1.61%
Direct	0.65%

(In addition to the above, the scheme will also incur 0.75%, i.e. total weighted average of the expense ratio levied by the underlying schemes.)

Benchmark: Russell 1000 Growth Index (Total Return Net of 30% withholding tax)

SIP (Minimum Amount): ₹ 100/- and in multiples of Rs.1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Fresh Purchase (including switch-in) - ₹ 1,000/- and in multiples of Re. 1/- thereafter

Additional Purchase (including switch-in) - Rs.1,000/- and any amount thereafter

Option Available: Income Distribution cum capital withdrawal Option & Growth Option. Income Distribution cum capital withdrawal Option under each Plan further offers of choice of Payout of Income Distribution cum capital withdrawal, Reinvestment of Income Distribution cum capital withdrawal& Transfer of Income Distribution cum capital withdrawal.

Exit Load: 1% of applicable NAV - if the units are redeemed/switched out within 1 year from the date of allotment

Nil – if the units are redeemed / switched-out after 1 year from the date of allotment

NAV (₹) as on July 31, 2025

Regular Plan	Growth	17.16
Regular Plan	IDCW@	17.16

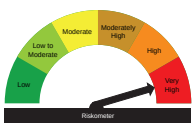
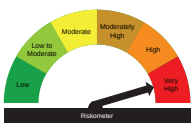
@Income Distribution and Capital Withdrawal

PORTFOLIO

Name	% of NAV
JPMorgan Funds - US Growth Fund Class: JPM US Growth I (acc) - USD	97.79%
International Mutual Fund Units	**97.79%**
Clearing Corporation of India Ltd	2.33%
TRI Party Repo Total	**2.33%**
Net Current Asset	**-0.12%**
Equity Total	**100.00%**

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Aug 20, 2021	1 Year	3 Years	5 Years	Since Inception Aug 20, 2021
Bandhan US Equity Fund of Fund - Regular Plan - Growth	26.12%	24.52%	NA	14.65%	12,612	19,342	NA	17,156
Russell 1000 Growth Index (Total Return Net of 30% withholding tax)	29.13%	26.30%	NA	17.28%	12,913	20,184	NA	18,761
Nifty 50 TRI	0.54%	14.29%	NA	12.25%	10,054	14,946	NA	15,779

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Diversification of returns through investing in a fund mainly investing in units/shares of overseas Mutual Fund Scheme (/s) / Exchange Traded Fund (/s) which invests in US Equity securities. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Russell 1000 Growth Index

The scheme has been in existence for more than 3 years but less than 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages, Other ratios are not given as scheme has not completed 3 years.

#Benchmark Returns. ##Additional Benchmark Returns. @Income Distribution and Capital Withdrawal

Ms. Ritika Behera & Mr. Gaurav Satra (w.e.f. 7th June 2024) has been designated as the dedicated fund manager for managing foreing / overseas investment.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan US Treasury Bond 0-1 year Fund of Fund

Click here to Know more

An open ended fund of fund scheme investing in units / shares of overseas Index Funds and / or Exchange Traded Funds which track an index with US treasury securities in the 0-1 year maturity range as its constituents

31st July 2025

FUND FEATURES

About the Fund: An opportunity to diversify into international debt-oriented strategy to help create a USD asset to meet future USD expense

Category: Fund of Funds (Overseas)

Monthly Avg AUM: ₹ 131.28 Crores

Month end AUM: ₹ 133.31 Crores

Inception Date: 28 March 2023

Fund Manager: Mr. Brijesh Shah (Overseas and Debt portion).

Total Expense Ratio

Regular	0.18%
Direct	0.12%

(In addition to the above, the scheme will also incur 0.07%, i.e. total weighted average of the expense ratio levied by the underlying schemes.)

Benchmark: ICE 0-1 Year US Treasury Securities Index

SIP (Minimum Amount): ₹ 100/- and in multiples of Rs.1 thereafter

SIP Frequency: Monthly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Fresh Purchase (including switch-in) - ₹ 1,000/- and in multiples of Re. 1/- thereafter

Additional Purchase (including switch-in) - Rs.1,000/- and any amount thereafter

Option Available: Income Distribution cum capital withdrawal Option & Growth Option. Income Distribution cum capital withdrawal Option under each Plan further offers of choice of Payout of Income Distribution cum capital withdrawal, Reinvestment of Income Distribution cum capital withdrawal& Transfer of Income Distribution cum capital withdrawal.

Exit Load: 0.10% of applicable NAV - if the units are redeemed/switched out within seven days from the date of allotment;

Nil - if the units are redeemed/switched out after 7 days from the date of allotment.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	11.82
Regular Plan	IDCW@	11.82

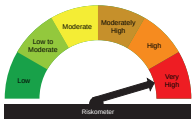
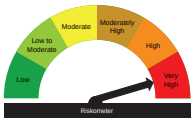
@Income Distribution and Capital Withdrawal

PORTFOLIO

Name	% of NAV
JPMorgan ETFs BetaBuilders US Tre Bond0-1 yr UCITS	99.29%
International Mutual Fund Units	**99.29%**
Clearing Corporation of India Ltd	0.69%
TRI Party Repo Total	**0.69%**
Net Current Asset	**0.02%**
Grand Total	**100.00%**

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception March 28, 2023	1 Year	3 Years	5 Years	Since Inception March 28, 2023
Bandhan US Treasury Bond 0-1 Year Fund of Fund - Regular Plan - Growth	9.05%	NA	NA	7.40%	10,905	NA	NA	11,824
ICE 0-1 Year US Treasury Securities Index	9.38%	NA	NA	7.82%	10,938	NA	NA	11,933

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Generate returns through investing in US treasury securities in the 0-1 year maturity range. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* ICE 0-1 Year US Treasury Securities Index

The scheme has been in existence for more than 1 year but less than 3 years or 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. Other ratios are not given as scheme has not completed 3 years.

#Benchmark Returns. ##Additional Benchmark Returns. @Income Distribution and Capital Withdrawal

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Asset Allocation Fund of Funds

An open ended fund of fund scheme investing in schemes of Bandhan Mutual Fund – equity funds and debt funds excluding Gold ETF
31st July 2025

Bandhan Mutual Fund Badhte Raho

Click here to Know more

FUND FEATURES

Bandhan Asset Allocation Fund - Conservative Plan

Category: Fund of Funds (Domestic)

Monthly Avg AUM: ₹ 6.30 Crores

Month end AUM: ₹ 6.35 Crores

Inception Date: 11 February 2010

Fund Manager: Mr. Viraj Kulkarni (w.e.f. July 1, 2022)

Total Expense Ratio

Regular	0.76%
Direct	0.18%

Benchmark: CRISIL Hybrid 85+15 Conservative Index (w.e.f. 1st Dec, 2021)

SIP (Minimum Amount) : ₹100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount : ₹ 1,000/- and any amount thereafter

Option Available : Growth, IDCW@ - (Payout, Reinvestment and Sweep)

Exit Load: ● If redeemed/switched out within 365 days from the date of allotment:

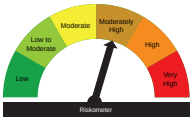
- Upto 10% of investment:Nil,
- For remaining investment: 1% of applicable NAV.

● If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	33.5805
Regular Plan	IDCW@	17.6038

Scheme risk-o-meter



The risk of the scheme is moderately high.

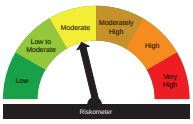
Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking*:

- To generate capital appreciation and income over long term.
- Investment in different Bandhan Mutual Fund schemes based on a defined asset allocation model.

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

Benchmark risk-o-meter



The risk of the benchmark is moderate.

CRISIL Hybrid 85+15 Conservative Index

Click here to Know more

FUND FEATURES

Bandhan Asset Allocation Fund - Moderate Plan

Category: Fund of Funds (Domestic)

Monthly Avg AUM: ₹ 19.48 Crores

Month end AUM: ₹ 19.42 Crores

Inception Date: 11 February 2010

Fund Manager: Mr. Viraj Kulkarni (w.e.f. July 1, 2022)

Total Expense Ratio

Regular	1.03%
Direct	0.41%

Benchmark: NIFTY 50 Hybrid Composite debt 50:50 Index (w.e.f. 1st Dec, 2021)

SIP (Minimum Amount) : ₹100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount : ₹ 1,000/- and any amount thereafter

Option Available : Growth, IDCW@ - (Payout, Reinvestment and Sweep)

Exit Load: ● If redeemed/switched out within 365 days from the date of allotment:

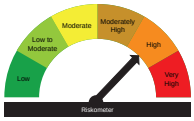
- Upto 10% of investment:Nil,
- For remaining investment: 1% of applicable NAV.

● If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	40.4982
Regular Plan	IDCW@	21.8100

Scheme risk-o-meter



The risk of the scheme is high.

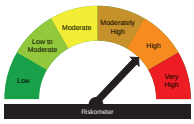
Investors understand that their principal will be at High risk

This product is suitable for investors who are seeking*:

- To generate capital appreciation and income over long term.
- Investment in different Bandhan Mutual Fund schemes based on a defined asset allocation model.

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

Benchmark risk-o-meter



The risk of the benchmark is high.

NIFTY 50 Hybrid Composite debt 50:50 Index

Click here to Know more

FUND FEATURES

Bandhan Asset Allocation Fund - Aggressive Plan

Category: Fund of Funds (Domestic)

Monthly Avg AUM: ₹ 20.07 Crores

Month end AUM: ₹ 20.08 Crores

Inception Date: 11 February 2010

Fund Manager: Mr. Viraj Kulkarni (w.e.f. July 1, 2022)

Total Expense Ratio

Regular	1.22%
Direct	0.48%

Benchmark: CRISIL Hybrid 35+65 Aggressive Index (w.e.f. 1st Dec, 2021)

SIP (Minimum Amount) : ₹100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount : ₹ 1,000/- and any amount thereafter

Option Available : Growth, IDCW@ - (Payout, Reinvestment and Sweep)

Exit Load: ● If redeemed/switched out within 365 days from the date of allotment:

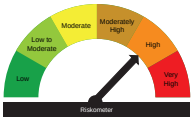
- Upto 10% of investment:Nil,
- For remaining investment: 1% of applicable NAV.

● If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	45.5346
Regular Plan	IDCW@	25.6164

Scheme risk-o-meter



The risk of the scheme is high.

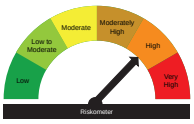
Investors understand that their principal will be at High risk

This product is suitable for investors who are seeking*:

- To generate capital appreciation and income over long term.
- Investment in different Bandhan Mutual Fund schemes based on a defined asset allocation model.

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

Benchmark risk-o-meter



The risk of the benchmark is high.

CRISIL Hybrid 35+65 Aggressive Index

Bandhan Asset Allocation Fund of Funds

An open ended fund of fund scheme investing in schemes of Bandhan Mutual Fund – equity funds and debt funds excluding Gold ETF
31st July 2025

PORTFOLIO

Name	Conservative Plan	Moderate Plan	Aggressive Plan
CBLO	**2.50%**	**1.69%**	**4.50%**
Clearing Corporation of India	2.50%	1.69%	4.50%
Debt	**73.05%**	**49.05%**	**30.49%**
Bandhan Low Duration Fund	31.01%	13.62%	9.44%
Bandhan Bond Fund -Short Term Plan	34.27%	28.32%	9.21%
Bandhan Liquid Fund	7.77%	7.12%	11.85%
Equity	**24.34%**	**49.33%**	**65.04%**
Bandhan Focused Fund	-	8.40%	6.19%
Bandhan Large Cap	24.34%	40.93%	58.84%
Net Current Asset	**0.11%**	**-0.06%**	**-0.03%**
Grand Total	**100.00%**	**100.00%**	**100.00%**

FUND FEATURES

Standard Allocation	% to net assets		
Particulars	**Conservative Plan**	**Moderate Plan**	**Aggressive Plan**
Equity Funds (including Offshore equity)	10-30%	25-55%	40-80%
Debt Funds and/or Arbitrage funds (including Liquid fund)	35-90%	10-75%	0-40%
Alternate (including Gold/ Commodity based funds)	0-30%	0-30%	0-30%
Debt and Money Market Securities	0-5%	0-5%	0-5%

(w.e.f. 28 May, 2018)

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Asset Allocation Fund - CP*^	6.21%	8.92%	8.10%	7.44%	8.14%	10,621	12,930	14,767	20,509	33,581
CRISIL Hybrid 85+15 Conservative Index#	7.25%	9.45%	8.24%	8.79%	8.80%	10,725	13,123	14,858	23,246	36,870
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.59%	10,988	12,850	12,966	19,416	26,836

*Since Inception Regular Plan - Growth Feb 11, 2010.

Performance Table

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Asset Allocation Fund - MP*^	5.33%	11.92%	11.91%	8.75%	9.46%	10,533	14,031	17,560	23,143	40,498
NIFTY 50 Hybrid Composite debt 50:50 Index#	4.68%	11.31%	12.61%	10.53%	10.53%	10,468	13,804	18,115	27,236	47,084
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.59%	10,988	12,850	12,966	19,416	26,836

*Since Inception Regular Plan - Growth Feb 11, 2010.

Performance Table

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Asset Allocation Fund - AP*^	3.59%	14.04%	15.45%	9.64%	10.29%	10,359	14,849	20,522	25,129	45,535
CRISIL Hybrid 35+65 Aggressive Index#	2.07%	13.44%	15.67%	11.87%	11.63%	10,207	14,612	20,712	30,723	54,894
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	12.51%	10,054	14,946	23,751	32,801	61,979

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.
The performances given are of regular plan growth option.
Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.
#Benchmark Returns. ##Additional Benchmark Returns.
^The fund has been repositioned w.e.f. May 28, 2018 and since will invest only in the schemes of Bandhan Mutual Funds.
@Income Distribution and Capital Withdrawal. *Inception Date of Regular Plan - Growth 11 February, 2010.
@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Income Plus Arbitrage Fund of Funds$$

(Formerly known as Bandhan All Seasons Bond Fund)
An open-ended fund of funds scheme predominantly investing in debt oriented mutual fund schemes and arbitrage fund of Bandhan Mutual Fund.
31st July 2025

Click here to Know more

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

Core Bucket

FUND FEATURES

About the Fund: To generate long-term capital appreciation from a portfolio created by investing in debt oriented mutual fund schemes and arbitrage fund of Bandhan Mutual Fund. Disclaimer: However, there can be no assurance that the investment objective of the scheme will be realized.

Category: Fund of Funds Scheme

Monthly Avg AUM: ₹ 1,059.39 Crores

Month end AUM: ₹ 1,240.16 Crores

Inception Date: 13 September 2004

Fund Manager:
Mr. Harshal Joshi (w.e.f 15th July 2016)

Other Parameter:

Standard Deviation (Annualized)	0.88%
Information Ratio	-1.03
Modified Duration[£]	2.20 years
Average Maturity[£]	2.77 years
Macaulay Duration[£]	2.30 years
Yield to Maturity[£]	6.41%

([£]Only for Debt Portion)

Total Expense Ratio[$]

Regular	0.29%
Direct	0.04%

Benchmark: NIFTY Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%) (w.e.f. 28th January 2025)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth & IDCW@ Option - Daily (Reinvest), Weekly (Reinvest), fortnightly, Quarterly, Half yearly, Annual & Periodic (each with Payout, Reinvestment & Sweep facility).

Exit Load: Nil (w.e.f. 11 November, 2020)

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	44.0403
Regular Plan	IDCW@	Quarterly	12.7615
Regular Plan	IDCW@	Half Yearly	13.2243
Regular Plan	IDCW@	Annual	14.8492
Regular Plan	IDCW@	Fortnightly	12.1428
Regular Plan	IDCW@	Daily	12.3727
Regular Plan	IDCW@	Weekly	12.3811
Regular Plan	IDCW@	Periodic	15.4009

PORTFOLIO

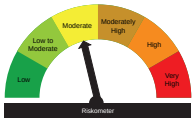
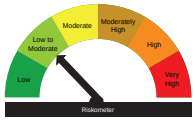
Name	% of NAV
Mutual Fund Units	**99.89%**
Bandhan Corporate Bond Fund	59.86%
Bandhan Arbitrage Fund	40.03%
Net Cash and Cash Equivalent	**0.11%**
Grand Total	**100.00%**

ASSET QUALITY

AAA Equivalent
100.00%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Income Plus Arbitrage Fund of Funds*	8.29%	7.22%	5.69%	7.10%	7.35%	10,829	12,332	13,190	19,864	44,040
NIFTY Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)#	8.39%	7.91%	6.15%	7.16%	NA	10,839	12,574	13,477	19,973	NA
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.14%	10,988	12,850	12,966	19,416	34,735

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate short to medium term optimal returns. • Investment in debt-oriented schemes and arbitrage fund of Bandhan Mutual Fund. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	 *The risk of the benchmark is low to moderate.* NIFTY Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.
The performances given are of regular plan growth option.
Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.
#Benchmark Returns. ##Additional Benchmark Returns.
*Inception Date of Regular Plan - Growth Sep 13, 2004.
[$]Investors may note that they will be bearing recurring expenses of the Scheme in addition to the expenses of the underlying schemes in which the Fund of Funds scheme invests. @Income Distribution and Capital Withdrawal.
@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.
[$$]With effect from 28th January 2025, the name of "Bandhan All Seasons Bond Fund" has changed to "Bandhan Income Plus Arbitrage Fund of Funds"

The importance of 'FIRST PRINCIPLES' when investing in DEBT MUTUAL FUNDS

Suyash Choudhary,
Head - Fixed Income

Identifying Risk in Debt Mutual Funds (MFs)

- **Interest rate risk**

Risk of loss owing to changes in interest rates. This risk is best captured by the duration of the fund.

- **Credit risk**

Risk of loss owing to change in credit profile of an issuer that leads either to a downgrade or default.'

Identifying own risk profile

Since mutual funds cannot guarantee returns, it is very important to appropriately identify one's own risk profile while deciding where to invest. If one wants a risk profile that is the closest to a fixed deposit, one has to choose a debt fund that controls both the interest rate and credit risk.

The First Principles Requirements from a Mutual Fund (MF)

Remember to look for one where majority of the investments are liquid; which means that the fund manager should be able to sell them at least in ordinary market conditions.

Some False Premises

There are some false premises in debt fund investing that one should be aware of:

MFs can manage liquidity via exit loads

In many cases chiefly for credit risk funds, because a significant part of the portfolio consists of illiquid securities, the fund manager relies on suitable exit loads to deter redemption. In some sense, some sort of an asset liability management (ALM) framework is used. So asset maturity is in 'buckets' basis the exit load periods of investors. Exit loads are no doubt a large detriment for redeeming from a mutual fund. However, by no stretch of the imagination can they be relied upon as a sufficiently high detriment. As has already been shown in the Indian market as well, if the investor concern is strong enough, she can pay exit load and redeem.

Even AAA can default, so why bother?

Recent events have evoked this response in certain quarters. As an admittedly extreme analogy this is somewhat akin to saying food can sometimes make you choke, so why eat! The probability of AAA defaulting is negligible. This has been proved with data over multiple decades. This doesn't mean it can never happen. However, to use a once-in-a-blue moon default and paint a general principle is not advisable at all. Also with some due diligence, the weaker AAA can be generally weeded out by the fund manager in most cases.

Conclusions

The attempt here has been to highlight some first principles that will hopefully serve well when making allocations to fixed income mutual funds. Some of the key takeaways are summarized below:

1. Investors should first be aware of individual risk profile. Assuming debt investments are first made for conservatism, a majority of allocations should be to full AAA funds in the low duration / short term / medium term / corporate bond / Banking PSU categories.

2. Credit is a risk just like interest rates are. It can lead to both positive as well as negative outcomes. The key is to allocate to both credit and duration in the so-called 'alpha' bucket' and not in the core debt allocation bucket.

3. An open ended debt mutual fund should first and foremost fulfill the criterion that a majority of its portfolio should have liquidity and price discovery via the open market. This enables seamless redemption management, consistency in portfolio profile even with inflows and redemptions, and the discovery of NAV that is largely accurate.

4. A lot of discussion on credit revolves around quality of manager and depth of research process. What is equally important, however, is to ask this: Is the nature of risk being taken consistent with the vehicle being used to take the risk? More specifically, are open ended mutual funds the appropriate vehicle to take on such positions?

Bandhan Overnight Fund

Click here to Know more

An Open-ended Debt Scheme investing in overnight securities with Relatively Low interest rate risk and Relatively Low Credit Risk
31st July 2025

A1+ mfs by ICRA | A1+ mfs by CARE | Potential Risk Class A-I

Bandhan Mutual Fund — Badhte Raho

Liquidity Bucket

FUND FEATURES

About the Fund: The fund aims to generate short term optimal returns in line with overnight rates.

Category: Overnight

Monthly Avg AUM: ₹ 1,071.57 Crores

Month end AUM: ₹ 816.55 Crores

Inception Date: 18 January 2019

Fund Manager^^: Mr. Brijesh Shah (w.e.f. 1st February 2019).

Other Parameter:

Standard Deviation (Annualized)	0.15%
Information Ratio	-9.98
Modified Duration	2 Days
Average Maturity	2 Days
Macaulay Duration	2 Days
Yield to Maturity	5.47%

Total Expense Ratio

Regular	0.15%
Direct	0.05%

Benchmark: Nifty 1D Rate Index

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ - Daily (Reinvestment), Weekly (Reinvestment), Monthly IDCW@ & Periodic (Reinvestment, Payout and Sweep facility).

Exit Load: Nil.

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	1377.4549
Regular Plan	IDCW@	Daily	1000.0073
Regular Plan	IDCW@	Weekly	1001.7896
Regular Plan	IDCW@	Monthly	1000.1503
Regular Plan	IDCW@	Periodic	1260.3639

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Clearing Corporation of India Ltd		79.23%
REPO Total		**79.23%**
91 Days Tbill - 2025	SOV	4.27%
91 Days Tbill - 2025	SOV	3.06%
182 Days Tbill - 2025	SOV	0.61%
Treasury Bill Total		**7.94%**
Clearing Corporation of India Ltd		13.07%
TRI Party Repo Total		**13.07%**
Net Current Assets		**-0.24%**
Grand Total		**100.00%**

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

ASSET QUALITY

AAA Equivalent
100.00%

PERFORMANCE TABLE

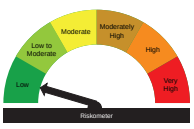
Scheme Name	Simple annualised (%)			CAGR returns (%)					Current Value of Investment of ₹ 10,000							
	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since inception*	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since inception*
Bandhan Overnight Fund	5.20%	5.25%	5.19%	6.19%	6.35%	5.10%	-	5.02%	10,010	10,022	10,044	10,619	12,029	12,824	-	13,775
Nifty 1D Rate Index#	5.34%	5.39%	5.31%	6.30%	6.49%	5.26%	-	5.18%	10,010	10,022	10,045	10,630	12,077	12,925	-	13,912
CRISIL 1 Year T-Bill##	5.35%	5.16%	4.06%	7.41%	7.06%	5.58%	-	6.02%	10,010	10,021	10,035	10,741	12,273	13,124	-	14,657

This product is suitable for investors who are seeking*

- To generate short term optimal returns in line with overnight rates and high liquidity.
- To invest in money market and debt instruments, with maturity of 1 day.

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

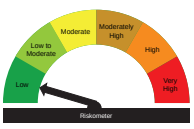
Scheme risk-o-meter



The risk of the scheme is low.

Investors understand that their principal will be at Low risk

Benchmark risk-o-meter



The risk of the benchmark is low.

Nifty 1D Rate Index

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. #Benchmark Returns. ##Additional Benchmark Returns.

*Inception Date of Regular Plan - Growth Jan 18, 2019. @Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/683 dated December 10, 2021 ("the Circular"), SEBI has notified that with respect to the margin or collateral requirement for execution of certain transactions, overnight funds can deploy not exceeding 5% of the net assets of the scheme in Government Securities and/or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions.

Bandhan Liquid Fund

Click here to Know more

An open-ended liquid scheme with Relatively Low interest rate risk and Relatively Low Credit Risk
31st July 2025

IND A1+ mfs by FITCH | A1+ mfs by ICRA | Potential Risk Class A-I

Liquidity Bucket

Bandhan Mutual Fund | Badhte Raho

FUND FEATURES

About the Fund: The Fund aims to invest in high quality debt and money market instruments with high liquidity and seeks to generate accrual income with low volatility.

Category: Liquid

Monthly Avg AUM: ₹ 14,998.10 Crores

Month end AUM: ₹ 14,391.30 Crores

Inception Date: 2 July 2001

Fund Manager^^: Mr. Harshal Joshi (w.e.f. 15th September 2015) Mr. Brijesh Shah (w.e.f. 1st December 2021).

Other Parameter:

Standard Deviation (Annualized)	0.16%
Information Ratio	-1.19
Modified Duration	33 Days
Average Maturity	33 Days
Macaulay Duration	33 Days
Yield to Maturity	5.75%

Total Expense Ratio

Regular	0.25%
Direct	0.12%

Benchmark: NIFTY Liquid Index A-I (w.e.f. 1st April 2022)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 100/- and any amount thereafter

Option Available: Growth & IDCW@ Option - Daily (Reinvest), Weekly (Reinvest), Monthly (Payout, Reinvest and Sweep), Periodic (Payout, Reinvest and Sweep).

Exit Load*

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

*With effect from October 20, 2019

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	3169.1625
Regular Plan	IDCW@	Daily	1001.4161
Regular Plan	IDCW@	Weekly	1002.2347
Regular Plan	IDCW@	Periodic	1368.2396
Regular Plan	IDCW@	Monthly	1000.9260

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Commercial Paper		**54.28%**
Reliace Retail Ventures	A1+	10.20%
Indian Oil Corporation	A1+	7.08%
HDFC Securities	A1+	4.15%
Export Import Bank of India	A1+	3.80%
Tata Steel	A1+	3.47%
L&T Finance	A1+	3.11%
Tata Capital	A1+	3.11%
Small Industries Dev Bank of India	A1+	2.76%
Kotak Mahindra Prime	A1+	2.43%
Reliance Industries	A1+	2.42%
NABARD	A1+	2.07%
Bajaj Finance	A1+	2.06%
Kotak Securities	A1+	1.74%
Bajaj Financial Securities	A1+	1.39%
Reliance Jio Infocomm	A1+	1.04%
ICICI Securities	A1+	1.04%
Titan Company	A1+	1.03%
Network18 Media & Investments	A1+	0.69%
Panatone Finvest	A1+	0.35%
Kotak Mahindra Investments	A1+	0.35%
Treasury Bill		**18.35%**
91 Days Tbill - 2025	SOV	15.21%
182 Days Tbill - 2025	SOV	3.14%
Certificate of Deposit		**17.50%**
HDFC Bank	A1+	6.21%
Axis Bank	A1+	5.05%
Bank of Baroda	A1+	2.07%
Punjab National Bank	A1+	1.56%
Canara Bank	A1+	1.04%
Kotak Mahindra Bank	A1+	0.87%
Indian Bank	A1+	0.69%
Corporate Bond		**3.34%**
LIC Housing Finance	AAA	1.25%
Bajaj Finance	AAA	0.70%
HDFC Bank	AAA	0.69%
NABARD	AAA	0.35%
Sundaram Finance	AAA	0.17%
National Housing Bank	AAA	0.17%
Corporate Debt Market Development Fund[£]		**0.26%**
Corporate Debt Market Development Fund		0.26%
Net Cash and Cash Equivalent		**6.28%**
Grand Total		**100.00%**

ASSET QUALITY

AAA Equivalent / A1+
100.00%

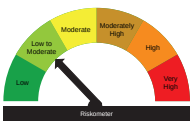
Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

PERFORMANCE TABLE

Scheme Name	Simple annualised (%)			CAGR returns (%)					Current Value of Investment of ₹ 10,000							
	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since inception*	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since inception*
Bandhan Liquid Fund*	5.18%	5.22%	5.60%	6.96%	6.92%	5.51%	6.13%	6.95%	10,010	10,021	10,048	10,696	12,227	13,078	18,147	31,692
NIFTY Liquid Index A-I#	4.97%	5.26%	5.78%	7.05%	7.06%	5.63%	6.19%	7.11%	10,010	10,022	10,049	10,705	12,274	13,155	18,234	32,490
CRISIL 1 Year T-Bill##	5.35%	5.16%	4.06%	7.41%	7.06%	5.58%	6.31%	6.32%	10,010	10,021	10,035	10,741	12,273	13,124	18,445	28,627

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate short term optimal returns with stability and high liquidity. • Investments in money market and debt instruments, with maturity up to 91 days. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	*The risk of the benchmark is low to moderate.* NIFTY Liquid Index A-I

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future. The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

#Benchmark Returns. ##Additional Benchmark Returns. Standard Deviation calculated on the basis of 1 year history of monthly data

*Inception Date of Regular Plan - Growth Jun 04, 2008. @Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

[£]As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Ultra Short Duration Fund¥

Click here to Know more

(Formerly known as Bandhan Ultra Short Term Fund)
An open-ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 6 months with Relatively Low interest rate risk and Relatively Low Credit Risk
31st July 2025

A1+ mfs by ICRA | IND AAA mfs by FITCH | Potential Risk Class A-I

Bandhan Mutual Fund — Badhte Raho

Core Bucket

FUND FEATURES

About the Fund: The Fund aims to invest in high quality debt and money market instruments with Macaulay Duration of 3 to 6 months and seeks to generate stable returns with a low risk strategy.

Category: Ultra Short Duration

Monthly Avg AUM: ₹ 4,289.91 Crores

Month end AUM: ₹ 4,353.31 Crores

Inception Date: 18th July 2018

Fund Manager^^: Mr. Harshal Joshi (w.e.f. 18th July 2018).

Other Parameter:

Standard Deviation (Annualized)	0.25%
Information Ratio	-0.84
Modified Duration	172 Days
Average Maturity	184 Days
Macaulay Duration	180 Days
Yield to Maturity	6.14%
Total Expense Ratio	
Regular	0.46%
Direct	0.27%

Benchmark: NIFTY Ultra Short Duration Debt Index A-I (w.e.f. 1st April 2022)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹100/- and any amount thereafter

Option Available: Growth & IDCW® Option - Daily (Reinvestment), Weekly (Reinvestment), Monthly , Quarterly & Periodic (each with Reinvestment, Payout and Sweep facility).

Exit Load: Nil

NAV (₹) as on July 31, 2025

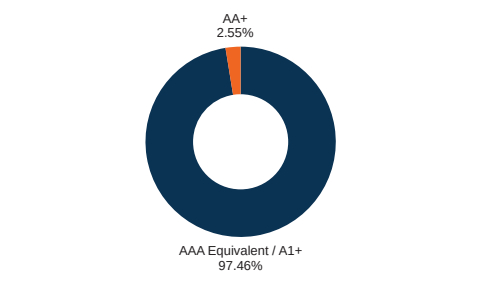
Plan	Option	Freq	NAV
Regular Plan	Growth	-	15.3161
Regular Plan	IDCW®	Daily	10.0519
Regular Plan	IDCW®	Weekly	10.0795
Regular Plan	IDCW®	Periodic	12.8888
Regular Plan	IDCW®	Monthly	10.0420
Regular Plan	IDCW®	Quarterly	10.4496

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Corporate Bond		**49.70%**
NABARD	AAA	11.55%
Bajaj Housing Finance	AAA	7.99%
Bajaj Finance	AAA	6.34%
REC	AAA	6.32%
Small Industries Dev Bank of India	AAA	3.46%
HDFC Bank	AAA	3.02%
LIC Housing Finance	AAA	2.66%
Tata Capital	AAA	1.85%
Power Finance Corporation	AAA	1.76%
Muthoot Finance	AA+	1.39%
Tata Capital Housing Finance	AAA	1.17%
Cholamandalam Invt and Fin Co	AA+	1.16%
Sundaram Finance	AAA	1.03%
Certificate of Deposit		**28.22%**
Axis Bank	A1+	9.61%
HDFC Bank	A1+	8.47%
Small Industries Dev Bank of India	A1+	6.23%
Bank of Baroda	A1+	3.92%
Commercial Paper		**9.03%**
Export Import Bank of India	A1+	4.52%
Reliance Jio Infocomm	A1+	3.40%
Cholamandalam Invt and Fin Co	A1+	1.10%
State Government Bond		**5.14%**
6.48% Rajasthan SDL - 2027	SOV	1.39%
7.2% Uttar Pradesh SDL - 2027	SOV	1.17%
7.88% Chattisgarh SDL - 2027	SOV	0.59%
7.59% Karnataka SDL - 2027	SOV	0.59%
7.43% GUJARAT SDL - 2027	SOV	0.59%
7.49% Gujarat SDL - 2026	SOV	0.35%
8.15% Tamil Nadu SDL - 2028	SOV	0.12%
7.61% Tamil Nadu SDL - 2027	SOV	0.12%
7.27% Karnataka SDL - 2026	SOV	0.12%
7.25% Maharashtra SDL - 2026	SOV	0.12%
Treasury Bill		**1.34%**
182 Days Tbill - 2025	SOV	1.34%
Corporate Debt Market Development Fund£		**0.29%**
Corporate Debt Market Development Fund		0.29%
Net Cash and Cash Equivalent		**6.28%**
Grand Total		**100.00%**

ASSET QUALITY



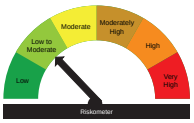
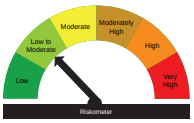
Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Ultra Short Duration Fund¥	7.50%	7.09%	5.61%	6.24%	10,750	12,289	13,142	15,316
NIFTY Ultra Short Duration Debt Index A-I#	7.58%	7.37%	5.91%	6.38%	10,758	12,386	13,327	15,455
CRISIL 1 Year T-Bill##	7.41%	7.06%	5.58%	6.20%	10,741	12,277	13,124	15,269

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate returns over short-term investment horizon with a low risk strategy. • To invest in debt and money market instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	 *The risk of the benchmark is low to moderate.* NIFTY Ultra Short Duration Debt Index A-I

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

#Benchmark Returns. ##Additional Benchmark Returns. Standard Deviation calculated on the basis of 1 year history of monthly data. *Inception Date of Regular Plan - Growth July 18, 2018. ®Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

£As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

¥With effect from 07th July 2025, the name of "Bandhan Ultra Short Term Fund" has changed to "Bandhan Ultra Short Duration Fund"

Bandhan Low Duration Fund

Click here to Know more

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months with Relatively Low interest rate risk and Relatively Low Credit Risk
31st July 2025

AAA mfs by CARE

Potential Risk Class A-I

Bandhan Mutual Fund Badhte Raho

Core Bucket

FUND FEATURES

About the Fund: The Fund aims to invest in high quality debt and money market instruments with Macaulay Duration of 6 to 12 months and seeks to generate relatively stable returns with a low risk strategy.

Category: Low Duration

Monthly Avg AUM: ₹ 6,527.06 Crores

Month end AUM: ₹ 6,275.64 Crores

Inception Date: 17 January 2006

Fund Manager^^: Mr. Harshal Joshi (w.e.f. 28th July 2021).

Other Parameter:

Standard Deviation (Annualized)	0.45%
Information Ratio	0.42
Modified Duration	329 Days
Average Maturity	365 Days
Macaulay Duration	345 Days
Yield to Maturity	6.32%

Total Expense Ratio

Regular	0.64%
Direct	0.34%

Benchmark: NIFTY Low Duration Debt Index A-I

(w.e.f. 1st April 2022)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 100/- and any amount thereafter

Option Available: Growth & IDCW@ Option- Daily (Reinvest), Weekly (Reinvest), Monthly, Quarterly & Periodic frequency (each with payout, reinvestment and sweep facility).

Exit Load: Nil (Since 29th June 2012)

NAV (₹) as on July 31, 2025

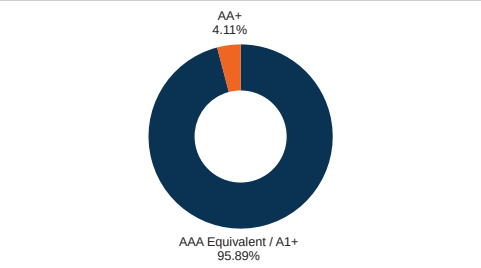
Plan	Option	Freq	NAV
Regular Plan	Growth	-	38.8732
Regular Plan	IDCW@	Daily	10.1015
Regular Plan	IDCW@	Periodic	12.9074
Regular Plan	IDCW@	Weekly	10.1157
Regular Plan	IDCW@	Monthly	10.1039
Regular Plan	IDCW@	Quarterly	11.1265

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Corporate Bond		**63.32%**
NABARD	AAA	10.98%
REC	AAA	10.10%
Bajaj Housing Finance	AAA	10.02%
Small Industries Dev Bank of India	AAA	9.45%
HDFC Bank	AAA	6.77%
Power Finance Corporation	AAA	5.64%
LIC Housing Finance	AAA	5.09%
Cholamandalam Invt and Fin Co	AA+	2.91%
Muthoot Finance	AA+	1.20%
Indian Railway Finance Corporation	AAA	0.73%
Tata Capital Housing Finance	AAA	0.40%
Bajaj Finance	AAA	0.02%
State Government Bond		**14.21%**
7.57% Gujarat SDL - 2026	SOV	2.20%
8.16% Gujarat SDL - 2028	SOV	1.68%
8.26% Maharashtra SDL - 2029	SOV	0.84%
5.82% Rajasthan SDL - 2027	SOV	0.79%
8.53% Rajasthan SDL - 2028	SOV	0.76%
8.16% Rajasthan SDL - 2028	SOV	0.75%
7.39% Tamil Nadu SDL - 2026	SOV	0.65%
7.80% Haryana SDL 2027 - 2027	SOV	0.49%
8.28% Gujarat SDL - 2029	SOV	0.42%
8.19% Karnataka SDL - 2029	SOV	0.42%
8.28% Tamil Nadu SDL - 2028	SOV	0.42%
8.13% Rajasthan SDL - 2028	SOV	0.42%
7.75% Karnatak SDL - 2027	SOV	0.41%
7.78% Uttarpradesh SDL - 2027	SOV	0.41%
7.74% Tamilnadu SDL - 2027	SOV	0.41%
6.98% Telangana SDL - 2028	SOV	0.41%
6.97% Karnataka SDL - 2028	SOV	0.41%
6.82% Bihar SDL - 2028	SOV	0.41%
7.38% Madhya Pradesh SDL - 2026	SOV	0.41%
8.34% Tamil Nadu SDL - 2028	SOV	0.34%
7.86% Rajasthan SDL - 2027	SOV	0.33%
8.35% Gujarat SDL - 2029	SOV	0.20%
8.09% Rajasthan SDL - 2028	SOV	0.17%
8.28% Rajasthan SDL - 2028	SOV	0.17%
7.59% Haryana SDL - 2027	SOV	0.16%
8.32% Karnataka SDL - 2029	SOV	0.08%
7.84% Maharashtra SDL - 2026	SOV	0.05%
7.88% Madhya Pradesh SDL - 2028	SOV	0.02%
Certificate of Deposit		**13.81%**
Axis Bank	A1+	6.66%
HDFC Bank	A1+	2.35%
Bank of Baroda	A1+	2.33%
Small Industries Dev Bank of India	A1+	1.96%
Punjab National Bank	A1+	0.39%
ICICI Bank	A1+	0.13%
Commercial Paper		**5.46%**
Export Import Bank of India	A1+	3.52%
ICICI Securities	A1+	1.15%
Reliance Jio Infocomm	A1+	0.79%
Zero Coupon Bond		**0.49%**
Bajaj Finance	AAA	0.49%
Government Bond		**0.11%**
7.38% - 2027 G-Sec	SOV	0.11%
Corporate Debt Market Development Fund[£]		**0.31%**
Corporate Debt Market Development Fund		0.31%
Net Cash and Cash Equivalent		**2.27%**
Grand Total		**100.00%**

ASSET QUALITY



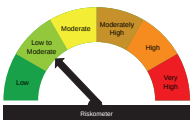
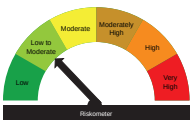
Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Low Duration Fund*^	7.85%	7.12%	5.68%	6.80%	7.19%	10,785	12,298	13,183	19,320	38,873
NIFTY Low Duration Debt Index A-I[#]	7.79%	7.33%	5.76%	6.72%	7.62%	10,779	12,370	13,235	19,178	42,046
CRISIL 1 Year T-Bill[##]	7.41%	7.06%	5.58%	6.31%	6.22%	10,741	12,277	13,124	18,445	32,517

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate short term optimal returns with relative stability and high liquidity. • Investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 months- 12 months. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	 *The risk of the benchmark is low to moderate.* NIFTY Low Duration Debt Index A-I

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future.

The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

[#]Benchmark Returns. [##]Additional Benchmark Returns. Standard Deviation calculated on the basis of 1 year history of monthly data *Inception Date of Regular Plan - Growth Jan 17, 2006.

^The fund has been repositioned from an ultra short term fund to a low duration fund w.e.f. May 28, 2018.

@Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

[£]As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Money Market Fund$

Click here to Know more

(Formerly known as Bandhan Money Manager Fund) An open ended debt scheme investing in money market instruments with Relatively Low interest rate risk and Relatively Low Credit Risk
31st July 2025

AAA mfs by CARE

Potential Risk Class A-I

Bandhan Mutual Fund Badhte Raho

Core Bucket

FUND FEATURES

About the Fund: The Fund aims to invest only in short maturity, highly rated debt and money market instruments and seeks to generate returns predominantly through accrual income.

Category: Money Market

Monthly Avg AUM: ₹ 12,993.54 Crores

Month end AUM: ₹ 12,476.18 Crores

Inception Date: 18 February 2003

Fund Manager^^: Mr. Brijesh Shah (w.e.f. 12th July 2021) Mr. Gautam Kaul (w.e.f. 1st December 2021).

Other Parameter:

Standard Deviation (Annualized)	0.40%
Information Ratio	1.52
Modified Duration	199 Days
Average Maturity	199 Days
Macaulay Duration	199 Days
Yield to Maturity	6.09%

Total Expense Ratio

Regular	0.35%
Direct	0.10%

Benchmark: NIFTY Money Market Index A-I

(w.e.f. 1st April 2022)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 100/- and any amount thereafter

Option Available: Growth & IDCW@ Option - Daily (Reinvest), Weekly (Reinvest), Monthly (Payout, Reinvestment and Sweep), Periodic (Payout, Reinvestment and Sweep).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	40.6296
Regular Plan	IDCW@	Monthly	10.2521
Regular Plan	IDCW@	Daily	10.0994
Regular Plan	IDCW@	Weekly	10.1279
Regular Plan	IDCW@	Periodic	13.3252

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Certificate of Deposit		**60.66%**
HDFC Bank	A1+	11.81%
Small Industries Dev Bank of India	A1+	11.54%
NABARD	A1+	10.69%
Axis Bank	A1+	10.00%
Canara Bank	A1+	3.89%
IndusInd Bank	A1+	3.68%
Kotak Mahindra Bank	A1+	2.46%
Union Bank of India	A1+	2.33%
Indian Bank	A1+	2.33%
The Federal Bank	A1+	0.77%
Punjab National Bank	A1+	0.58%
Export Import Bank of India	A1+	0.39%
Bank of India	A1+	0.19%
Commercial Paper		**24.05%**
Kotak Mahindra Prime	A1+	4.42%
Panatone Finvest	A1+	2.34%
LIC Housing Finance	A1+	2.33%
Cholamandalam Invt and Fin Co	A1+	2.33%
ICICI Securities	A1+	2.32%
Bajaj Finance	A1+	1.97%
Barclays Investments & Loans (India) Private	A1+	1.55%
Export Import Bank of India	A1+	1.38%
Bajaj Auto Credit	A1+	1.18%
Muthoot Finance	A1+	1.17%
Tata Capital	A1+	1.16%
Axis Securities	A1+	0.77%
NABARD	A1+	0.54%
Power Finance Corporation	A1+	0.39%
NTPC	A1+	0.19%
Treasury Bill		**11.17%**
364 Days Tbill - 2026	SOV	9.51%
91 Days Tbill - 2025	SOV	1.27%
364 Days Tbill - 2025	SOV	0.39%
Government Bond Strips		**0.95%**
2025 G-Sec	SOV	0.95%
State Government Bond		**0.61%**
8.08% Maharastra SDL - 2026	SOV	0.41%
8.55% Rajasthan SDL - 2026	SOV	0.20%
Corporate Debt Market Development Fund£		**0.24%**
Corporate Debt Market Development Fund		0.24%
Net Cash and Cash Equivalent		**2.32%**
Grand Total		**100.00%**

ASSET QUALITY

AAA Equivalent / A1+
100.00%

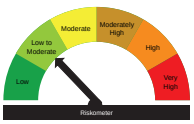
Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	Simple annualised (%)			CAGR returns (%)					Current Value of Investment of ₹ 10,000							
	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since inception*	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since inception*
Bandhan Money Market Fund*^$	4.65%	5.25%	6.57%	7.87%	6.95%	5.36%	6.06%	6.44%	10,009	10,022	10,056	10,787	12,240	12,982	18,025	40,630
NIFTY Money Market Index A-I#	4.13%	4.93%	6.28%	7.58%	7.29%	5.75%	6.42%	7.14%	10,008	10,020	10,053	10,758	12,359	13,225	18,644	47,040
CRISIL 1 year T-Bill##	5.35%	5.16%	4.06%	7.41%	7.06%	5.58%	6.31%	6.02%	10,010	10,021	10,035	10,741	12,277	13,124	18,445	37,140

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate short term optimal returns with relative stability and high liquidity. • Investments predominantly in money market instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	 *The risk of the benchmark is low to moderate.* NIFTY Money Market Index A-I

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future.

The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

#Benchmark Returns. ##Additional Benchmark Returns. Standard Deviation calculated on the basis of 1 year history of monthly data. *Inception Date of Regular Plan - Growth Feb 18, 2003.

^The fund has been repositioned from a floating rate fund to a money market fund w.e.f. June 4, 2018.

@Income Distribution and Capital Withdrawal. @@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

£As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

$With effect from 07th July 2025, the name of "Bandhan Money Manager Fund" has changed to "Bandhan Money Market Fund"

Bandhan Banking and PSU Fund$$

(Formerly known as Bandhan Banking & PSU Debt Fund) An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds with Relatively High interest rate risk and Relatively Low Credit Risk
31st July 2025

Click here to Know more

AAA mfs by CARE

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

Core Bucket

FUND FEATURES

About the Fund: The Fund will predominantly invest in high quality money market and debt instruments of Banks, PSU and PFI.

Category: Banking and PSU

Monthly Avg AUM: ₹ 13,447.48 Crores

Month end AUM: ₹ 13,392.39 Crores

Inception Date: 7 March 2013

Fund Manager^^: Mr. Gautam Kaul (w.e.f. 1st December 2021) Mr. Suyash Choudhary (w.e.f. 28th July 2021).

Other Parameter:

Standard Deviation (Annualized)	1.03%
Information Ratio	0.09
Modified Duration	2.55 Years
Average Maturity	3.26 Years
Macaulay Duration	2.66 Years
Yield to Maturity	6.43%
Total Expense Ratio	
Regular	0.63%
Direct	0.33%

Benchmark: Nifty Banking & PSU Debt Index A-II (w.e.f. 12th March 2024)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@-Daily, Fortnightly, Monthly (Reinvestment), Quarterly (Payout), Annual (Payout) & Periodic (Payout & Reinvestment).

Exit Load: Nil (w.e.f. June 12th 2017)

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	24.8093
Regular Plan	IDCW@	-	13.3969
Regular Plan	IDCW@	Fortnightly	10.6108
Regular Plan	IDCW@	Daily	10.8757
Regular Plan	IDCW@	Monthly	10.6681
Regular Plan	IDCW@	Quarterly	10.8504
Regular Plan	IDCW@	Annual	11.4285

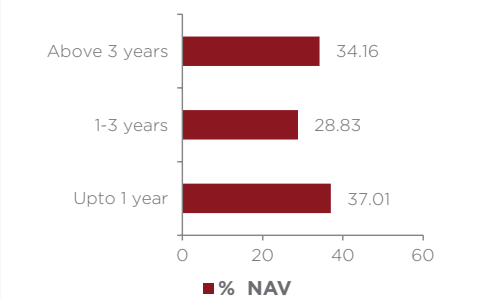
^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

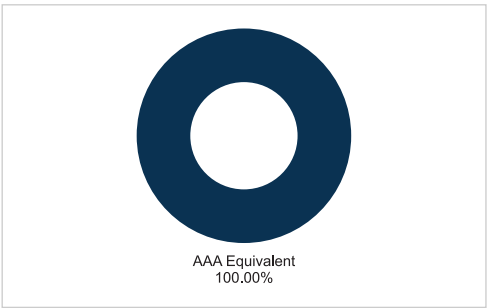
Name	Rating	% of NAV
Corporate Bond		**66.23%**
Indian Railway Finance Corporation	AAA	10.64%
NABARD	AAA	8.52%
HDFC Bank	AAA	7.67%
REC	AAA	7.24%
National Housing Bank	AAA	7.07%
Small Industries Dev Bank of India	AAA	6.45%
Hindustan Petroleum Corporation	AAA	4.16%
Nuclear Power Corporation of India	AAA	3.88%
NTPC	AAA	3.40%
Indian Oil Corporation	AAA	3.09%
Export Import Bank of India	AAA	1.51%
Power Grid Corporation of India	AAA	1.15%
National Highways Authority of India	AAA	0.62%
ICICI Bank	AAA	0.38%
NHPC	AAA	0.26%
Power Finance Corporation	AAA	0.19%

Name	Rating	% of NAV
Government Bond		**23.97%**
7.18% - 2033 G-Sec	SOV	12.12%
7.1% - 2034 G-Sec	SOV	8.33%
7.26% - 2033 G-Sec	SOV	3.53%
Certificate of Deposit		**3.75%**
Axis Bank	A1+	2.67%
NABARD	A1+	0.72%
HDFC Bank	A1+	0.35%
State Government Bond		**2.16%**
7.17% Odisha SDL- 2030	SOV	2.15%
7.18% Tamilnadu SDL - 2027	SOV	0.01%
Corporate Debt Market Development Fund£		**0.31%**
Corporate Debt Market Development Fund		0.31%
Net Cash and Cash Equivalent		**3.59%**
Grand Total		**100.00%**

MATURITY BUCKET



ASSET QUALITY



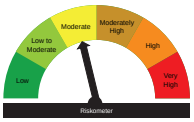
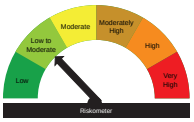
Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Banking and PSU Fund*$$	8.36%	7.25%	5.82%	7.24%	7.60%	10,836	12,342	13,270	20,136	24,809
Nifty Banking & PSU Debt Index A-II#	8.33%	7.28%	5.74%	7.11%	7.48%	10,833	12,352	13,224	19,892	24,479
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.65%	10,988	12,850	12,966	19,416	22,231

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate optimal returns over short to medium term. • Investments predominantly in debt & money market instruments issued by PSU, Banks & PFI. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	 *The risk of the benchmark is low to moderate.* Nifty Banking & PSU Debt Index A-II

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future. The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. 8nder some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadMusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

#Benchmark Returns. ##Additional Benchmark Returns.

Standard Deviation calculated on the basis of 1 year history of monthly data

The Fund (erstwhile Bandhan Banking Debt Fund) has been repositioned with effect from June 12, 2017.

*Inception Date of Regular Plan - Growth Mar 07, 2013. @Income Distribution and Capital Withdrawal

$The scheme has ceased following a 'roll down' investment approach from March 2024. The average maturity of the scheme's portfolio is expected to ordinarily be in the range of 1 to 3 years approximately.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

$$With effect from 07th July 2025, the name of "Bandhan Banking & PSU Debt Fund" has changed to "Bandhan Banking and PSU Fund"

£As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Corporate Bond Fund**

Click here to Know more

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds with Relatively High interest rate risk and Relatively Low Credit Risk
31st July 2025

AAA mfs by CARE

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

Core Bucket

FUND FEATURES

About the Fund: The fund focuses on delivering returns through investment in the corporate bond segment.

Category: Corporate Bond

Monthly Avg AUM: ₹ 15,794.80 Crores

Month end AUM: ₹ 15,925.42 Crores

Inception Date: 12 January 2016

Fund Manager^^: Mr. Gautam Kaul (w.e.f. 1st December 2021) Mr. Suyash Choudhary (w.e.f. 28th July 2021).

Other Parameter:

Standard Deviation (Annualized)	1.25%
Information Ratio	1.51
Modified Duration	3.21 years
Average Maturity	4.13 years
Macaulay Duration	3.37 years
Yield to Maturity	6.59%

Total Expense Ratio

Regular	0.65%
Direct	0.33%

Benchmark: Tier 1: NIFTY Corporate Bond Index A-II (w.e.f. 12th March 2024) **Tier 2:** NIFTY AAA Short Duration Bond Index

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth & IDCW@ Option - Payout, Reinvestment & Sweep and Monthly, Quarterly, Half Yearly, Annual & Periodic.

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	19.4055
Regular Plan	IDCW@	-	N.A
Regular Plan	IDCW@	Periodic	13.0819
Regular Plan	IDCW@	Monthly	10.5898
Regular Plan	IDCW@	Half Yearly	11.2777
Regular Plan	IDCW@	Quarterly	10.6690
Regular Plan	IDCW@	Annual	10.5888

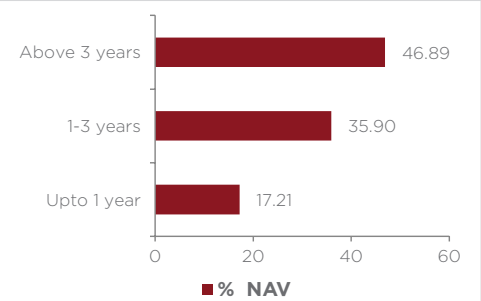
^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Corporate Bond		**68.68%**
Bajaj Housing Finance	AAA	8.12%
Bajaj Finance	AAA	7.10%
LIC Housing Finance	AAA	6.32%
Reliance Industries	AAA	6.05%
Larsen & Toubro	AAA	4.68%
UltraTech Cement	AAA	4.62%
Tata Capital	AAA	4.15%
Indian Oil Corporation	AAA	3.54%
Grasim Industries	AAA	3.37%
National Housing Bank	AAA	3.21%
Hindustan Petroleum Corporation	AAA	2.96%
NABARD	AAA	2.53%
Nuclear Power Corporation of India	AAA	2.48%
National Highways Authority of India	AAA	1.63%
Power Grid Corporation of India	AAA	1.10%
Kotak Mahindra Prime	AAA	1.09%
Tata Capital Housing Finance	AAA	0.96%
Indian Railway Finance Corporation	AAA	0.82%
Mahindra & Mahindra	AAA	0.79%
NTPC	AAA	0.65%
JIO Credit	AAA	0.63%
Power Finance Corporation	AAA	0.48%
REC	AAA	0.35%
IndiGRID Infrastructure Trust	AAA	0.31%
Tata Capital*	AAA	0.25%
Export Import Bank of India	AAA	0.19%
HDFC Bank	AAA	0.16%
Power Grid Corporation of India*	AAA	0.13%
Government Bond		**26.41%**
7.18% - 2033 G-Sec	SOV	16.52%
7.26% - 2033 G-Sec	SOV	4.91%
7.18% - 2037 G-Sec	SOV	3.44%
7.1% - 2034 G-Sec	SOV	1.54%
State Government Bond		**1.53%**
6.84% Rajasthan SDL - 2030	SOV	1.46%
7.76% Karnataka SDL - 2027	SOV	0.07%
Corporate Debt Market Development Fund£		**0.28%**
Corporate Debt Market Development Fund		0.28%
Net Cash and Cash Equivalent		**3.10%**
Grand Total		**100.00%**

*Reduced Face Value Bonds

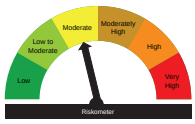
MATURITY BUCKET



ASSET QUALITY

AAA Equivalent
100.00%

Scheme risk-o-meter



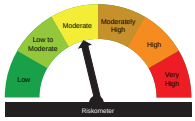
The risk of the scheme is moderate.

Investors understand that their principal will be at Moderate risk

This product is suitable for investors who are seeking*:
- To generate medium to long term optimal returns.
- Investments predominantly in high quality corporate bonds.

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

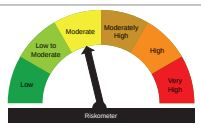
Benchmark risk-o-meter



The risk of the benchmark is moderate.

Tier 1: NIFTY Corporate Bond Index A-II

Benchmark risk-o-meter



The risk of the benchmark is moderate.

Tier 2: NIFTY AAA Short Duration Bond Index

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Corporate Bond Fund*	8.91%	7.35%	5.80%	7.18%	10,891	12,377	13,261	19,406
Tier 1: NIFTY Corporate Bond Index A-II#	8.29%	7.31%	5.94%	7.22%	10,829	12,366	13,347	19,463
Tier 2: NIFTY AAA Short Duration Bond Index#	8.71%	7.37%	5.99%	7.34%	10,871	12,384	13,381	19,671
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.77%	10,988	12,850	12,966	18,707

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future. The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages
#Benchmark Returns. ##Additional Benchmark Returns.
Standard Deviation calculated on the basis of 1 year history of monthly data.
*Inception Date of Regular Plan - Growth Jan 12, 2016. @Income Distribution and Capital Withdrawal.
**The scheme has ceased following a 'roll down' investment approach from March 2024. The average maturity of the scheme's portfolio is expected to ordinarily be in the range of 1 to 4 years approximately.
@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.
£As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Bond Fund – Short Term Plan

Click here to Know more

AAA mfs by ICRA

Potential Risk Class A-II

Bandhan Mutual Fund Badhte Raho

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years with Moderate interest rate risk and Relatively Low Credit Risk
31st July 2025

Core Bucket

FUND FEATURES

About the Fund: A Short Term Income Fund, the portfolio is mostly a mix of short duration debt and money market instruments. Short-term fund with portfolio's Macaulay duration between 1 to 3 years.

Category: Short Duration

Monthly Avg AUM: ₹ 10,964.29 Crores

Month end AUM: ₹ 10,944.15 Crores

Inception Date: 14 December 2000

Fund Manager^^: Mr. Suyash Choudhary (Since 11th March 2011).

Other Parameter:

Standard Deviation (Annualized)	1.18%
Information Ratio	1.66
Modified Duration	2.86 years
Average Maturity	3.59 years
Macaulay Duration	2.96 years
Yield to Maturity	6.45%

Total Expense Ratio

Regular	0.81%
Direct	0.33%

Benchmark: Tier 1: NIFTY Short Duration Debt Index A-II (w.e.f. 1st April 2022) **Tier 2:** NIFTY AAA Short Duration Bond Index

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ - Fortnightly (Payout, Reinvestment & Sweep), Monthly, Quarterly, Annual & Periodic

Exit Load: Nil (w.e.f. 23rd May 2016)

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	57.7323
Regular Plan	IDCW@	Monthly	10.3532
Regular Plan	IDCW@	Fortnightly	10.4121
Regular Plan	IDCW@	Periodic	21.4217
Regular Plan	IDCW@	Quarterly	10.7633
Regular Plan	IDCW@	Annual	10.9594

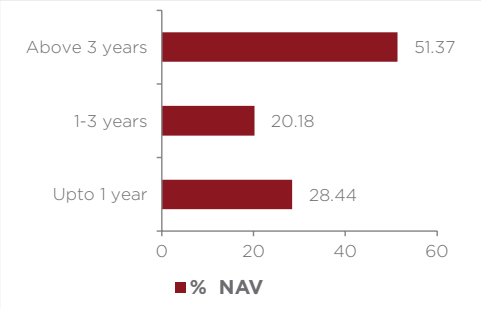
^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

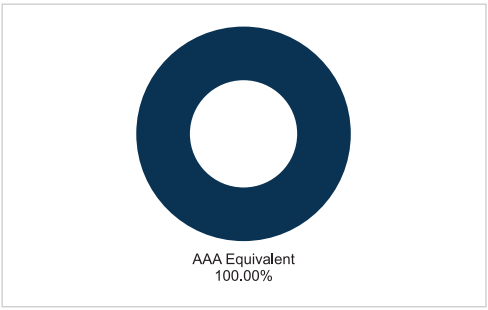
Name	Rating	% of NAV
Government Bond		**31.77%**
7.02% - 2031 G-Sec	SOV	24.58%
6.1% - 2031 G-Sec	SOV	5.45%
6.54% - 2032 G-Sec	SOV	1.16%
7.18% - 2033 G-Sec	SOV	0.54%
7.26% - 2033 G-Sec	SOV	0.02%
8.24% - 2027 G-Sec	SOV	0.01%
5.63% - 2026 G-Sec	SOV	0.01%
6.79% - 2027 G-Sec	SOV	0.01%
Corporate Bond		**30.72%**
Bajaj Housing Finance	AAA	7.18%
Bajaj Finance	AAA	6.11%
LIC Housing Finance	AAA	6.10%
Tata Capital	AAA	4.07%
Tata Capital Housing Finance	AAA	3.72%
HDFC Bank	AAA	1.37%
Indian Railway Finance Corporation	AAA	0.94%
NABARD	AAA	0.79%
JIO Credit	AAA	0.46%
State Government Bond		**18.46%**
7.69% Maharashtra SDL - 2031	SOV	4.80%
6.83% Tamilnadu SDL - 2031	SOV	4.62%
6.88% Gujarat SDL - 2031	SOV	2.32%
6.88% Uttar Pradesh SDL - 2031	SOV	2.32%
6.99% Uttar Pradesh SDL - 2031	SOV	2.00%
6.89% Maharashtra SDL - 2031	SOV	1.02%
6.83% Maharashtra SDL - 2031	SOV	0.92%
7.01% Gujarat SDL - 2031	SOV	0.47%
Certificate of Deposit		**13.13%**
Export Import Bank of India	A1+	3.12%
NABARD	A1+	2.65%
Canara Bank	A1+	1.75%
Small Industries Dev Bank of India	A1+	1.58%
HDFC Bank	A1+	1.57%
Union Bank of India	A1+	0.89%
Axis Bank	A1+	0.67%
ICICI Bank	A1+	0.67%
Kotak Mahindra Bank	A1+	0.22%
Commercial Paper		**3.25%**
Export Import Bank of India	A1+	3.16%
Bajaj Finance	A1+	0.10%
Corporate Debt Market Development Fund£		**0.27%**
Corporate Debt Market Development Fund		0.27%
Net Cash and Cash Equivalent		**2.39%**
Grand Total		**100.00%**

Portfolio has 15.97% exposure to Interest Rate Swaps.

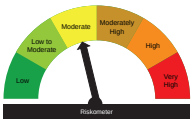
MATURITY BUCKET



ASSET QUALITY



Scheme risk-o-meter



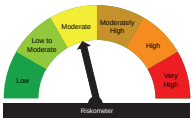
The risk of the scheme is moderate.

Investors understand that their principal will be at Moderate risk

This product is suitable for investors who are seeking*:
- To generate optimal returns over short to medium term.
- Investments in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years.

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

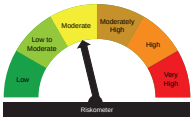
Benchmark risk-o-meter



The risk of the benchmark is moderate.

Tier 1: NIFTY Short Duration Debt Index A-II

Benchmark risk-o-meter



The risk of the benchmark is moderate.

Tier 2: NIFTY AAA Short Duration Bond Index

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Bond Fund – Short Term Plan*	8.99%	7.48%	5.79%	7.02%	7.37%	10,899	12,422	13,252	19,719	57,732
Tier 1: NIFTY Short Duration Debt Index A-II#	8.29%	7.40%	5.91%	7.09%	NA	10,829	12,395	13,330	19,844	NA
Tier 2: NIFTY AAA Short Duration Bond Index#	8.71%	7.37%	5.99%	7.36%	NA	10,871	12,384	13,381	20,352	NA
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	NA	10,988	12,850	12,966	19,416	NA

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future.
The performances given are of regular plan growth option.
Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages
#Benchmark Returns. ##Additional Benchmark Returns. Standard Deviation calculated on the basis of 1 year history of monthly data
*Inception Date of Regular Plan - Growth Dec 14, 2000. @Income Distribution and Capital Withdrawal
@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.
£As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Bond Fund – Medium Term Plan

Click here to Know more

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years with Relatively High interest rate risk and Relatively Low Credit Risk
31st July 2025

AAA mfs by ICRA

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

Core Bucket

FUND FEATURES

About the Fund: The fund is positioned in the medium term fund category and invests in a mix of high quality debt and money market instruments, including G Secs.

Category: Medium Duration

Monthly Avg AUM: ₹ 1,475.79 Crores

Month end AUM: ₹ 1,469.01 Crores

Inception Date: 8 July 2003

Fund Manager^^: Mr. Suyash Choudhary (w.e.f. 15th September 2015).

Other Parameter:

Standard Deviation (Annualized)	1.60%
Information Ratio	-2.34
Modified Duration	3.83 years
Average Maturity	5.05 years
Macaulay Duration	3.96 years
Yield to Maturity	6.51%

Total Expense Ratio

Regular	1.31%
Direct	0.60%

Benchmark: Tier 1: NIFTY Medium Duration Debt Index A-III (w.e.f. 1st April 2022) **Tier 2:** NIFTY AAA Medium Duration Bond Index

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ - Daily (Reinvestment only) and Fortnightly, Monthly, Bi-monthly, Quarterly and Periodic frequency (each with payout, reinvestment and sweep facility).

Exit Load: NIL (w.e.f. 15th January 2019)

NAV (₹) as on July 31, 2025

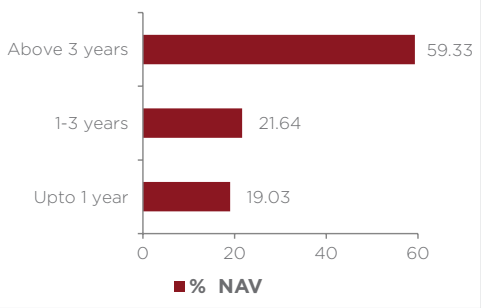
Plan	Option	Freq	NAV
Regular Plan	Growth	-	46.0500
Regular Plan	IDCW@	BiMonthly	10.2262
Regular Plan	IDCW@	Fortnightly	10.2538
Regular Plan	IDCW@	Monthly	10.2185
Regular Plan	IDCW@	Daily	10.2684
Regular Plan	IDCW@	Quarterly	11.0965
Regular Plan	IDCW@	Periodic	14.5064

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

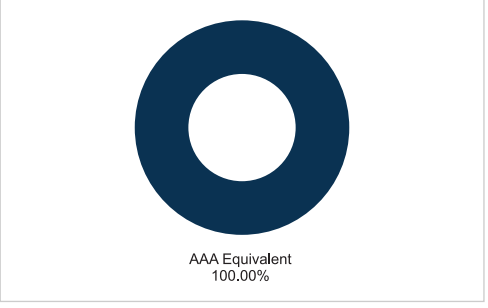
PORTFOLIO

Name	Rating	% of NAV
Government Bond		**58.86%**
7.26% - 2033 G-Sec	SOV	54.51%
7.18% - 2033 G-Sec	SOV	3.13%
7.02% - 2031 G-Sec	SOV	0.85%
6.54% - 2032 G-Sec	SOV	0.35%
6.79% - 2027 G-Sec	SOV	0.01%
8.24% - 2027 G-Sec	SOV	0.01%
Corporate Bond		**29.39%**
Bajaj Housing Finance	AAA	10.36%
Tata Capital Housing Finance	AAA	7.25%
Tata Capital	AAA	5.66%
HDFC Bank	AAA	3.38%
NABARD	AAA	1.71%
Bajaj Finance	AAA	1.03%
Certificate of Deposit		**6.33%**
HDFC Bank	A1+	3.33%
Canara Bank	A1+	3.00%
Commercial Paper		**1.68%**
Export Import Bank of India	A1+	1.68%
State Government Bond		**0.50%**
7.68% Gujarat SDL - 2030	SOV	0.36%
8.37% Tamil Nadu SDL - 2028	SOV	0.14%
Corporate Debt Market Development Fund€		**0.39%**
Corporate Debt Market Development Fund		0.39%
Net Cash and Cash Equivalent		**2.86%**
Grand Total		**100.00%**

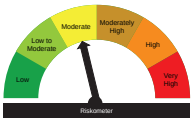
MATURITY BUCKET



ASSET QUALITY



Scheme risk-o-meter



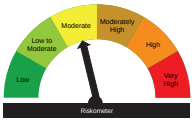
The risk of the scheme is moderate.

Investors understand that their principal will be at Moderate risk

This product is suitable for investors who are seeking*:
- To generate optimal returns over medium term.
- Investments in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years.

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

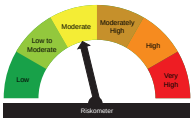
Benchmark risk-o-meter



The risk of the benchmark is moderate.

Tier 1: NIFTY Medium Duration Debt Index A-III

Benchmark risk-o-meter



The risk of the benchmark is moderate.

Tier 2: NIFTY AAA Medium Duration Bond Index

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Bond Fund – Medium Term Plan*	8.36%	6.92%	5.03%	6.70%	7.16%	10,836	12,229	12,784	19,129	46,050
Tier 1: NIFTY Medium Duration Debt Index A-III#	9.21%	7.79%	6.02%	7.58%	7.44%	10,921	12,530	13,397	20,770	48,816
Tier 2: NIFTY AAA Medium Duration Bond Index#	8.55%	7.40%	5.87%	7.55%	7.60%	10,855	12,395	13,305	20,727	50,374
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.03%	10,988	12,850	12,966	19,416	36,459

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future.
The performances given are of regular plan growth option.
Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages
#Benchmark Returns. ##Additional Benchmark Returns. Standard Deviation calculated on the basis of 1 year history of monthly data
*Inception Date of Regular Plan - Growth Jul 08, 2003. Gsec/SDL yields have been annualized wherever applicable.
@Income Distribution and Capital Withdrawal.
@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.
€As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Floater Fund¢

Click here to Know more

(Formerly known as Bandhan Floating Rate Fund) An Open-ended Debt Scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives) with Moderate Interest Rate Risk and Moderate Credit Risk
31st July 2025

AAA mfs by ICRA

Potential Risk Class B-II

Bandhan Mutual Fund Badhte Raho

Satellite Bucket

FUND FEATURES

About the Fund: The Fund seeks to generate returns by creating a portfolio that is primarily invested in floating rate instruments, including fixed rate instruments swapped for floating returns and other debt and money market instruments.

Category: Floater Fund

Monthly Avg AUM: ₹ 424.29 Crores

Month end AUM: ₹ 381.36 Crores

Inception Date: 18 February 2021

Fund Manager^^: Mr. Brijesh Shah & Mr. Debraj Lahiri (w.e.f. 14th March 2024).

Other Parameter:

Standard Deviation (Annualized)	1.15%
Information Ratio	1.49
Modified Duration	2.96 years
Average Maturity	3.90 years
Macaulay Duration	3.09 years
Yield to Maturity	6.76%

Total Expense Ratio

Regular	0.76%
Direct	0.15%

Benchmark: NIFTY Short Duration Debt Index A-II (w.e.f. 12th March 2024)

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter (minimum 6 installments)

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Fresh Purchase ₹ 1,000/- and any amount thereafter

Option Available: Growth & IDCW® Option – Daily, Weekly, Monthly, Quarterly, Annual and Periodic (each with Reinvestment, Payout and Sweep facility)

Exit Load: NIL

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	13.0016
Regular Plan	IDCW®	Daily	10.1291
Regular Plan	IDCW®	Weekly	10.1317
Regular Plan	IDCW®	Monthly	10.1275
Regular Plan	IDCW®	Periodic	13.0031
Regular Plan	IDCW®	Quarterly	10.3413
Regular Plan	IDCW®	Annual	10.4848

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

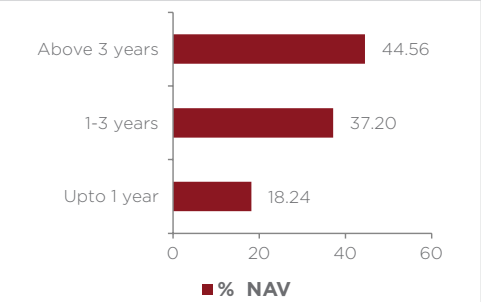
PORTFOLIO

Name	Rating	% of NAV
Corporate Bond		**53.23%**
Indian Railway Finance Corporation	AAA	9.44%
Tata Capital	AAA	8.03%
Bajaj Finance	AAA	6.60%
IndiGRID Infrastructure Trust	AAA	6.59%
Bajaj Housing Finance	AAA	6.56%
Muthoot Finance	AA+	4.00%
Aditya Birla Real Estate	AA	4.00%
LIC Housing Finance	AAA	2.67%
Godrej Finance	AA+	2.67%
Godrej Properties	AA+	2.66%

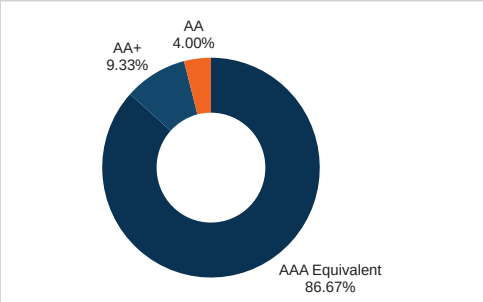
Name	Rating	% of NAV
Government Bond		**28.53%**
7.18% - 2033 G-Sec	SOV	28.53%
Certificate of Deposit		**7.75%**
Axis Bank	A1+	7.75%
Commercial Paper		**6.33%**
NABARD	A1+	6.33%
Corporate Debt Market Development Fund€		**0.30%**
Corporate Debt Market Development Fund		0.30%
Net Cash and Cash Equivalent		**3.86%**
Grand Total		**100.00%**

Portfolio has 61.63% exposure to Interest Rate Swaps.

MATURITY BUCKET



ASSET QUALITY



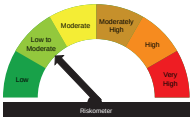
Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

A Scheme with Moderate Interest Rate Risk and Moderate Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Floater Fund*¢	8.91%	7.43%	NA	6.08%	10,891	12,406	NA	13,002
NIFTY Short Duration Debt Index A-II#	8.29%	7.40%	NA	6.14%	10,829	12,395	NA	13,035
1 Year T-Bill##	7.41%	7.06%	NA	5.85%	10,741	12,277	NA	12,879

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate short-term optimal returns. • To invest predominantly in floating rate instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	 *The risk of the benchmark is low to moderate.* NIFTY Short Duration Debt Index A-II

The scheme has been in existence for more than 1 year but less than 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.
Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages
This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments.
*Inception Date of Regular Plan - Growth February 18, 2021. ®Income Distribution and Capital Withdrawal
@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.
¢With effect from 07th July 2025, the name of "Bandhan Floating Rate Fund" has changed to "Bandhan Floater Fund"
€As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Credit Risk Fund

Click here to Know more

An open ended debt scheme predominantly investing in AA and below rated corporate bonds with Relatively High interest rate risk and Moderate Credit Risk
31st July 2025

AA mfs by ICRA

Potential Risk Class B-III

Bandhan Mutual Fund Badhte Raho

Satellite Bucket

FUND FEATURES

About the Fund: Bandhan Credit Risk Fund aims to provide an optimal risk-reward profile to investors by focusing on companies with well-run management and evolving business prospects or good businesses with improving financial profile.

Category: Credit Risk

Monthly Avg AUM: ₹ 272.56 Crores

Month end AUM: ₹ 271.54 Crores

Inception Date: 03 March 2017

Fund Manager^^: Mr. Gautam Kaul (w.e.f. 16th July 2022) & Mr. Debraj Lahiri (w.e.f. 17th April 2023).

Other Parameter:

Standard Deviation (Annualized)	1.10%
Information Ratio	-1.59
Modified Duration	2.83 years
Average Maturity	3.85 years
Macaulay Duration	2.95 years
Yield to Maturity	6.95%

Total Expense Ratio

Regular	1.69%
Direct	0.68%

Benchmark: Tier 1: NIFTY Credit Risk Bond Index B-II (w.e.f. 12th March 2024) **Tier 2:** 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW® - Quarterly, Half yearly, Annual and Periodic (Payout, Reinvestment & Sweep facility)

Exit Load: 1% if redeemed/switched out within 365 days from the date of allotment

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	16.5050
Regular Plan	IDCW®	Periodic	12.8168
Regular Plan	IDCW®	Annual	10.4831
Regular Plan	IDCW®	Half Yearly	10.4180
Regular Plan	IDCW®	Quarterly	10.5329

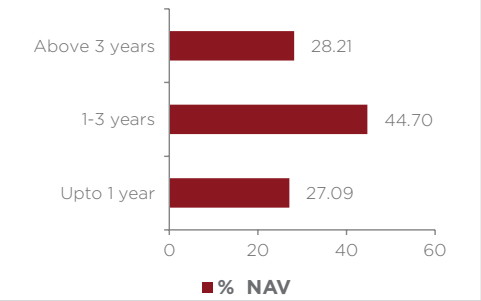
^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

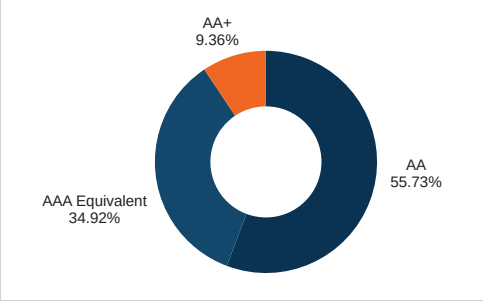
Name	Rating	% of NAV
Corporate Bond		**65.08%**
Aadhar Housing Finance	AA	9.30%
Tata Housing Development Company	AA	9.25%
Aditya Birla Real Estate	AA	7.49%
Tata Projects	AA	7.47%
AU Small Finance Bank	AA	7.44%
CEAT	AA	7.43%
Godrej Seeds & Genetics	AA	7.35%
Muthoot Finance	AA+	5.60%
Godrej Housing Finance	AA+	3.76%

Name	Rating	% of NAV
Government Bond		**26.38%**
7.18% - 2037 G-Sec	SOV	13.46%
7.18% - 2033 G-Sec	SOV	9.10%
7.23% - 2039 G-Sec	SOV	1.93%
6.79% - 2034 G-Sec	SOV	1.89%
Corporate Debt Market Development Fund£		**0.59%**
Corporate Debt Market Development Fund		0.59%
Net Cash and Cash Equivalent		**7.95%**
Grand Total		**100.00%**

MATURITY BUCKET



ASSET QUALITY



Scheme risk-o-meter

The risk of the scheme is moderately high.

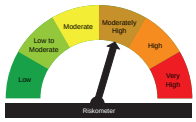
Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking*:

- To generate optimal returns over medium to long term.
- To predominantly invest in a portfolio of corporate debt securities across the credit spectrum.

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

Benchmark risk-o-meter



The risk of the benchmark is moderately high.

Tier 1: NIFTY Credit Risk Bond Index B-II

Benchmark risk-o-meter

The risk of the benchmark is moderately high.

Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Credit Risk Fund*	7.48%	6.65%	5.56%	6.13%	10,748	12,138	13,112	16,505
Tier 1: NIFTY Credit Risk Bond Index B-II#	8.26%	8.30%	7.90%	8.06%	10,826	12,711	14,628	19,207
Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index#	9.10%	8.18%	7.86%	7.55%	10,910	12,669	14,599	18,455
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.06%	10,988	12,850	12,966	16,410

The scheme has been in existence for more than 1 year but less than 5 years.
Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future.
The performances given are of regular plan growth option.
Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages
#Benchmark Returns. ##Additional Benchmark Returns. Standard Deviation calculated on the basis of 1 year history of monthly data.
*Inception Date of Regular Plan - Growth Mar 3, 2017. ®Income Distribution and Capital Withdrawal.
Mr. Arvind Subramanian managed this scheme up to 15th July, 2022.
@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.
£As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Bond Fund – Income Plan

Click here to Know more

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years with Relatively High interest rate risk and Relatively Low Credit Risk
31st July 2025

AAA mfs by ICRA

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

Satellite Bucket

FUND FEATURES

About the Fund: An actively managed bond fund (with Macaulay duration between 4 to 7 years) which seeks to invest in highly rated money market and debt instruments (including government securities) and aims to generate stable long term returns through mix of accrual income and capital appreciation.

Category: Medium to Long Duration

Monthly Avg AUM: ₹ 494.90 Crores

Month end AUM: ₹ 494.04 Crores

Inception Date: 14 July 2000

Fund Manager^^: Mr. Suyash Choudhary (Since 15th October 2010).

Other Parameter:

Standard Deviation (Annualized)	2.66%
Information Ratio	-2.79
Modified Duration	6.71 years
Average Maturity	12.67 years
Macaulay Duration	6.94 years
Yield to Maturity	6.73%

Total Expense Ratio

Regular	1.98%
Direct	1.32%

Benchmark: NIFTY Medium to Long Duration Debt Index A-III (w.e.f. 1st April 2022)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ - Quarterly, Half Yearly, Annual & Periodic (each with payout, reinvestment and sweep facility)

Exit Load: If redeemed/switched out within 365 days from the date of allotment: For 10% of investment : Nil, For remaining investment : 1%

If redeemed/switched out after 365 days from the date of allotment: Nil

NAV (₹) as on July 31, 2025

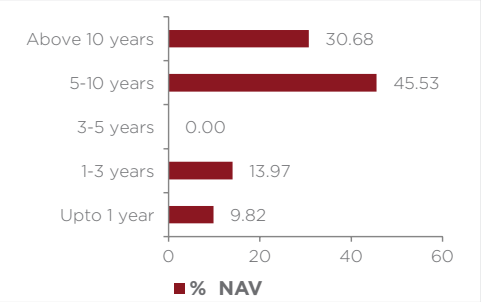
Plan	Option	Freq	NAV
Regular Plan	IDCW@	Quarterly	12.0729
Regular Plan	Growth	-	64.7993
Regular Plan	IDCW@	Annual	11.7420
Regular Plan	IDCW@	Half Yearly	11.9733
Regular Plan	IDCW@	Periodic	13.9074

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Government Bond		**76.41%**
7.18% - 2033 G-Sec	SOV	38.12%
7.3% - 2053 G-Sec	SOV	30.68%
7.1% - 2034 G-Sec	SOV	5.27%
7.02% - 2031 G-Sec	SOV	1.05%
6.1% - 2031 G-Sec	SOV	1.01%
6.79% - 2027 G-Sec	SOV	0.21%
7.73% - 2034 G-Sec	SOV	0.08%
Corporate Bond		**17.22%**
Tata Capital	AAA	8.63%
Bajaj Housing Finance	AAA	5.13%
NABARD	AAA	3.05%
REC	AAA	0.40%
Commercial Paper		**2.78%**
Bajaj Finance	A1+	2.78%
Corporate Debt Market Development Fund[£]		**0.29%**
Corporate Debt Market Development Fund		0.29%
Net Cash and Cash Equivalent		**3.30%**
Grand Total		**100.00%**

MATURITY BUCKET



ASSET QUALITY

AAA Equivalent
100.00%

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Bond Fund – Income Plan*	6.02%	6.22%	4.21%	6.59%	7.74%	10,602	11,991	12,291	18,932	64,799
NIFTY Medium to Long Duration Debt Index A- III#	9.44%	8.23%	5.94%	7.52%	NA	10,944	12,687	13,348	20,670	NA
CRISIL 10 year Gilt Index##	9.88%	8.69%	5.33%	6.85%	NA	10,988	12,850	12,966	19,416	NA

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate optimal returns over Long term. • Investments in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 4 years and 7 years. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	*The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	*The risk of the benchmark is moderate.* NIFTY Medium to Long Duration Debt Index A-III

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future.

The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

#Benchmark Returns. ##Additional Benchmark Returns. Standard Deviation calculated on the basis of 1 year history of monthly data.

*Inception Date of Regular Plan - Growth Jul 14, 2000. Gsec/SDL yields have been annualized wherever applicable.

@Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

£As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration with Relatively High interest rate risk and Relatively Low Credit Risk
31st July 2025

Click here to Know more

AAA mfs by ICRA

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

Satellite Bucket

FUND FEATURES

About the Fund: The fund is positioned in the Dynamic Bond Fund category to take exposure across the curve depending upon the fund manager's underlying interest rate view where we employ the majority of the portfolio. It is a wide structure and conceptually can go anywhere on the curve.

Category: Dynamic Bond

Monthly Avg AUM: ₹ 2,868.89 Crores

Month end AUM: ₹ 2,855.46 Crores

Inception Date: 25 June 2002

Fund Manager^^: Mr. Suyash Choudhary (Since 15th October 2010).

Other Parameter:

Standard Deviation (Annualized)	4.79%
Information Ratio	-0.91
Modified Duration	10.59 years
Average Maturity	21.42 years
Macaulay Duration	10.95 years
Yield to Maturity	6.97%

Total Expense Ratio

Regular	1.57%
Direct	0.71%

Benchmark: NIFTY Composite Debt Index A-III (w.e.f. 1st April 2022)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ - Periodic, Quarterly, Half Yearly, Annual and Regular frequency (each with Reinvestment, Payout and Sweep facility)

Exit Load: Nil (w.e.f. 17th October 2016)

NAV (₹) as on July 31, 2025

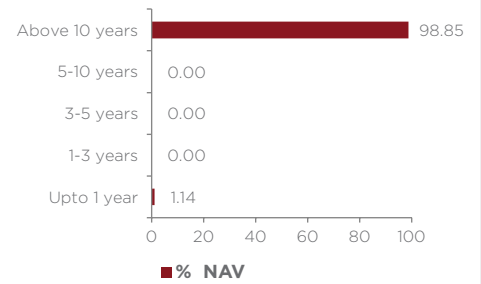
Plan	Option	Freq	NAV
Regular Plan	Growth	-	33.9072
Regular Plan	IDCW@	-	12.9649
Regular Plan	IDCW@	Quarterly	11.4936
Regular Plan	IDCW@	Annual	11.2122
Regular Plan	IDCW@	Half Yearly	10.8261
Regular Plan	IDCW@	Periodic	13.4739

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Government Bond		**98.86%**
7.3% - 2053 G-Sec	SOV	50.48%
6.68% - 2040 G-Sec	SOV	29.01%
6.92% - 2039 G-Sec	SOV	18.01%
7.23% - 2039 G-Sec	SOV	1.36%
7.17% - 2028 G-Sec	SOV	0.004%
8.20% - 2025 G-Sec	SOV	0.004%
Corporate Debt Market Development Fund£		**0.30%**
Corporate Debt Market Development Fund		0.30%
Net Cash and Cash Equivalent		**0.84%**
Grand Total		**100.00%**

MATURITY BUCKET



ASSET QUALITY

AAA Equivalent
100.00%

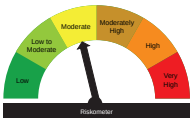
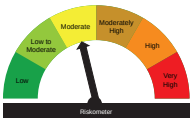
Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Dynamic Bond Fund*	5.78%	6.91%	4.82%	7.14%	7.60%	10,578	12,225	12,652	19,949	33,907
NIFTY Composite Debt Index A-III#	8.98%	8.02%	6.00%	7.57%	7.93%	10,898	12,613	13,382	20,751	35,656
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.13%	10,988	12,850	12,966	19,416	26,958

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate long term optimal returns by active management. • Investments in money market & debt instruments including G-Sec across duration. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	 *The risk of the benchmark is moderate.* NIFTY Composite Debt Index A-III

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future.

The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. Standard Deviation calculated on the basis of 1 year history of monthly data.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

#Benchmark Returns. ##Additional Benchmark Returns.

*Inception Date of Regular Plan - Growth Dec 03, 2008. Gsec/SDL yields have been annualized wherever applicable.

@Income Distribution and Capital Withdrawal. @@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

£As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Long Duration Fund

Click here to Know more

An open ended long term debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years with Relatively High Interest Rate Risk and Relatively Low Credit Risk
31st July 2025

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

Satellite Bucket

FUND FEATURES

About the Fund: This fund explores opportunities across government and corporate bonds, with a portfolio duration that could extend anywhere beyond 7 years. Predominantly high-quality instrument investments, as the fund is positioned in PRC-A.

Category: Long Duration

Monthly Avg AUM: ₹ 144.85 Crores

Month end AUM: ₹ 143.87 Crores

Inception Date: 20 March 2024

Fund Manager^^: Mr. Gautam Kaul

Other Parameter:

Standard Deviation (Annualized)	4.78%
Modified Duration	11.95 years
Average Maturity	28.51 years
Macaulay Duration	12.37 years
Yield to Maturity	7.15%

Total Expense Ratio

Regular	0.66%
Direct	0.25%

Benchmark: NIFTY Long Duration Debt Index A-III

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth & IDCW@ Option - Quarterly, Half yearly, Annual, Regular and Periodic (each with payout, reinvestment and sweep facility).

Exit Load: Nil

NAV (₹) as on July 31, 2025

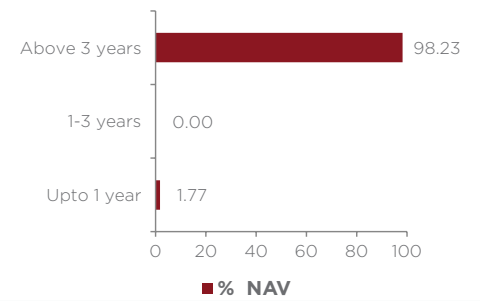
Plan	Option	Freq	NAV
Regular Plan	IDCW@	-	11.0454
Regular Plan	Growth	-	11.0454

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Government Bond		**98.23%**
7.3% - 2053 G-Sec	SOV	94.60%
7.46% - 2073 G-Sec	SOV	3.63%
Corporate Debt Market Development Fund[£]		**0.39%**
Corporate Debt Market Development Fund		0.39%
Net Cash and Cash Equivalent		**1.38%**
Grand Total		**100.00%**

MATURITY BUCKET



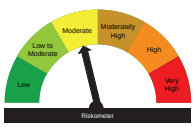
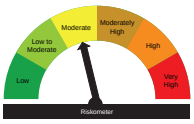
ASSET QUALITY

AAA Equivalent
100.00%

Potential Risk Class Matrix			
Credit Risk of the scheme→ Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.			

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Long Duration Fund - Regular Plan - Growth	6.54%	NA	NA	7.56%	10,654	NA	NA	11,045
NIFTY Long Duration Debt Index A-III#	6.94%	NA	NA	7.49%	10,694	NA	NA	11,035
CRISIL 10 Year Gilt Index##	9.88%	NA	NA	9.91%	10,988	NA	NA	11,377

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate wealth over long term. • Investment across Debt & Money Market Securities such that the macaulay duration of the portfolio is greater than 7 years *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	 *The risk of the benchmark is moderate.* NIFTY Long Duration Debt Index A-III

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

*Inception Date of Regular Plan - Growth March 20, 2024.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

[£]As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

Bandhan Government Securities Fund - Constant Maturity Plan

An open ended debt scheme investing in government securities having a constant maturity of 10 years with Relatively High interest rate risk and Relatively Low Credit Risk.
31st July 2025

Click here to Know more

Satellite Bucket

Potential Risk Class A-III

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: The fund is a mix of government bonds, state development loans (SDLs), treasury bills and/or cash management bills. The fund will predominantly have an average maturity of around 10 years.

Category: Gilt Fund with 10 year constant duration

Monthly Avg AUM: ₹ 353.09 Crores

Month end AUM: ₹ 354.39 Crores

Inception Date: 9 March 2002

Fund Manager^^: Mr. Harshal Joshi (w.e.f. 15th May 2017).

Other Parameter:

Standard Deviation (Annualized)	2.90%
Information Ratio	0.01
Modified Duration	6.94 years
Average Maturity	9.98 years
Macaulay Duration	7.16 years
Yield to Maturity	6.60%

Total Expense Ratio

Regular	0.36%
Direct	0.14%

Benchmark: CRISIL 10 year Gilt Index (w.e.f. 28th May 2018)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Both the Plans under the Scheme have Growth & IDCW@ Option. IDCW@ Option under the Scheme offers Quarterly, Half yearly, Annual, Regular and Periodic frequency (each with payout, reinvestment and sweep facility).

Exit Load: Nil.

NAV (₹) as on July 31, 2025

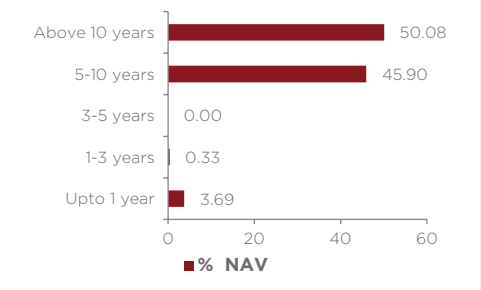
Plan	Option	Freq	NAV
Regular Plan	Growth	-	46.1524
Regular Plan	IDCW@	Quarterly	11.5487
Regular Plan	IDCW@	Annual	N.A
Regular Plan	IDCW@	Periodic	16.5215
Regular Plan	IDCW@	Weekly	10.3016
Regular Plan	IDCW@	Monthly	10.3606

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

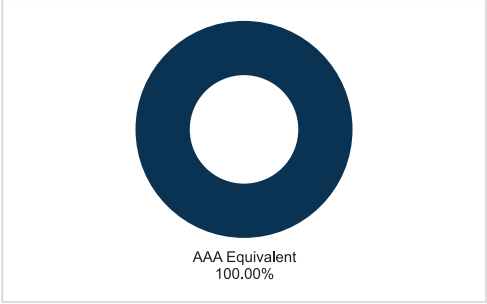
PORTFOLIO

Name	Rating	% of NAV
Government Bond		**96.31%**
7.18% - 2037 G-Sec	SOV	50.08%
7.18% - 2033 G-Sec	SOV	31.29%
6.79% - 2034 G-Sec	SOV	14.46%
7.17% - 2028 G-Sec	SOV	0.21%
6.54% - 2032 G-Sec	SOV	0.14%
8.24% - 2027 G-Sec	SOV	0.13%
Net Cash and Cash Equivalent		**3.69%**
Grand Total		**100.00%**

MATURITY BUCKET



ASSET QUALITY



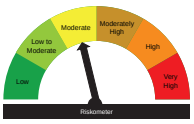
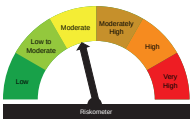
Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Government Securities Fund - Constant Maturity Plan*^	9.89%	8.66%	5.57%	8.47%	6.75%	10,989	12,838	13,116	22,556	46,152
CRISIL 10 year Gilt Index#	9.88%	8.69%	5.33%	7.25%	NA	10,988	12,850	12,966	20,138	NA
CRISIL 1 Year T-Bill##	7.41%	7.06%	5.58%	6.31%	6.02%	10,741	12,277	13,124	18,445	39,339

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate optimal returns over long term. • Investments in Government Securities such that the average maturity of the portfolio is around 10 years. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 The risk of the scheme is moderate. Investors understand that their principal will be at Moderate risk	 The risk of the benchmark is moderate. CRISIL 10 year Gilt Index

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future.
The performances given are of regular plan growth option.
Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages. #Benchmark Returns. ##Additional Benchmark Returns. *Inception Date of Regular Plan - Growth Mar 09, 2002. Standard Deviation calculated on the basis of 1 year history of monthly data Gsec/SDL yields have been annualized wherever applicable
^The fund is repositioned w.e.f. May 28, 2018
$Current Index performance adjusted for the period from since inception to May 28, 2018 with the performance of I-Sec Si Bex (Benchmark). Yields for GSec/SDLs have been annualized wherever applicable.
@Income Distribution and Capital Withdrawal.
@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Government Securities Fund – Investment Plan

An open ended debt scheme investing in government securities across maturities with Relatively High interest rate risk and Relatively Low Credit Risk.
31st July 2025

Click here to Know more

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

Satellite Bucket

FUND FEATURES

About the Fund: A dedicated gilt fund with an objective to generate optimal returns with high liquidity by investing in Government Securities.

Category: Gilt

Monthly Avg AUM: ₹ 3,342.77 Crores

Month end AUM: ₹ 3,324.42 Crores

Inception Date: 9 March 2002

Fund Manager^^: Mr. Suyash Choudhary (Since 15th October 2010).

Other Parameter:

Standard Deviation (Annualized)	4.81%
Information Ratio	-1.44
Modified Duration	10.59 years
Average Maturity	21.47 years
Macaulay Duration	10.96 years
Yield to Maturity	6.97%

Total Expense Ratio

Regular	1.14%
Direct	0.52%

Benchmark: CRISIL Dynamic Gilt Index (w.e.f. 01 February 2019)

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Weekly/Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth & IDCW@ Option - Quarterly, Half yearly, Annual, Regular and Periodic (each with payout, reinvestment and sweep facility).

Exit Load: Nil (w.e.f. 15th July 2011)

NAV (₹) as on July 31, 2025

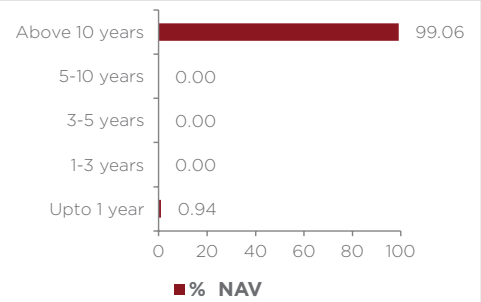
Plan	Option	Freq	NAV
Regular Plan	IDCW@	-	13.2847
Regular Plan	Growth	-	35.2517
Regular Plan	IDCW@	Quarterly	11.7886
Regular Plan	IDCW@	Annual	11.1646
Regular Plan	IDCW@	Half Yearly	11.2596
Regular Plan	IDCW@	Periodic	16.5591

^^Mr. Brijesh Shah (w.e.f. June 10, 2024) will be managing overseas for Debt investment portion of the scheme.

PORTFOLIO

Name	Rating	% of NAV
Government Bond		**99.06%**
7.3% - 2053 G-Sec	SOV	51.08%
6.68% - 2040 G-Sec	SOV	29.25%
6.92% - 2039 G-Sec	SOV	17.37%
7.23% - 2039 G-Sec	SOV	1.36%
7.17% - 2028 G-Sec	SOV	0.002%
Net Cash and Cash Equivalent		**0.94%**
Grand Total		**100.00%**

MATURITY BUCKET



ASSET QUALITY

AAA Equivalent
100.00%

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception*	1 Year	3 Years	5 Years	10 Years	Since Inception*
Bandhan Government Securities Fund – IP*	6.28%	7.39%	5.21%	7.75%	7.85%	10,628	12,393	12,895	21,114	35,252
CRISIL Dynamic Gilt Index#	9.42%	8.83%	6.13%	7.68%	7.39%	10,942	12,898	13,468	20,968	32,827
CRISIL 10 year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.13%	10,988	12,850	12,966	19,416	26,958

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To generate long term optimal returns. • Investments in Government Securities across maturities. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	*The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	*The risk of the benchmark is moderate.* CRISIL Dynamic Gilt Index

Performance based on NAV as on 31/07/2025 Past performance may or may not be sustained in future.

The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

#Benchmark Returns. ##Additional Benchmark Returns. Standard Deviation calculated on the basis of 1 year history of monthly data
*Inception Date of Regular Plan - Growth Dec 03, 2008.

Gsec/SDL yields have been annualized wherever applicable. @Income Distribution and Capital Withdrawal.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Nifty 50 Index Fund

An open ended scheme tracking Nifty 50 Index
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the scheme is to replicate the Nifty 50 index by investing in securities of the Nifty 50 Index in the same proportion / weightage. Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Category: Index Fund

Monthly Avg AUM: ₹ 1,964.96 Crores

Month end AUM: ₹ 1,951.62 Crores

Inception Date: 30 April 2010

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025).

Portfolio Turnover Ratio

Equity	0.11
Aggregate^	0.11

Tracking Error (1 year)* **0.06%**

Total Expense Ratio

Regular	0.60%
Direct	0.10%

Benchmark: Nifty 50 TRI

SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

Exit Load: NIL (w.e.f. 4th February 2019)

NAV (₹) as on July 31, 2025

Regular Plan	Growth	53.3071
Regular Plan	IDCW@	48.3825

@Income Distribution and Capital Withdrawal

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

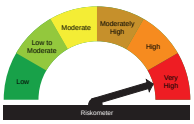
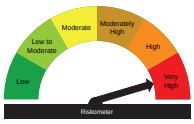
Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	13.67%
ICICI Bank	Banks	9.38%
Reliance Industries	Petroleum Products	8.37%
Infosys	IT - Software	4.83%
Bharti Airtel	Telecom - Services	4.63%
Larsen & Toubro	Construction	3.79%
ITC	Diversified FMCG	3.41%
Tata Consultancy Services	IT - Software	2.75%
State Bank of India	Banks	2.72%
Axis Bank	Banks	2.72%
Kotak Mahindra Bank	Banks	2.58%
Mahindra & Mahindra	Automobiles	2.51%
Bajaj Finance	Finance	2.08%
Hindustan Unilever	Diversified FMCG	1.99%
Eternal	Retailing	1.90%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	1.63%
Maruti Suzuki India	Automobiles	1.47%
NTPC	Power	1.41%
HCL Technologies	IT - Software	1.38%
UltraTech Cement	Cement & Cement Products	1.29%
Tata Motors	Automobiles	1.23%
Titan Company	Consumer Durables	1.23%
Bharat Electronics	Aerospace & Defense	1.22%
Power Grid Corporation of India	Power	1.17%
Tata Steel	Ferrous Metals	1.16%
Trent	Retailing	0.99%
Asian Paints	Consumer Durables	0.96%
Jio Financial Services	Finance	0.96%
Bajaj Finserv	Finance	0.94%
Grasim Industries	Cement & Cement Products	0.93%
Others Equity Total		**14.39%**
Equity Total		**99.69%**
Net Cash and Cash Equivalent		**0.31%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	31.53%	Ferrous Metals	2.04%
IT - Software	10.42%	Insurance	1.45%
Petroleum Products	8.37%	Aerospace & Defense	1.22%
Automobiles	7.17%	Transport Infrastructure	0.90%
Diversified FMCG	5.39%	Non - Ferrous Metals	0.88%
Finance	4.76%	Oil	0.83%
Telecom - Services	4.63%	Consumable Fuels	0.76%
Construction	3.79%	Food Products	0.72%
Pharmaceuticals & Biotechnology	3.10%	Healthcare Services	0.67%
Retailing	2.89%	Agricultural Food & other Products	0.62%
Power	2.58%	Metals & Minerals Trading	0.56%
Cement & Cement Products	2.22%		
Consumer Durables	2.19%		

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Apr 30, 2010	1 Year	3 Years	5 Years	10 Years	Since Inception Apr 30, 2010
Bandhan Nifty 50 Index Fund	-0.20%	13.50%	18.10%	12.05%	11.59%	9,980	14,637	22,988	31,218	53,307
Nifty 50 TRI#	0.54%	14.29%	18.88%	12.60%	12.03%	10,054	14,946	23,751	32,801	56,645

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment in equity and equity related instruments forming part of Nifty 50 index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty 50 TRI

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages
The performances given are of regular plan growth option.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. @@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Nifty 100 Index Fund

An open-ended scheme tracking Nifty 100 Index
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty 100 index by investing in securities of the Nifty 100 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty 100 Index, subject to tracking errors.

Category: Index Fund

Monthly Avg AUM: ₹ 190.82 Crores

Month end AUM: ₹ 190.76 Crores

Inception Date: 24 February, 2022

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Portfolio Turnover Ratio

Equity	0.06
Aggregate^	0.06

Tracking Error (1 year)* **0.04%**

Total Expense Ratio

Regular	0.61%
Direct	0.10%

Benchmark: Nifty 100 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only)).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	14.8437
Regular Plan	IDCW@	14.8460

@Income Distribution and Capital Withdrawal

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

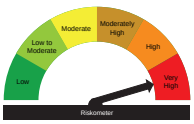
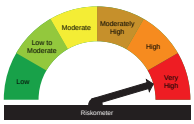
Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	11.35%
ICICI Bank	Banks	7.79%
Reliance Industries	Petroleum Products	6.95%
Infosys	IT - Software	4.01%
Bharti Airtel	Telecom - Services	3.85%
Larsen & Toubro	Construction	3.15%
ITC	Diversified FMCG	2.83%
Tata Consultancy Services	IT - Software	2.29%
State Bank of India	Banks	2.26%
Axis Bank	Banks	2.26%
Kotak Mahindra Bank	Banks	2.15%
Mahindra & Mahindra	Automobiles	2.09%
Bajaj Finance	Finance	1.73%
Hindustan Unilever	Diversified FMCG	1.65%
Eternal	Retailing	1.58%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	1.36%
Maruti Suzuki India	Automobiles	1.22%
NTPC	Power	1.17%
HCL Technologies	IT - Software	1.15%
UltraTech Cement	Cement & Cement Products	1.07%
Tata Motors	Automobiles	1.03%
Titan Company	Consumer Durables	1.02%
Bharat Electronics	Aerospace & Defense	1.01%
Power Grid Corporation of India	Power	0.97%
Tata Steel	Ferrous Metals	0.96%
InterGlobe Aviation	Transport Services	0.86%
Trent	Retailing	0.82%
Asian Paints	Consumer Durables	0.80%
Jio Financial Services	Finance	0.80%
Bajaj Finserv	Finance	0.78%
Others Equity Total		**28.97%**
Equity Total		**99.90%**
Net Cash and Cash Equivalent		**0.10%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	27.05%	Transport Services	0.86%
IT - Software	9.00%	Beverages	0.81%
Petroleum Products	7.82%	Transport Infrastructure	0.75%
Automobiles	6.66%	Non - Ferrous Metals	0.73%
Finance	5.90%	Electrical Equipment	0.72%
Diversified FMCG	4.48%	Oil	0.69%
Telecom - Services	3.85%	Consumable Fuels	0.63%
Pharmaceuticals & Biotechnology	3.66%	Realty	0.63%
Power	3.62%	Personal Products	0.60%
Retailing	3.38%	Auto Components	0.58%
Construction	3.15%	Healthcare Services	0.56%
Cement & Cement Products	2.44%	Diversified Metals	0.53%
Consumer Durables	2.10%	Agricultural Food & other Products	0.52%
Ferrous Metals	1.96%	Leisure Services	0.48%
Insurance	1.87%	Metals & Minerals Trading	0.47%
Aerospace & Defense	1.65%	Gas	0.35%
Food Products	1.10%	Chemicals & Petrochemicals	0.33%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Nifty 100 Index Fund - Regular Plan - Growth	-1.97%	13.81%	NA	12.19%	9,803	14,757	NA	14,844
Nifty 100 TRI#	-1.32%	14.59%	NA	14.82%	9,868	15,062	NA	16,072
Nifty 50 TRI##	0.54%	14.29%	NA	14.47%	10,054	14,946	NA	15,902

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty 100 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty 100 TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

*Inception Date of Regular Plan - Growth February 24, 2022. #Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Nifty100 Low Volatility 30 Index Fund

Click here to Know more

Bandhan Mutual Fund Badhte Raho

An open-ended scheme tracking Nifty100 Low Volatility 30 Index
31st July 2025

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty100 Low Volatility 30 index by investing in securities of the Nifty100 Low Volatility 30 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty100 Low Volatility 30 Index, subject to tracking errors

Category: Index Fund

Monthly Avg AUM: ₹ 1,588.67 Crores

Month end AUM: ₹ 1,607.08 Crores

Inception Date: 06 October, 2022

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.04%
Direct	0.35%

Portfolio Turnover Ratio

Equity	0.46
Aggregate^	0.46

Tracking Error (1 year)* **0.06%**

Benchmark: Nifty100 Low Volatility 30 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only)).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	15.3507
Regular Plan	IDCW@	15.3503

@Income Distribution and Capital Withdrawal

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

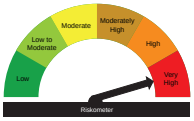
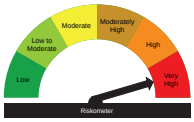
Company/Instrument	Industry/Rating	% of NAV
Hindustan Unilever	Diversified FMCG	4.23%
ITC	Diversified FMCG	4.08%
Nestle India	Food Products	3.92%
Apollo Hospitals Enterprise	Healthcare Services	3.92%
ICICI Bank	Banks	3.89%
Asian Paints	Consumer Durables	3.84%
HDFC Bank	Banks	3.81%
Bosch	Auto Components	3.81%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	3.80%
Britannia Industries	Food Products	3.78%
Dr. Reddy's Laboratories	Pharmaceuticals & Biotechnology	3.59%
Torrent Pharmaceuticals	Pharmaceuticals & Biotechnology	3.47%
Maruti Suzuki India	Automobiles	3.43%
Cipla	Pharmaceuticals & Biotechnology	3.42%
Dabur India	Personal Products	3.30%
UltraTech Cement	Cement & Cement Products	3.23%
Bharti Airtel	Telecom - Services	3.20%
Tata Consultancy Services	IT - Software	3.14%
Reliance Industries	Petroleum Products	3.12%
SBI Life Insurance Company	Insurance	3.11%
Titan Company	Consumer Durables	3.07%
Kotak Mahindra Bank	Banks	3.01%
Hero MotoCorp	Automobiles	2.98%
Pidilite Industries	Chemicals & Petrochemicals	2.86%
Bajaj Finserv	Finance	2.85%
Infosys	IT - Software	2.80%
Larsen & Toubro	Construction	2.69%
Bajaj Auto	Automobiles	2.52%
HCL Technologies	IT - Software	2.51%
Wipro	IT - Software	2.35%
Equity Total		**99.73%**
Net Cash and Cash Equivalent		**0.27%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Pharmaceuticals & Biotechnology	14.28%
IT - Software	10.81%
Banks	10.71%
Automobiles	8.93%
Diversified FMCG	8.31%
Food Products	7.70%
Consumer Durables	6.91%
Healthcare Services	3.92%
Auto Components	3.81%
Personal Products	3.30%
Cement & Cement Products	3.23%
Telecom - Services	3.20%
Petroleum Products	3.12%
Insurance	3.11%
Chemicals & Petrochemicals	2.86%
Finance	2.85%
Construction	2.69%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Nifty100 Low Volatility 30 Index Fund - Regular Plan - Growth	-1.05%	NA	NA	16.42%	9,895	NA	NA	15,351
Nifty100 Low Volatility 30 TRI#	0.15%	NA	NA	18.12%	10,015	NA	NA	15,993
Nifty 50 TRI##	0.54%	NA	NA	14.82%	10,054	NA	NA	14,766

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty100 Low Volatility 30 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty100 Low Volatility 30 TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

*Inception Date of Regular Plan - Growth October 06, 2022. #Benchmark Returns.

##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Nifty200 Momentum 30 Index Fund

Click here to Know more

An open-ended scheme tracking Nifty200 Momentum 30 Index
31st July 2025

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty200 Momentum 30 index by investing in securities of the Nifty200 Momentum 30 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty200 Momentum 30 Index, subject to tracking errors.

Category: Index Fund

Monthly Avg AUM: ₹ 134.50 Crores

Month end AUM: ₹ 131.05 Crores

Inception Date: 2 September, 2022

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.07%
Direct	0.42%

Portfolio Turnover Ratio

Equity	1.59
Aggregate^	1.59

Tracking Error (1 year)* **0.29%**

Benchmark: Nifty200 Momentum 30 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only)).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	15.1936
Regular Plan	IDCW@	15.1931

@Income Distribution and Capital Withdrawal

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

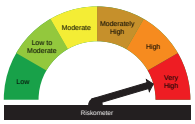
Company/Instrument	Industry/Rating	% of NAV
InterGlobe Aviation	Transport Services	5.42%
ICICI Bank	Banks	5.38%
HDFC Bank	Banks	5.27%
SBI Life Insurance Company	Insurance	5.14%
Bharti Airtel	Telecom - Services	5.04%
Bajaj Finserv	Finance	5.01%
HDFC Life Insurance Company	Insurance	4.98%
Bajaj Finance	Finance	4.91%
Bharat Electronics	Aerospace & Defense	4.88%
Kotak Mahindra Bank	Banks	4.66%
BSE	Capital Markets	4.50%
Max Healthcare Institute	Healthcare Services	4.46%
Divi's Laboratories	Pharmaceuticals & Biotechnology	4.42%
Max Financial Services	Insurance	3.25%
Cholamandalam Invt and Fin Co	Finance	3.15%
TVS Motor Company	Automobiles	2.95%
Coforge	IT - Software	2.70%
Solar Industries India	Chemicals & Petrochemicals	2.70%
SRF	Chemicals & Petrochemicals	2.38%
Persistent Systems	IT - Software	2.26%
One 97 Communications	Financial Technology (Fintech)	2.22%
Dixon Technologies (India)	Consumer Durables	2.17%
The Indian Hotels Company	Leisure Services	2.10%
Shree Cement	Cement & Cement Products	1.91%
SBI Cards and Payment Services	Finance	1.69%
United Spirits	Beverages	1.43%
Mazagon Dock Shipbuilders	Industrial Manufacturing	1.39%
Muthoot Finance	Finance	1.30%
FSN E-Commerce Ventures	Retailing	1.25%
Bharat Dynamics	Aerospace & Defense	0.97%
Equity Total		**99.91%**
Net Cash and Cash Equivalent		**0.09%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Finance	16.06%	Pharmaceuticals & Biotechnology	4.42%
Banks	15.31%	Automobiles	2.95%
Insurance	13.37%	Financial Technology (Fintech)	2.22%
Aerospace & Defense	5.85%	Consumer Durables	2.17%
Transport Services	5.42%	Leisure Services	2.10%
Chemicals & Petrochemicals	5.08%	Cement & Cement Products	1.91%
Telecom - Services	5.04%	Beverages	1.43%
IT - Software	4.96%	Industrial Manufacturing	1.39%
Capital Markets	4.50%	Retailing	1.25%
Healthcare Services	4.46%		

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Nifty 200 Momentum 30 Index Fund - Regular Plan - Growth	-18.72%	NA	NA	15.45%	8,128	NA	NA	15,194
Nifty 200 Momentum 30 TRI#	-17.62%	NA	NA	17.30%	8,238	NA	NA	15,917
Nifty 50 TRI##	0.54%	NA	NA	13.85%	10,054	NA	NA	14,591

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty200 Momentum 30 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty200 Momentum 30 TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

*Inception Date of Regular Plan - Growth September 02, 2022.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan Nifty Alpha 50 Index Fund

Click here to Know more

An open-ended scheme tracking Nifty Alpha 50 Index
31st July 2025

FUND FEATURES

About the Fund: The fund aims to replicate the Nifty Alpha 50 Index by investing in the underlying securities in the same proportion, subject to tracking error. The index invests in stocks that have generated high alpha over the last year and is designed to be nimble so it can leverage compelling investment opportunities.

Category: Index Fund

Monthly Avg AUM: ₹ 500.19 Crores

Month end AUM: ₹ 501.88 Crores

Inception Date: 09 November, 2023

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.02%
Direct	0.34%

Portfolio Turnover Ratio

Equity	1.78
Aggregate^	1.78

Tracking Error (1 year)* **0.53%**

Benchmark: Nifty Alpha 50 Index TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs. 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only)).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	13.6315
Regular Plan	IDCW@	13.6312

@Income Distribution and Capital Withdrawal.

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

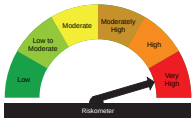
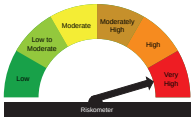
Company/Instrument	Industry/Rating	% of NAV
PG Electroplast	Consumer Durables	6.17%
One 97 Communications	Financial Technology (Fintech)	5.87%
BSE	Capital Markets	5.16%
Reliance Power	Power	3.58%
Mazagon Dock Shipbuilders	Industrial Manufacturing	3.43%
Amber Enterprises India	Consumer Durables	3.42%
Coromandel International	Fertilizers & Agrochemicals	3.26%
Firstsource Solutions	Commercial Services & Supplies	3.21%
Hitachi Energy India	Electrical Equipment	2.94%
Bharti Hexacom	Telecom - Services	2.87%
GE Vernova T&D India	Electrical Equipment	2.81%
Kaynes Technology India	Industrial Manufacturing	2.79%
Bajaj Holdings & Investment	Finance	2.67%
Multi Commodity Exchange of India	Capital Markets	2.55%
Coforge	IT - Software	2.53%
Dixon Technologies (India)	Consumer Durables	2.32%
Max Financial Services	Insurance	2.30%
Solar Industries India	Chemicals & Petrochemicals	2.22%
Laurus Labs	Pharmaceuticals & Biotechnology	2.15%
Divi's Laboratories	Pharmaceuticals & Biotechnology	2.13%
Fortis Healthcare	Healthcare Services	2.11%
Persistent Systems	IT - Software	2.04%
Max Healthcare Institute	Healthcare Services	1.93%
Kalyan Jewellers India	Consumer Durables	1.77%
Narayana Hrudayalaya	Healthcare Services	1.75%
Suzlon Energy	Electrical Equipment	1.72%
KFin Technologies	Capital Markets	1.60%
HDFC Life Insurance Company	Insurance	1.53%
Motilal Oswal Financial Services	Capital Markets	1.53%
PNB Housing Finance	Finance	1.48%
Others Equity Total		**18.17%**
Equity Total		**100.03%**
Net Cash and Cash Equivalent		**-0.03%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Consumer Durables	13.68%	Insurance	3.83%
Capital Markets	12.26%	Power	3.58%
Electrical Equipment	8.27%	Commercial Services & Supplies	3.21%
Pharmaceuticals & Biotechnology	7.60%	Retailing	2.55%
Financial Technology (Fintech)	7.09%	Chemicals & Petrochemicals	2.22%
Finance	6.58%	Aerospace & Defense	1.62%
Industrial Manufacturing	6.22%	Leisure Services	1.11%
Healthcare Services	5.80%	Transport Services	0.94%
IT - Software	4.67%	Automobiles	0.39%
Telecom - Services	4.10%	Gas	0.28%
Fertilizers & Agrochemicals	4.01%		

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Nifty Alpha 50 Index Fund - Regular Plan - Growth	-14.37%	NA	NA	19.66%	8,563	NA	NA	13,632
Nifty Alpha 50 TRI#	-12.59%	NA	NA	22.78%	8,741	NA	NA	14,250
Nifty 50 TRI##	0.54%	NA	NA	16.63%	10,054	NA	NA	13,040

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment in equity and equity related instruments belonging to Nifty Alpha 50 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty Alpha 50 Index TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

*Inception Date of Regular Plan - Growth November 09, 2023.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Nifty Smallcap 250 Index Fund

An open-ended scheme tracking Nifty Smallcap 250 Index
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The fund aims to replicate the Nifty Smallcap 250 Index by investing in the underlying securities in the same proportion, subject to tracking error.

Nifty Smallcap 250 represents the balance 250 companies (companies ranked 251-500) from Nifty 500.

Category: Index Fund

Monthly Avg AUM: ₹ 60.43 Crores

Month end AUM: ₹ 57.29 Crores

Inception Date: 22 December, 2023

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	0.89%
Direct	0.20%

Portfolio Turnover Ratio

Equity	0.76
Aggregate^	0.76

Tracking Error (1 year)* **0.35%**

Benchmark: Nifty Smallcap 250 Index TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs. 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only)).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	12.2754
Regular Plan	IDCW@	12.2759

@Income Distribution and Capital Withdrawal

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

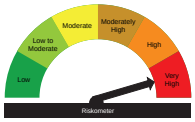
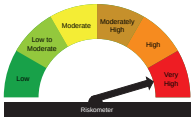
Company/Instrument	Industry/Rating	% of NAV
Multi Commodity Exchange of India	Capital Markets	2.02%
Laurus Labs	Pharmaceuticals & Biotechnology	1.76%
Central Depository Services (India)	Capital Markets	1.36%
Delhivery	Transport Services	1.13%
Radico Khaitan	Beverages	1.10%
Crompton Greaves Consumer Electricals	Consumer Durables	1.07%
Karur Vysya Bank	Banks	1.07%
Cholamandalam Financial Holdings	Finance	0.96%
Krishna Institute of Medical Sciences	Healthcare Services	0.95%
Computer Age Management Services	Capital Markets	0.92%
Navin Fluorine International	Chemicals & Petrochemicals	0.91%
Kaynes Technology India	Industrial Manufacturing	0.86%
Amber Enterprises India	Consumer Durables	0.84%
RBL Bank	Banks	0.82%
PNB Housing Finance	Finance	0.81%
City Union Bank	Banks	0.80%
Tata Chemicals	Chemicals & Petrochemicals	0.79%
Angel One	Capital Markets	0.78%
Piramal Enterprises	Finance	0.77%
The Ramco Cements	Cement & Cement Products	0.77%
Redington	Commercial Services & Supplies	0.77%
Reliance Power	Power	0.76%
Inox Wind	Electrical Equipment	0.75%
JB Chemicals & Pharmaceuticals	Pharmaceuticals & Biotechnology	0.74%
Brigade Enterprises	Realty	0.72%
Manappuram Finance	Finance	0.72%
Wockhardt	Pharmaceuticals & Biotechnology	0.71%
Aster DM Healthcare	Healthcare Services	0.70%
Kalpataru Projects International	Construction	0.67%
Narayana Hrudayalaya	Healthcare Services	0.67%
Others Equity Total		**72.95%**
Equity Total		**100.66%**
Net Cash and Cash Equivalent		**-0.66%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Finance	9.65%	Food Products	1.25%
Pharmaceuticals & Biotechnology	9.03%	Retailing	1.21%
Capital Markets	7.93%	Aerospace & Defense	1.14%
Industrial Products	7.42%	Beverages	1.10%
Chemicals & Petrochemicals	5.64%	Textiles & Apparels	0.91%
Consumer Durables	4.99%	Cement & Cement Products	0.86%
Construction	4.20%	Telecom - Services	0.76%
Healthcare Services	4.07%	Petroleum Products	0.71%
Auto Components	3.79%	Personal Products	0.65%
Banks	3.75%	Cigarettes & Tobacco Products	0.64%
IT - Software	2.90%	Insurance	0.63%
Leisure Services	2.82%	Agricultural, Commercial & Construction Vehicles	0.63%
Industrial Manufacturing	2.44%	Paper, Forest & Jute Products	0.51%
Power	2.42%	Household Products	0.45%
Commercial Services & Supplies	1.99%	Minerals & Mining	0.45%
Transport Services	1.98%	Ferrous Metals	0.43%
Electrical Equipment	1.95%	Non - Ferrous Metals	0.41%
IT - Services	1.91%	Telecom - Equipment & Accessories	0.39%
Realty	1.83%	Healthcare Equipment & Supplies	0.38%
Fertilizers & Agrochemicals	1.64%	Automobiles	0.30%
Gas	1.41%	Diversified	0.29%
Entertainment	1.30%	Transport Infrastructure	0.22%
Agricultural Food & other Products	1.28%		

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Nifty Smallcap 250 Index Fund - Regular Plan - Growth	-5.28%	NA	NA	13.60%	9,472	NA	NA	12,275
Nifty Smallcap 250 TRI#	-3.93%	NA	NA	15.13%	9,607	NA	NA	12,543
Nifty 50 TRI##	0.54%	NA	NA	11.10%	10,054	NA	NA	11,844

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investment in equity and equity related instruments belonging to Nifty Smallcap 250 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty Smallcap 250 Index TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

*Inception Date of Regular Plan - Growth December 22, 2023.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. #Benchmark Returns. ##Additional Benchmark Returns.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Nifty IT Index Fund

Click here to Know more

An open-ended scheme tracking Nifty IT Index
31st July 2025

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty IT Index by investing in securities of the Nifty IT Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty IT Index, subject to tracking errors.

Category: Index Fund

Monthly Avg AUM: ₹ 25.87 Crores

Month end AUM: ₹ 24.59 Crores

Inception Date: 31 August, 2023

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.02%
Direct	0.37%

Portfolio Turnover Ratio

Equity	0.26
Aggregate^	0.26

Tracking Error (1 year)* **0.08%**

Benchmark: Nifty IT TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth, IDCW@ - (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only)).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Regular Plan	Growth	11.6964
Regular Plan	IDCW@	11.6953

@Income Distribution and Capital Withdrawal

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

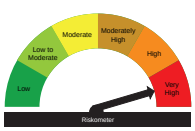
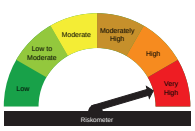
Company/Instrument	Industry/Rating	% of NAV
Infosys	IT - Software	29.95%
Tata Consultancy Services	IT - Software	21.23%
HCL Technologies	IT - Software	10.65%
Tech Mahindra	IT - Software	9.37%
Wipro	IT - Software	7.15%
Coforge	IT - Software	5.88%
Persistent Systems	IT - Software	5.59%
LTIMindtree	IT - Software	4.77%
Mphasis	IT - Software	3.20%
Oracle Financial Services Software	IT - Software	2.03%
Equity Total		**99.81%**
Net Cash and Cash Equivalent		**0.19%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

IT - Software	99.81%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Nifty IT Index Fund - Regular Plan - Growth	-12.52%	NA	NA	8.51%	8,748	NA	NA	11,696
Nifty IT TRI#	-11.63%	NA	NA	9.11%	8,837	NA	NA	11,820
Nifty 50 TRI##	0.54%	NA	NA	15.38%	10,054	NA	NA	13,157

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty IT Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty IT TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

*Inception Date of Regular Plan - Growth August 31, 2023.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. #Benchmark Returns. ##Additional Benchmark Returns.

Bandhan Nifty Total Market Index Fund

An open-ended scheme tracking Nifty Total Market Index
31st July 2025

Click here to Know more

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty Total Market Index by investing in securities of the Nifty Total Market Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Total Market Index, subject to tracking errors.

Category: Index Fund

Monthly Avg AUM: ₹ 40.34 Crores

Month end AUM: ₹ 39.62 Crores

Inception Date: 10 July, 2024

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.05%
Direct	0.40%

Portfolio Turnover Ratio

Equity	0.20
Aggregate^	0.20

Tracking Error (1 year)* **0.05%**

Benchmark: Nifty Total Market TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth.

Exit Load:
- 0.25% if redeemed on or before 15 days from the allotment date.
- Nil if redeemed after 15 days from allotment date.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	9.9621

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

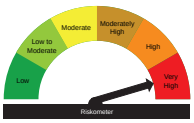
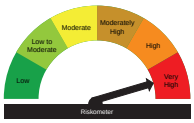
Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	7.74%
ICICI Bank	Banks	5.31%
Reliance Industries	Petroleum Products	4.74%
Infosys	IT - Software	2.74%
Bharti Airtel	Telecom - Services	2.63%
Larsen & Toubro	Construction	2.15%
ITC	Diversified FMCG	1.93%
Tata Consultancy Services	IT - Software	1.56%
State Bank of India	Banks	1.54%
Axis Bank	Banks	1.54%
Kotak Mahindra Bank	Banks	1.46%
Mahindra & Mahindra	Automobiles	1.42%
Bajaj Finance	Finance	1.18%
Hindustan Unilever	Diversified FMCG	1.13%
Eternal	Retailing	1.08%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	0.93%
Maruti Suzuki India	Automobiles	0.83%
NTPC	Power	0.80%
HCL Technologies	IT - Software	0.78%
UltraTech Cement	Cement & Cement Products	0.73%
Tata Motors	Automobiles	0.70%
Titan Company	Consumer Durables	0.70%
Bharat Electronics	Aerospace & Defense	0.69%
Power Grid Corporation of India	Power	0.66%
Tata Steel	Ferrous Metals	0.66%
InterGlobe Aviation	Transport Services	0.58%
Trent	Retailing	0.56%
Asian Paints	Consumer Durables	0.55%
Jio Financial Services	Finance	0.54%
Bajaj Finserv	Finance	0.53%
Others Equity Total		**51.34%**
Equity Total		**99.72%**
Net Cash and Cash Equivalent		**0.28%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	20.31%	Agricultural Food & other Products	0.86%
IT - Software	7.50%	Beverages	0.79%
Finance	6.14%	Fertilizers & Agrochemicals	0.77%
Petroleum Products	5.63%	Transport Infrastructure	0.74%
Pharmaceuticals & Biotechnology	5.00%	Non - Ferrous Metals	0.70%
Automobiles	4.64%	Personal Products	0.68%
Power	3.23%	Gas	0.68%
Telecom - Services	3.21%	Industrial Manufacturing	0.61%
Diversified FMCG	3.06%	Oil	0.59%
Consumer Durables	2.97%	Financial Technology (Fintech)	0.50%
Construction	2.91%	Consumable Fuels	0.43%
Retailing	2.83%	Textiles & Apparels	0.43%
Cement & Cement Products	2.15%	Diversified Metals	0.36%
Industrial Products	2.06%	IT - Services	0.35%
Auto Components	2.05%	Metals & Minerals Trading	0.33%
Electrical Equipment	1.89%	Agricultural, Commercial & Construction Vehicles	0.29%
Capital Markets	1.87%	Minerals & Mining	0.29%
Insurance	1.67%	Commercial Services & Supplies	0.28%
Healthcare Services	1.62%	Entertainment	0.20%
Chemicals & Petrochemicals	1.61%	Diversified	0.10%
Ferrous Metals	1.60%	Cigarettes & Tobacco Products	0.07%
Aerospace & Defense	1.41%	Paper, Forest & Jute Products	0.06%
Realty	1.23%	Other Utilities	0.06%
Food Products	0.95%	Telecom - Equipment & Accessories	0.06%
Leisure Services	0.94%	Household Products	0.04%
Transport Services	0.91%	Healthcare Equipment & Supplies	0.04%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan Nifty Total Market Index Fund - Regular Plan - Growth	-2.76%	NA	NA	-0.36%	9,724	NA	NA	9,962
Nifty Total Market TRI#	-1.68%	NA	NA	0.77%	9,832	NA	NA	10,081
Nifty 50 TRI##	0.54%	NA	NA	3.01%	10,054	NA	NA	10,318

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty Total Market Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty Total Market TRI

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

*Inception Date of Regular Plan - Growth July 10, 2024.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day. #Benchmark Returns. ##Additional Benchmark Returns.

Bandhan Nifty Bank Index Fund

An open-ended equity scheme tracking banking sector
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty Bank Index by investing in securities of the Nifty Bank Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Bank Index, subject to tracking errors.However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 19.76 Crores

Month end AUM: ₹ 19.77 Crores

Inception Date: 27 August, 2024

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.00%
Direct	0.20%

Tracking Error (1 year)* **0.08%**

Benchmark: Nifty Bank TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth.

Exit Load:
- 0.25% if redeemed on or before 15 days from the allotment date.
- Nil if redeemed after 15 days from allotment date.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	10.8732

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

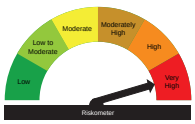
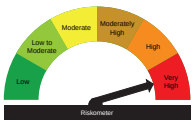
Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	29.05%
ICICI Bank	Banks	26.44%
State Bank of India	Banks	8.66%
Kotak Mahindra Bank	Banks	7.82%
Axis Bank	Banks	7.66%
IndusInd Bank	Banks	3.48%
The Federal Bank	Banks	3.29%
IDFC First Bank	Banks	3.01%
Bank of Baroda	Banks	2.92%
AU Small Finance Bank	Banks	2.76%
Punjab National Bank	Banks	2.41%
Canara Bank	Banks	2.39%
Equity Total		**99.88%**
Net Cash and Cash Equivalent		**0.12%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	99.88%

PERFORMANCE TABLE

Scheme Name	Simple annualised (%)
	6 months
Bandhan Nifty Bank Index Fund - Regular Plan - Growth	25.98%
Nifty Bank TRI#	27.23%
Nifty 50 TRI##	12.45%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity-related instruments belonging to Nifty Bank Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty Bank TRI

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 12.88%.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

Other parameters relating to performance and SIP are not disclosed as the fund has not completed 1 year.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan BSE Healthcare Index Fund

An open-ended scheme tracking BSE Healthcare Index
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the BSE Healthcare Index by investing in securities of the BSE Healthcare Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of BSE Healthcare Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 18.70 Crores

Month end AUM: ₹ 18.76 Crores

Inception Date: 06 September, 2024

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.01%
Direct	0.21%

Tracking Error (1 year)* **0.10%**

Benchmark: BSE Healthcare TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth.

Exit Load:
- 0.25% if redeemed on or before 15 days from the allotment date.
- Nil if redeemed after 15 days from allotment date.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	10.3875

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

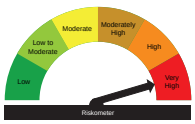
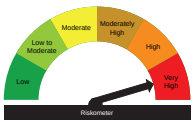
Company/Instrument	Industry/Rating	% of NAV
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	13.39%
Max Healthcare Institute	Healthcare Services	6.83%
Cipla	Pharmaceuticals & Biotechnology	6.54%
Divi's Laboratories	Pharmaceuticals & Biotechnology	6.26%
Dr. Reddy's Laboratories	Pharmaceuticals & Biotechnology	5.76%
Apollo Hospitals Enterprise	Healthcare Services	5.61%
Lupin	Pharmaceuticals & Biotechnology	3.47%
Fortis Healthcare	Healthcare Services	3.32%
Torrent Pharmaceuticals	Pharmaceuticals & Biotechnology	2.92%
Laurus Labs	Pharmaceuticals & Biotechnology	2.52%
Glenmark Pharmaceuticals	Pharmaceuticals & Biotechnology	2.37%
Aurobindo Pharma	Pharmaceuticals & Biotechnology	2.37%
Mankind Pharma	Pharmaceuticals & Biotechnology	2.13%
Alkem Laboratories	Pharmaceuticals & Biotechnology	2.01%
Zydus Lifesciences	Pharmaceuticals & Biotechnology	1.81%
Biocon	Pharmaceuticals & Biotechnology	1.67%
IPCA Laboratories	Pharmaceuticals & Biotechnology	1.53%
Cohance Lifesciences	Pharmaceuticals & Biotechnology	1.42%
Krishna Institute of Medical Sciences	Healthcare Services	1.36%
Abbott India	Pharmaceuticals & Biotechnology	1.30%
Gland Pharma	Pharmaceuticals & Biotechnology	1.21%
JB Chemicals & Pharmaceuticals	Pharmaceuticals & Biotechnology	1.06%
Wockhardt	Pharmaceuticals & Biotechnology	1.03%
Aster DM Healthcare	Healthcare Services	1.01%
Syngene International	Healthcare Services	1.01%
Narayana Hrudayalaya	Healthcare Services	0.96%
GlaxoSmithKline Pharmaceuticals	Pharmaceuticals & Biotechnology	0.95%
Piramal Pharma	Pharmaceuticals & Biotechnology	0.89%
Dr. Lal Path Labs	Healthcare Services	0.88%
Ajanta Pharma	Pharmaceuticals & Biotechnology	0.87%
Others Equity Total		**17.37%**
Equity Total		**101.85%**
Net Cash and Cash Equivalent		**-1.85%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Pharmaceuticals & Biotechnology	75.99%
Healthcare Services	25.27%
Healthcare Equipment & Supplies	0.60%

PERFORMANCE TABLE

Scheme Name	Simple annualised (%)
	6 months
Bandhan BSE Healthcare Index Fund - Regular Plan - Growth	17.05%
BSE Healthcare TRI#	18.19%
Nifty 50 TRI##	12.45%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity related instruments belonging to BSE Healthcare Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* BSE Healthcare TRI

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 8.46%.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

Other parameters relating to performance and SIP are not disclosed as the fund has not completed 1 year.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Nifty Midcap 150 Index Fund

An open-ended scheme tracking Nifty Midcap150 Index
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty Midcap 150 Index by investing in securities of the Nifty Midcap 150 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Midcap 150 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 27.19 Crores

Month end AUM: ₹ 27.09 Crores

Inception Date: 19 September, 2024

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	0.85%
Direct	0.15%

Tracking Error (1 year)* **0.47%**

Benchmark: Nifty Midcap 150 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth.

Exit Load:
- 0.25% if redeemed on or before 15 days from the allotment date.
- Nil if redeemed after 15 days from allotment date.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	9.6494

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
BSE	Capital Markets	2.78%
Max Healthcare Institute	Healthcare Services	2.61%
Suzlon Energy	Electrical Equipment	2.06%
Dixon Technologies (India)	Consumer Durables	1.85%
PB Fintech	Financial Technology (Fintech)	1.69%
Coforge	IT - Software	1.64%
HDFC Asset Management Company	Capital Markets	1.61%
Persistent Systems	IT - Software	1.56%
The Federal Bank	Banks	1.40%
Cummins India	Industrial Products	1.35%
Indus Towers	Telecom - Services	1.35%
Lupin	Pharmaceuticals & Biotechnology	1.31%
IDFC First Bank	Banks	1.28%
Fortis Healthcare	Healthcare Services	1.26%
SRF	Chemicals & Petrochemicals	1.24%
AU Small Finance Bank	Banks	1.17%
Hindustan Petroleum Corporation	Petroleum Products	1.13%
Max Financial Services	Insurance	1.11%
Marico	Agricultural Food & other Products	1.06%
One 97 Communications	Financial Technology (Fintech)	1.05%
Yes Bank	Banks	1.00%
UPL	Fertilizers & Agrochemicals	1.00%
Solar Industries India	Chemicals & Petrochemicals	0.98%
Ashok Leyland	Agricultural, Commercial & Construction Vehicles	0.97%
PI Industries	Fertilizers & Agrochemicals	0.97%
Polycab India	Industrial Products	0.97%
GE Vernova T&D India	Electrical Equipment	0.95%
Sundaram Finance	Finance	0.91%
Glenmark Pharmaceuticals	Pharmaceuticals & Biotechnology	0.90%
GMR Airports	Transport Infrastructure	0.90%
Others Equity Total		**59.83%**
Equity Total		**99.89%**
Net Cash and Cash Equivalent		**0.11%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Pharmaceuticals & Biotechnology	7.59%	Retailing	1.35%
Banks	7.21%	Leisure Services	1.32%
Auto Components	6.13%	Agricultural, Commercial & Construction Vehicles	1.29%
Electrical Equipment	5.99%	Industrial Manufacturing	1.26%
Capital Markets	5.84%	Minerals & Mining	1.24%
IT - Software	5.81%	Petroleum Products	1.19%
Finance	5.57%	Textiles & Apparels	1.19%
Industrial Products	5.41%	Personal Products	1.17%
Healthcare Services	4.55%	Transport Infrastructure	1.14%
Consumer Durables	4.43%	Ferrous Metals	1.14%
Chemicals & Petrochemicals	3.37%	Non - Ferrous Metals	0.90%
Realty	2.98%	Construction	0.81%
Fertilizers & Agrochemicals	2.87%	Oil	0.68%
Telecom - Services	2.85%	IT - Services	0.64%
Financial Technology (Fintech)	2.74%	Transport Services	0.56%
Power	2.13%	Aerospace & Defense	0.42%
Agricultural Food & other Products	1.88%	Diversified	0.41%
Insurance	1.87%	Beverages	0.40%
Gas	1.70%	Entertainment	0.16%
Cement & Cement Products	1.61%	Automobiles	0.12%

PERFORMANCE TABLE

Scheme Name	Simple annualised (%)
	6 months
Bandhan Nifty Midcap 150 Index Fund - Regular Plan - Growth	14.18%
Nifty Midcap 150 TRI#	16.10%
Nifty 50 TRI##	12.45%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty Midcap 150 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 The risk of the scheme is very high. Investors understand that their principal will be at Very High risk	 The risk of the benchmark is very high. Nifty Midcap 150 TRI

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 7.03%.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

Other parameters relating to performance and SIP are not disclosed as the fund has not completed 1 year.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Nifty 500 Momentum 50 Index Fund

Click here to Know more

An open-ended scheme tracking Nifty 500 Momentum 50 Index
31st July 2025

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty 500 Momentum 50 Index by investing in securities of the Nifty 500 Momentum 50 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty 500 Momentum 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 25.84 Crores

Month end AUM: ₹ 25.32 Crores

Inception Date: 30 October, 2024

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.01%
Direct	0.36%

Tracking Error (1 year)* **0.37%**

Benchmark: Nifty 500 Momentum 50 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth.

Exit Load:
- 0.25% if redeemed on or before 15 days from the allotment date.
- Nil if redeemed after 15 days from allotment date.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	8.6689

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

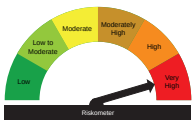
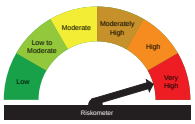
Company/Instrument	Industry/Rating	% of NAV
InterGlobe Aviation	Transport Services	5.47%
SBI Life Insurance Company	Insurance	5.21%
Bajaj Finserv	Finance	5.05%
HDFC Life Insurance Company	Insurance	5.02%
Bajaj Finance	Finance	4.95%
Max Healthcare Institute	Healthcare Services	4.89%
Divi's Laboratories	Pharmaceuticals & Biotechnology	4.78%
Kotak Mahindra Bank	Banks	4.70%
BSE	Capital Markets	4.54%
Max Financial Services	Insurance	3.54%
Cholamandalam Invt and Fin Co	Finance	3.51%
Solar Industries India	Chemicals & Petrochemicals	2.95%
Coforge	IT - Software	2.90%
Coromandel International	Fertilizers & Agrochemicals	2.66%
SRF	Chemicals & Petrochemicals	2.65%
Persistent Systems	IT - Software	2.43%
One 97 Communications	Financial Technology (Fintech)	2.36%
Fortis Healthcare	Healthcare Services	2.20%
Multi Commodity Exchange of India	Capital Markets	2.19%
Hitachi Energy India	Electrical Equipment	1.87%
SBI Cards and Payment Services	Finance	1.87%
Lloyds Metals And Energy	Minerals & Mining	1.54%
Mazagon Dock Shipbuilders	Industrial Manufacturing	1.51%
Muthoot Finance	Finance	1.44%
Reliance Power	Power	1.20%
Bharat Dynamics	Aerospace & Defense	1.09%
Radico Khaitan	Beverages	1.07%
Narayana Hrudayalaya	Healthcare Services	1.05%
Manappuram Finance	Finance	1.00%
Navin Fluorine International	Chemicals & Petrochemicals	0.98%
Others Equity Total		**13.50%**
Equity Total		**100.12%**
Net Cash and Cash Equivalent		**-0.12%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Finance	18.35%	Industrial Manufacturing	2.22%
Insurance	13.77%	Aerospace & Defense	2.10%
Healthcare Services	8.92%	Electrical Equipment	1.87%
Chemicals & Petrochemicals	7.35%	Minerals & Mining	1.54%
Capital Markets	6.73%	Commercial Services & Supplies	1.34%
Pharmaceuticals & Biotechnology	6.09%	Industrial Products	1.23%
IT - Software	5.96%	Power	1.20%
Transport Services	5.47%	Beverages	1.07%
Banks	4.70%	Telecom - Services	0.96%
Fertilizers & Agrochemicals	2.66%	Cigarettes & Tobacco Products	0.89%
Consumer Durables	2.46%	Auto Components	0.44%
Financial Technology (Fintech)	2.36%	Agricultural Food & other Products	0.44%

PERFORMANCE TABLE

Scheme Name	Simple annualised (%)
	6 months
Bandhan Nifty 500 Momentum 50 Index Fund - Regular Plan - Growth	7.66%
Nifty 500 Momentum 50 TRI#	9.33%
Nifty 50 TRI##	12.45%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty 500 Momentum 50 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty 500 Momentum 50 TRI

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 3.80%.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

Other parameters relating to performance and SIP are not disclosed as the fund has not completed 1 year.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Nifty 500 Value 50 Index Fund

An open-ended scheme tracking Nifty 500 Value 50 Index
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty 500 Value 50 Index by investing in securities of the Nifty 500 Value 50 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty 500 Value 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 13.63 Crores

Month end AUM: ₹ 13.41 Crores

Inception Date: 30 October, 2024

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.01%
Direct	0.36%

Tracking Error (1 year)* **0.14%**

Benchmark: Nifty 500 Value 50 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth.

Exit Load:
- 0.25% if redeemed on or before 15 days from the allotment date.
- Nil if redeemed after 15 days from allotment date.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	9.6598

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

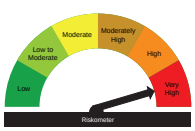
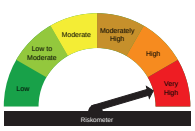
Company/Instrument	Industry/Rating	% of NAV
Indian Oil Corporation	Petroleum Products	5.18%
Hindalco Industries	Non - Ferrous Metals	5.13%
NTPC	Power	5.11%
Tata Steel	Ferrous Metals	5.10%
Power Grid Corporation of India	Power	5.06%
Oil & Natural Gas Corporation	Oil	5.04%
State Bank of India	Banks	5.03%
Tata Motors	Automobiles	4.99%
Grasim Industries	Cement & Cement Products	4.90%
Vedanta	Diversified Metals	4.87%
Coal India	Consumable Fuels	4.86%
Bharat Petroleum Corporation	Petroleum Products	4.09%
Power Finance Corporation	Finance	3.00%
Hyundai Motor India	Automobiles	2.92%
Hindustan Petroleum Corporation	Petroleum Products	2.73%
IndusInd Bank	Banks	2.15%
Bank of Baroda	Banks	2.00%
REC	Finance	1.95%
UPL	Fertilizers & Agrochemicals	1.73%
NMDC	Minerals & Mining	1.68%
Redington	Commercial Services & Supplies	1.67%
Canara Bank	Banks	1.63%
GAIL (India)	Gas	1.61%
Steel Authority of India	Ferrous Metals	1.52%
The Federal Bank	Banks	1.21%
Punjab National Bank	Banks	1.19%
Union Bank of India	Banks	1.03%
The Great Eastern Shipping Company	Transport Services	0.95%
National Aluminium Company	Non - Ferrous Metals	0.88%
Tata Chemicals	Chemicals & Petrochemicals	0.85%
Others Equity Total		**9.98%**
Equity Total		**100.03%**
Net Cash and Cash Equivalent		**-0.03%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	17.69%
Petroleum Products	12.01%
Power	10.89%
Automobiles	7.91%
Finance	7.21%
Ferrous Metals	6.62%
Non - Ferrous Metals	6.01%
Oil	5.87%
Cement & Cement Products	4.90%
Diversified Metals	4.87%
Consumable Fuels	4.86%
Gas	2.55%
Fertilizers & Agrochemicals	2.11%
Minerals & Mining	1.68%
Commercial Services & Supplies	1.67%
Transport Services	0.95%
Chemicals & Petrochemicals	0.85%
Construction	0.52%
Entertainment	0.50%
Industrial Products	0.37%

PERFORMANCE TABLE

Scheme Name	Simple annualised (%)
	6 months
Bandhan Nifty 500 Value 50 Index Fund - Regular Plan - Growth	10.36%
Nifty 500 Value 50 TRI#	11.50%
Nifty 50 TRI##	12.45%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty 500 Value 50 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 The risk of the scheme is very high. Investors understand that their principal will be at Very High risk	 The risk of the benchmark is very high. Nifty 500 Value 50 TRI

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 5.13%.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

Other parameters relating to performance and SIP are not disclosed as the fund has not completed 1 year.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Nifty 200 Quality 30 Index Fund

An open-ended scheme tracking Nifty 200 Quality 30 Index
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty 200 Quality 30 Index by investing in securities of the Nifty 200 Quality 30 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty 200 Quality 30 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 12.07 Crores

Month end AUM: ₹ 11.76 Crores

Inception Date: 04 December, 2024

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	0.98%
Direct	0.33%

Tracking Error (1 year)* **0.19%**

Benchmark: Nifty 200 Quality 30 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth.

Exit Load:
- 0.25% if redeemed on or before 15 days from the allotment date.
- Nil if redeemed after 15 days from allotment date.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	9.4486

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

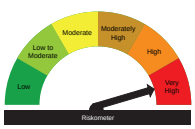
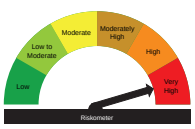
Company/Instrument	Industry/Rating	% of NAV
Hindustan Unilever	Diversified FMCG	5.70%
ITC	Diversified FMCG	5.09%
Nestle India	Food Products	4.81%
Coal India	Consumable Fuels	4.81%
Infosys	IT - Software	4.81%
Bharat Electronics	Aerospace & Defense	4.68%
Tata Consultancy Services	IT - Software	4.54%
Britannia Industries	Food Products	4.50%
Asian Paints	Consumer Durables	4.47%
HCL Technologies	IT - Software	4.40%
Colgate Palmolive (India)	Personal Products	3.92%
Bajaj Auto	Automobiles	3.75%
Hindustan Aeronautics	Aerospace & Defense	3.42%
HDFC Asset Management Company	Capital Markets	3.28%
Bharat Petroleum Corporation	Petroleum Products	3.00%
Marico	Agricultural Food & other Products	2.87%
Hero MotoCorp	Automobiles	2.84%
Cummins India	Industrial Products	2.82%
Page Industries	Textiles & Apparels	2.70%
Persistent Systems	IT - Software	2.59%
Pidilite Industries	Chemicals & Petrochemicals	2.51%
LTIMindtree	IT - Software	2.42%
Polycab India	Industrial Products	2.40%
Indian Railway Catering And Tourism Corporation	Leisure Services	2.31%
Havells India	Consumer Durables	2.12%
Tata Elxsi	IT - Software	2.08%
Hindustan Zinc	Non - Ferrous Metals	2.00%
KPIT Technologies	IT - Software	1.84%
Oracle Financial Services Software	IT - Software	1.84%
Indraprastha Gas	Gas	1.36%
Equity Total		**99.87%**
Net Cash and Cash Equivalent		**0.13%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

IT - Software	24.51%
Diversified FMCG	10.79%
Food Products	9.31%
Aerospace & Defense	8.10%
Consumer Durables	6.59%
Automobiles	6.59%
Industrial Products	5.22%
Consumable Fuels	4.81%
Personal Products	3.92%
Capital Markets	3.28%
Petroleum Products	3.00%
Agricultural Food & other Products	2.87%
Textiles & Apparels	2.70%
Chemicals & Petrochemicals	2.51%
Leisure Services	2.31%
Non - Ferrous Metals	2.00%
Gas	1.36%

PERFORMANCE TABLE

Scheme Name	Simple annualised (%)
	6 months
Bandhan Nifty 200 Quality 30 Index Fund - Regular Plan - Growth	-2.02%
Nifty 200 Quality 30 TRI#	-0.97%
Nifty 50 TRI##	12.45%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty 200 Quality 30 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty 200 Quality 30 TRI

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 1.00%.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

Other parameters relating to performance and SIP are not disclosed as the fund has not completed 1 year.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Nifty Alpha Low Volatility 30 Index Fund

Click here to Know more

Bandhan Mutual Fund Badhte Raho

An open-ended scheme tracking Nifty Alpha Low Volatility 30 Index.

31st July 2025

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty Alpha Low Volatility 30 Index by investing in securities of the Nifty Alpha Low Volatility 30 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Alpha Low Volatility 30 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 9.92 Crores

Month end AUM: ₹ 9.45 Crores

Inception Date: 23 January, 2025

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.00%
Direct	0.25%

Tracking Error (1 year)* **0.25%**

Benchmark: Nifty Alpha Low Volatility 30 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth.

Exit Load:
- 0.25% if redeemed on or before 15 days from the allotment date.
- Nil if redeemed after 15 days from allotment date.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	10.0509

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

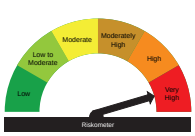
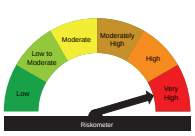
Company/Instrument	Industry/Rating	% of NAV
ICICI Bank	Banks	4.63%
HDFC Bank	Banks	4.49%
Apollo Hospitals Enterprise	Healthcare Services	4.36%
ITC	Diversified FMCG	4.19%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	4.15%
HDFC Life Insurance Company	Insurance	3.97%
Bharti Airtel	Telecom - Services	3.88%
Britannia Industries	Food Products	3.88%
Divi's Laboratories	Pharmaceuticals & Biotechnology	3.75%
Dr. Reddy's Laboratories	Pharmaceuticals & Biotechnology	3.71%
SBI Life Insurance Company	Insurance	3.63%
Pidilite Industries	Chemicals & Petrochemicals	3.38%
Bajaj Finance	Finance	3.37%
Kotak Mahindra Bank	Banks	3.36%
Bajaj Finserv	Finance	3.27%
ICICI Lombard General Insurance Company	Insurance	3.20%
UltraTech Cement	Cement & Cement Products	3.15%
Shree Cement	Cement & Cement Products	3.13%
United Spirits	Beverages	3.02%
Grasim Industries	Cement & Cement Products	3.01%
Torrent Pharmaceuticals	Pharmaceuticals & Biotechnology	2.99%
TVS Motor Company	Automobiles	2.81%
Lupin	Pharmaceuticals & Biotechnology	2.77%
Tata Consultancy Services	IT - Software	2.76%
Tech Mahindra	IT - Software	2.74%
HCL Technologies	IT - Software	2.71%
Bosch	Auto Components	2.69%
Infosys	IT - Software	2.66%
Page Industries	Textiles & Apparels	2.32%
SBI Cards and Payment Services	Finance	1.85%
Equity Total		**99.82%**
Net Cash and Cash Equivalent		**0.18%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Pharmaceuticals & Biotechnology	17.37%
Banks	12.47%
IT - Software	10.87%
Insurance	10.80%
Cement & Cement Products	9.29%
Finance	8.49%
Healthcare Services	4.36%
Diversified FMCG	4.19%
Telecom - Services	3.88%
Food Products	3.88%
Chemicals & Petrochemicals	3.38%
Beverages	3.02%
Automobiles	2.81%
Auto Components	2.69%
Textiles & Apparels	2.32%

PERFORMANCE TABLE

Scheme Name	Simple annualised (%)
	6 months
Bandhan Nifty Alpha Low Volatility 30 Index Fund - Regular Plan - Growth	2.23%
Nifty Alpha Low Volatility 30 TRI#	3.68%
Nifty 50 TRI##	12.45%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity related instruments belonging to Nifty Alpha Low Volatility 30 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty Alpha Low Volatility 30 TRI

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 1.11%.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

Other parameters relating to performance and SIP are not disclosed as the fund has not completed 1 year.

#Benchmark Returns. ##Additional Benchmark Returns.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan Nifty Next 50 Index Fund

An open-ended scheme tracking Nifty Next 50 Index.
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the Scheme is to replicate the Nifty Next 50 Index by investing in securities of the Nifty Next 50 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Next 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 19.47 Crores

Month end AUM: ₹ 19.52 Crores

Inception Date: 28 February, 2025

Fund Manager: Mr. Abhishek Jain (w.e.f. 8th March 2025)

Total Expense Ratio

Regular	1.00%
Direct	0.22%

Tracking Error (1 year)* **0.23%**

Benchmark: Nifty Next 50 TRI

SIP (Minimum Amount): ₹ 100/- and in multiples of Re. 1 thereafter

SIP Frequency: Monthly/Quarterly/Weekly

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

SIP Dates (Weekly): Unitholders have an option to invest on weekly basis on the default dates i.e. 7, 14, 21 and 28.

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: Rs 1,000/- in multiples of Re. 1/- thereafter

Option Available: Growth.

Exit Load:
- 0.25% if redeemed on or before 15 days from the allotment date.
- Nil if redeemed after 15 days from allotment date.

NAV (₹) as on July 31, 2025

Regular Plan	Growth	11.7243

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
InterGlobe Aviation	Transport Services	5.00%
Hindustan Aeronautics	Aerospace & Defense	3.71%
Divi's Laboratories	Pharmaceuticals & Biotechnology	3.61%
Vedanta	Diversified Metals	3.11%
Varun Beverages	Beverages	3.02%
Britannia Industries	Food Products	2.94%
Tata Power Company	Power	2.88%
TVS Motor Company	Automobiles	2.84%
The Indian Hotels Company	Leisure Services	2.81%
Bharat Petroleum Corporation	Petroleum Products	2.75%
Avenue Supermarts	Retailing	2.71%
Cholamandalam Invt and Fin Co	Finance	2.62%
Bajaj Holdings & Investment	Finance	2.60%
Power Finance Corporation	Finance	2.57%
Indian Oil Corporation	Petroleum Products	2.35%
Info Edge (India)	Retailing	2.33%
Godrej Consumer Products	Personal Products	2.18%
DLF	Realty	2.17%
REC	Finance	2.13%
GAIL (India)	Gas	2.07%
LTIMindtree	IT - Software	2.04%
ICICI Lombard General Insurance Company	Insurance	2.00%
Adani Power	Power	2.00%
Pidilite Industries	Chemicals & Petrochemicals	1.91%
Bank of Baroda	Banks	1.90%
Samvardhana Motherson International	Auto Components	1.85%
CG Power and Industrial Solutions	Electrical Equipment	1.83%
Shree Cement	Cement & Cement Products	1.78%
United Spirits	Beverages	1.71%
Torrent Pharmaceuticals	Pharmaceuticals & Biotechnology	1.69%
Others Equity Total		**24.85%**
Equity Total		**99.96%**
Net Cash and Cash Equivalent		**0.04%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Finance	11.37%
Power	8.63%
Pharmaceuticals & Biotechnology	6.34%
Retailing	5.71%
Petroleum Products	5.10%
Banks	5.03%
Transport Services	5.00%
Beverages	4.73%
Electrical Equipment	4.23%
Automobiles	4.16%
Insurance	3.89%
Aerospace & Defense	3.71%
Realty	3.66%
Personal Products	3.53%
Cement & Cement Products	3.46%
Auto Components	3.36%
Diversified Metals	3.11%
Food Products	2.94%
Leisure Services	2.81%
Gas	2.07%
IT - Software	2.04%
Chemicals & Petrochemicals	1.91%
Consumer Durables	1.63%
Ferrous Metals	1.54%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over a long term. • Investment in equity and equity-related instruments belonging to Nifty Next 50 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty Next 50 TRI

Performance, SIP & other parameters are not disclosed as fund has not completed 6 months. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

Portfolio Beta, Standard Deviation, R Squared, Sharpe Ratio and Tracking Error of the Scheme is not computed owing to the short time frame (<3years) since launch of the Scheme

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan BSE Sensex ETF (BSE scrip code: 540154)

An open ended scheme tracking BSE Sensex index
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The fund seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index, subject to tracking errors.

Category: Exchange Traded Fund

Monthly Avg AUM: ₹ 1.25 Crores

Month end AUM: ₹ 1.23 Crores

Inception Date: 07 October 2016

Fund Manager: Mr. Abhishek Jain
(w.e.f. 8th March 2025)

Portfolio Turnover Ratio

Equity	0.06
Aggregate^	0.06

Tracking Error (1 year)* **0.06%**

Total Expense Ratio: 0.38%

Benchmark: BSE Sensex TRI

SIP (Minimum Amount): NA

SIP Frequency: NA

SIP Dates (Monthly): NA

Investment Objective: Refer Pg No from 116 to 118

Exit Load: Nil

NAV (₹) as on July 31, 2025

Growth	876.8314

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	15.97%
ICICI Bank	Banks	11.03%
Reliance Industries	Petroleum Products	9.82%
Infosys	IT - Software	5.62%
Bharti Airtel	Telecom - Services	5.24%
Larsen & Toubro	Construction	4.45%
ITC	Diversified FMCG	3.98%
Tata Consultancy Services	IT - Software	3.22%
State Bank of India	Banks	3.19%
Axis Bank	Banks	3.18%
Kotak Mahindra Bank	Banks	3.04%
Mahindra & Mahindra	Automobiles	2.96%
Bajaj Finance	Finance	2.40%
Hindustan Unilever	Diversified FMCG	2.35%
Eternal	Retailing	2.23%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	1.88%
Maruti Suzuki India	Automobiles	1.74%
NTPC	Power	1.66%
HCL Technologies	IT - Software	1.62%
UltraTech Cement	Cement & Cement Products	1.49%
Tata Motors	Automobiles	1.46%
Titan Company	Consumer Durables	1.44%
Bharat Electronics	Aerospace & Defense	1.43%
Power Grid Corporation of India	Power	1.38%
Tata Steel	Ferrous Metals	1.36%
Trent	Retailing	1.14%
Asian Paints	Consumer Durables	1.13%
Bajaj Finserv	Finance	1.10%
Adani Ports and Special Economic Zone	Transport Infrastructure	1.06%
Tech Mahindra	IT - Software	0.97%
Equity Total		**99.51%**
Net Cash and Cash Equivalent		**0.49%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	36.41%
IT - Software	11.43%
Petroleum Products	9.82%
Diversified FMCG	6.33%
Automobiles	6.15%
Telecom - Services	5.24%
Construction	4.45%
Finance	3.50%
Retailing	3.37%
Power	3.04%
Consumer Durables	2.56%
Pharmaceuticals & Biotechnology	1.88%
Cement & Cement Products	1.49%
Aerospace & Defense	1.43%
Ferrous Metals	1.36%
Transport Infrastructure	1.06%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Oct 07, 2016	1 Year	3 Years	5 Years	Since Inception Oct 07, 2016
Bandhan BSE Sensex ETF (BSE scrip code: 540154)	0.18%	13.06%	17.44%	13.79%	10,018	14,468	22,351	31,247
BSE Sensex TRI#	0.54%	13.52%	18.05%	14.18%	10,054	14,643	22,934	32,204
Nifty 50 TRI##	0.54%	14.29%	18.88%	13.98%	10,054	14,946	23,751	31,720

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investing in equity and equity related instruments forming part of BSE Sensex Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* BSE Sensex TRI

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns. ##Additional Benchmark Returns.

Bandhan Nifty 50 ETF (NSE scrip code: IDFNIFTYET)

Click here to Know more

Bandhan Mutual Fund Badhte Raho

An open ended scheme tracking NIFTY 50 index
31st July 2025

FUND FEATURES

About the Fund: The fund seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index, subject to tracking errors.

Category: Exchange Traded Fund

Monthly Avg AUM: ₹ 25.34 Crores

Month end AUM: ₹ 24.18 Crores

Inception Date: 07 October 2016

Fund Manager: Mr. Abhishek Jain
(w.e.f 8th March 2025)

Portfolio Turnover Ratio

Equity	0.11
Aggregate^	0.11

Tracking Error (1 year)* **0.04%**

Total Expense Ratio: 0.09%

Benchmark: Nifty 50 TRI

SIP (Minimum Amount): NA

SIP Frequency: NA

SIP Dates (Monthly): NA

Investment Objective: Refer Pg No from 116 to 118

Exit Load: Nil

NAV (₹) as on July 31, 2025

Growth	270.8425

*For funds in existence for less than 1 year, tracking error computed since inception.

TOP HOLDINGS

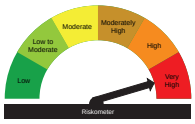
Company/Instrument	Industry/Rating	% of NAV
HDFC Bank	Banks	13.62%
ICICI Bank	Banks	9.34%
Reliance Industries	Petroleum Products	8.33%
Infosys	IT - Software	4.81%
Bharti Airtel	Telecom - Services	4.62%
Larsen & Toubro	Construction	3.78%
ITC	Diversified FMCG	3.39%
Tata Consultancy Services	IT - Software	2.75%
State Bank of India	Banks	2.71%
Axis Bank	Banks	2.71%
Kotak Mahindra Bank	Banks	2.57%
Mahindra & Mahindra	Automobiles	2.50%
Bajaj Finance	Finance	2.07%
Hindustan Unilever	Diversified FMCG	1.98%
Eternal	Retailing	1.89%
Sun Pharmaceutical Industries	Pharmaceuticals & Biotechnology	1.63%
Maruti Suzuki India	Automobiles	1.46%
NTPC	Power	1.40%
HCL Technologies	IT - Software	1.38%
UltraTech Cement	Cement & Cement Products	1.29%
Tata Motors	Automobiles	1.23%
Titan Company	Consumer Durables	1.22%
Bharat Electronics	Aerospace & Defense	1.21%
Power Grid Corporation of India	Power	1.17%
Tata Steel	Ferrous Metals	1.16%
Trent	Retailing	0.99%
Asian Paints	Consumer Durables	0.96%
Jio Financial Services	Finance	0.95%
Bajaj Finserv	Finance	0.94%
Grasim Industries	Cement & Cement Products	0.93%
Others Equity Total		**14.35%**
Equity Total		**99.34%**
Net Cash and Cash Equivalent		**0.66%**
Grand Total		**100.00%**

INDUSTRY ALLOCATION

Banks	31.41%
IT - Software	10.38%
Petroleum Products	8.33%
Automobiles	7.14%
Diversified FMCG	5.37%
Finance	4.75%
Telecom - Services	4.62%
Construction	3.78%
Pharmaceuticals & Biotechnology	3.09%
Retailing	2.88%
Power	2.57%
Cement & Cement Products	2.22%
Consumer Durables	2.18%
Ferrous Metals	2.04%
Insurance	1.45%
Aerospace & Defense	1.21%
Transport Infrastructure	0.90%
Non - Ferrous Metals	0.88%
Oil	0.83%
Consumable Fuels	0.76%
Food Products	0.71%
Healthcare Services	0.67%
Agricultural Food & other Products	0.62%
Metals & Minerals Trading	0.56%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Oct 07, 2016	1 Year	3 Years	5 Years	Since Inception Oct 07, 2016
Bandhan Nifty 50 ETF (NSE scrip code: IDFNIFTYET)	0.47%	14.20%	18.59%	13.75%	10,047	14,909	23,471	31,140
Nifty 50 TRI#	0.54%	14.29%	18.88%	13.98%	10,054	14,946	23,751	31,720

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• To create wealth over long term. • Investing in equity and equity related instruments forming part of Nifty 50 index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is very high.* Investors understand that their principal will be at Very High risk	 *The risk of the benchmark is very high.* Nifty 50 TRI

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages

^Portfolio Turnover ratio is calculated as Lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).

#Benchmark Returns.

Bandhan CRISIL IBX Gilt April 2026 Index Fund

Click here to Know more

Potential Risk Class A-III

Bandhan Mutual Fund — Badhte Raho

An open-ended Target Maturity Index Fund investing in constituents of Crisil IBX Gilt Index - April 2026 with Relatively High interest rate risk and Relatively Low Credit Risk
31st July 2025

FUND FEATURES

About the Fund: The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX Gilt Index - April 2026 before expenses, subject to tracking errors.

However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

Category: Index Fund

Monthly Avg AUM: ₹ 434.32 Crores

Month end AUM: ₹ 431.40 Crores

Inception Date: 20 October, 2022

Fund Manager: Mr. Gautam Kaul

Other Parameter:

Modified Duration	212 Days
Average Maturity	223 Days
Macaulay Duration	218 Days
Yield to Maturity	5.63%

Total Expense Ratio

Regular	0.41%
Direct	0.16%

Tracking Error (1 year)* **0.12%**

Benchmark: CRISIL IBX Gilt Index - April 2026

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter

SIP Frequency: Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	12.1855
Regular Plan	IDCW@	-	10.5548

@Income Distribution and Capital Withdrawal.

*For funds in existence for less than 1 year, tracking error computed since inception.

PORTFOLIO

Name	Rating	% of NAV
Government Bond		**98.49%**
6.99% - 2026 G-Sec	SOV	35.10%
5.63% - 2026 G-Sec	SOV	28.75%
7.59% - 2026 G-Sec	SOV	19.53%
5.15% - 2025 G-Sec	SOV	10.42%
7.27% - 2026 G-Sec	SOV	4.69%
Net Cash and Cash Equivalent		**1.51%**
Grand Total		**100.00%**

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

ASSET QUALITY

AAA Equivalent
100.00%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan CRISIL IBX Gilt April 2026 Index Fund - Regular Plan - Growth	7.21%	NA	NA	7.37%	10,721	NA	NA	12,186
CRISIL IBX Gilt Index - April 2026#	7.66%	NA	NA	7.78%	10,766	NA	NA	12,317
CRISIL 10 Year Gilt Index##	9.88%	NA	NA	9.40%	10,988	NA	NA	12,838

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Income over the target maturity period. • Investment in constituents of CRISIL IBX Gilt Index - April 2026. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	*The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	*The risk of the benchmark is low to moderate.* CRISIL IBX Gilt Index - April 2026

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

#Benchmark Returns. ##Additional Benchmark Returns.

*Inception Date of Regular Plan - Growth October 20, 2022.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan CRISIL IBX Gilt June 2027 Index Fund

An open-ended Target Maturity Index fund investing in constituents of CRISIL IBX Gilt June 2027 with Relatively High Interest Rate Risk and Relatively Low Credit Risk.
31st July 2025

Click here to Know more

Satellite Bucket

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The fund seeks to invest in government securities and treasury bills that form part of its respective index. This is a target maturity index fund, therefore it terminates on a specific date (June 30, 2027)

Category: Index Fund

Monthly Avg AUM: ₹ 6,591.35 Crores

Month end AUM: ₹ 6,577.48 Crores

Inception Date: 23 March 2021

Fund Manager: Mr. Harshal Joshi (w.e.f. 28th July 2021)
Mr. Gautam Kaul (w.e.f. 1st December 2021)

Other Parameter:

Modified Duration	1.65 years
Average Maturity	1.81 years
Macaulay Duration	1.70 years
Yield to Maturity	5.79%

Total Expense Ratio

Regular	0.45%
Direct	0.20%

Tracking Error (1 year)* **0.11%**

Benchmark: CRISIL-IBX Gilt Index - June 2027

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter (minimum 6 installments)

SIP Frequency: Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility)

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	12.9741
Regular Plan	IDCW@	-	10.4620

@Income Distribution and Capital Withdrawal.

*For funds in existence for less than 1 year, tracking error computed since inception.

PORTFOLIO

Name	Rating	% of NAV
Government Bond		**98.29%**
7.38% - 2027 G-Sec	SOV	62.09%
8.24% - 2027 G-Sec	SOV	16.13%
6.79% - 2027 G-Sec	SOV	15.88%
7.02% - 2027 G-Sec	SOV	4.20%
Net Cash and Cash Equivalent		**1.71%**
Grand Total		**100.00%**

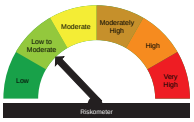
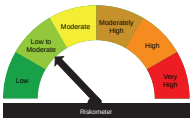
Potential Risk Class Matrix			
Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.			

ASSET QUALITY

AAA Equivalent
100.00%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan CRISIL IBX Gilt June 2027 Index	8.40%	7.46%	NA	6.16%	10,840	12,418	NA	12,974
CRISIL-IBX Gilt Index - June 2027#	8.84%	7.93%	NA	6.58%	10,884	12,580	NA	13,200
10 Year GOI##	9.88%	8.69%	NA	5.92%	10,988	12,850	NA	12,848

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Income over the target maturity period. • Investment in constituents similar to the composition of CRISIL IBX Gilt June 2027 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	 *The risk of the benchmark is low to moderate.* CRISIL-IBX Gilt Index - June 2027

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

#Benchmark Returns. ##Additional Benchmark Returns.

*Inception Date of Regular Plan - Growth March 23, 2021.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan CRISIL IBX Gilt April 2028 Index Fund

Click here to Know more

An open-ended Target Maturity Index fund investing in constituents of CRISIL IBX Gilt April 2028 Index with Relatively High interest rate risk and Relatively Low Credit Risk.
31st July 2025

Satellite Bucket

Potential Risk Class A-III

Bandhan Mutual Fund — Badhte Raho

FUND FEATURES

About the Fund: The fund seeks to invest in government securities and treasury bills that form part of its respective index. This is a target maturity index fund, therefore it terminates on a specific date (April 05, 2028)

Category: Index Fund

Monthly Avg AUM: ₹ 4,564.15 Crores

Month end AUM: ₹ 4,488.75 Crores

Inception Date: 23 March 2021

Fund Manager: Mr. Harshal Joshi (w.e.f. 28th July 2021)
Mr. Gautam Kaul (w.e.f. 1st December 2021)

Other Parameter:

Modified Duration	2.05 years
Average Maturity	2.28 years
Macaulay Duration	2.11 years
Yield to Maturity	5.89%

Total Expense Ratio

Regular	0.45%
Direct	0.20%

Tracking Error (1 year)* **0.13%**

Benchmark: CRISIL-IBX Gilt Index - April 2028

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter (minimum 6 installments)

SIP Frequency: Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Option Available: Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility)

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	13.0565
Regular Plan	IDCW@	-	10.4995

@Income Distribution and Capital Withdrawal.

*For funds in existence for less than 1 year, tracking error computed since inception.

PORTFOLIO

Name	Rating	% of NAV
Government Bond		**97.39%**
7.17% - 2028 G-Sec	SOV	55.56%
8.28% - 2027 G-Sec	SOV	41.40%
7.38% - 2027 G-Sec	SOV	0.43%
Net Cash and Cash Equivalent		**2.61%**
Grand Total		**100.00%**

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk

ASSET QUALITY

AAA Equivalent
100.00%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan CRISIL IBX Gilt April 2028 Index Fund	8.67%	7.71%	NA	6.31%	10,867	12,504	NA	13,057
CRISIL-IBX Gilt Index - April 2028#	9.14%	8.16%	NA	6.73%	10,914	12,660	NA	13,285
10 Year GOI##	9.88%	8.69%	NA	5.92%	10,988	12,850	NA	12,848

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Income over the target maturity period. • Investment in constituents similar to the compositionof CRISIL IBX Gilt April 2028 Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	*The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	*The risk of the benchmark is low to moderate.* CRISIL-IBX Gilt Index - April 2028

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

#Benchmark Returns. ##Additional Benchmark Returns.

*Inception Date of Regular Plan - Growth March 23, 2021.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan CRISIL IBX Gilt April 2032 Index Fund

Click here to Know more

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

An open-ended Target Maturity Index Fund investing in constituents of Crisil IBX Gilt Index - April 2032 with Relatively High interest rate risk and Relatively Low Credit Risk
31st July 2025

FUND FEATURES

About the Fund: This Target Maturity Index Fund aims to provide the investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX Gilt Index – April 2032 before expenses, subject to tracking errors. The scheme will terminate on 30th April 2032

Category: Index Fund

Monthly Avg AUM: ₹ 465.80 Crores

Month end AUM: ₹ 466.33 Crores

Inception Date: 15 February 2023

Fund Manager: Mr. Harshal Joshi & Mr. Gautam Kaul

Other Parameter:

Modified Duration	5.09 years
Average Maturity	6.30 years
Macaulay Duration	5.25 years
Yield to Maturity	6.34%

Total Expense Ratio

Regular	0.46%
Direct	0.20%

Tracking Error (1 year)* **0.42%**

Benchmark: Crisil IBX Gilt Index - April 2032

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter

SIP Frequency: Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	12.4477
Regular Plan	IDCW@	-	10.8699

@Income Distribution and Capital Withdrawal.

*For funds in existence for less than 1 year, tracking error computed since inception.

PORTFOLIO

Name	Rating	% of NAV
Government Bond		**98.75%**
6.54% - 2032 G-Sec	SOV	78.46%
6.1% - 2031 G-Sec	SOV	20.29%
Net Cash and Cash Equivalent		**1.25%**
Grand Total		**100.00%**

ASSET QUALITY

AAA Equivalent
100.00%

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan CRISIL IBX Gilt April 2032 Index Fund	10.17%	NA	NA	9.32%	11,017	NA	NA	12,448
Crisil IBX Gilt Index - April 2032#	10.59%	NA	NA	9.72%	11,059	NA	NA	12,562
10 Year GOI##	9.88%	NA	NA	9.25%	10,988	NA	NA	12,429

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Income over the target maturity period. • Investment in constituents of Crisil IBX Gilt Index - April 2032 *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	*The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	*The risk of the benchmark is moderate.* Crisil IBX Gilt Index - April 2032

The scheme has been in existence for more than 1 year but less than 3 years or 5 years. Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

#Benchmark Returns. ##Additional Benchmark Returns.

*Inception Date of Regular Plan - Growth February 15, 2023.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan CRISIL IBX 90:10 SDL Plus Gilt– November 2026 Index Fund

An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index– November 2026 with Relatively High interest rate risk and Relatively Low Credit Risk
31st July 2025

Click here to Know more

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: This Target Maturity Index Fund aims to provide the investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL plus Gilt Index – November 2026 before expenses, subject to tracking errors. The scheme will terminate on 30th November 2026.

Category: Index Fund

Monthly Avg AUM: ₹ 102.79 Crores

Month end AUM: ₹ 102.55 Crores

Inception Date: 17 November, 2022

Fund Manager: Mr. Gautam Kaul & Mr. Harshal Joshi

Other Parameter:

Modified Duration	1.07 years
Average Maturity	1.15 years
Macaulay Duration	1.10years
Yield to Maturity	5.83%

Total Expense Ratio

Regular	0.33%
Direct	0.08%

Tracking Error (1 year)* **0.36%**

Benchmark: CRISIL IBX 90:10 SDL plus Gilt Index – November 2026

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter

SIP Frequency: Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	12.2079
Regular Plan	IDCW@	-	10.4697

@Income Distribution and Capital Withdrawal.

*For funds in existence for less than 1 year, tracking error computed since inception.

PORTFOLIO

Name	Rating	% of NAV
State Government Bond		**87.32%**
7.57% Gujarat SDL - 2026	SOV	17.43%
6.24% Maharashtra SDL - 2026	SOV	14.70%
7.4% Madhya Pradesh SDL - 2026	SOV	9.94%
7.49% Gujarat SDL - 2026	SOV	6.08%
7.58% Tamilnadu SDL - 2026	SOV	4.96%
7.22% Maharashtra SDL - 2026	SOV	4.96%
7.17% Rajasthan SDL - 2026	SOV	4.95%
7.04% Gujarat SDL - 2026	SOV	4.94%
7.59% Kerala SDL - 2026	SOV	3.97%
7.41% Uttar Pradesh SDL - 2026	SOV	3.48%
7.16% Madhya Pradesh SDL - 2026	SOV	3.40%
8.72% Tamilnadu SDL - 2026	SOV	2.41%
7.19% West Bangal SDL - 2026	SOV	1.98%
7.69% Uttar Pradesh SDL - 2026	SOV	1.04%
7.15% Madhya Pradesh SDL - 2026	SOV	0.99%
7.18% Haryana SDL - 2026	SOV	0.99%
7.38% Rajasthan SDL - 2026	SOV	0.57%
6.82% Maharashtra SDL - 2026	SOV	0.49%
7.69% Tamilnadu SDL - 2026	SOV	0.02%
Government Bond		**8.30%**
5.74% - 2026 G-Sec	SOV	8.30%
Net Cash and Cash Equivalent		**4.39%**
Grand Total		**100.00%**

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

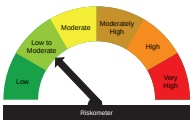
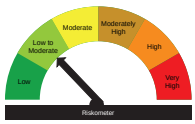
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

ASSET QUALITY

AAA Equivalent
100.00%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - November 2026 Index Fund - Regular Plan - Growth	8.24%	NA	NA	7.66%	10,824	NA	NA	12,208
CRISIL IBX 90:10 SDL plus Gilt Index–November 2026#	8.86%	NA	NA	8.19%	10,886	NA	NA	12,373
10 Year GOI##	9.88%	NA	NA	8.88%	10,988	NA	NA	12,588

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Income over the target maturity period. • Investment in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – November 2026. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 *The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	 *The risk of the benchmark is low to moderate.* CRISIL IBX 90:10 SDL plus Gilt Index – November 2026

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

#Benchmark Returns. ##Additional Benchmark Returns.

*Inception Date of Regular Plan - Growth Nov 17, 2022.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund

An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027 with Relatively High Interest Rate Risk and Relatively Low Credit Risk
31st July 2025

Click here to Know more

Potential Risk Class A-III

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: This Target Maturity Index Fund aims to provide the investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL plus Gilt Index – September 2027 before expenses, subject to tracking errors. The scheme will terminate on 30th September 2027.

Category: Index Fund

Monthly Avg AUM: ₹ 152.21 Crores

Month end AUM: ₹ 152.69 Crores

Inception Date: 24 November, 2022

Fund Manager: Mr. Gautam Kaul & Mr. Harshal Joshi

Other Parameter:

Modified Duration	1.78 years
Average Maturity	1.97 years
Macaulay Duration	1.84 years
Yield to Maturity	6.03%

Total Expense Ratio

Regular	0.33%
Direct	0.08%

Tracking Error (1 year)* **0.53%**

Benchmark: CRISIL IBX 90:10 SDL plus Gilt Index – September 2027

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter

SIP Frequency: Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility)..

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	12.3000
Regular Plan	IDCW@	-	10.5816

@Income Distribution and Capital Withdrawal.

*For funds in existence for less than 1 year, tracking error computed since inception.

PORTFOLIO

Name	Rating	% of NAV
State Government Bond		**89.41%**
7.33% Maharashtra SDL - 2027	SOV	19.50%
7.18% Tamilnadu SDL - 2027	SOV	17.04%
7.2% Maharashtra SDL - 2027	SOV	14.74%
7.28% Madhya Pradesh SDL - 2027	SOV	13.42%
7.25% Gujarat SDL - 2027	SOV	6.70%
6.2% Rajasthan SDL - 2027	SOV	6.57%
7.27% Tamilnadu SDL - 2027	SOV	4.02%
7.21% Tamilnadu SDL - 2027	SOV	3.35%
8.49% Andhra Pradesh SDL - 2027	SOV	2.99%
7.51% Maharashtra SDL - 2027	SOV	0.67%
7.47% Chhattisgarh SDL - 2027	SOV	0.41%
Government Bond		**6.28%**
7.38% - 2027 G-Sec	SOV	6.28%
Net Cash and Cash Equivalent		**4.31%**
Grand Total		**100.00%**

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

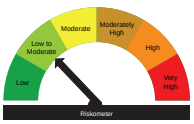
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

ASSET QUALITY

AAA Equivalent
100.00%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - September 2027 Index Fund - Regular Plan - Growth	8.80%	NA	NA	8.02%	10,880	NA	NA	12,300
CRISIL IBX 90:10 SDL plus Gilt Index–September 2027#	9.35%	NA	NA	8.57%	10,935	NA	NA	12,469
10 Year GOI##	9.88%	NA	NA	8.85%	10,988	NA	NA	12,557

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Income over the target maturity period. • Investment in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – September 2027. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	*The risk of the benchmark is low to moderate.* CRISIL IBX 90:10 SDL plus Gilt Index – September 2027

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

#Benchmark Returns. ##Additional Benchmark Returns.

*Inception Date of Regular Plan - Growth Nov 24, 2022.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan CRISIL IBX 90:10 SDL Plus Gilt–April 2032 Index Fund

Click here to Know more

Potential Risk Class A-III

Bandhan Mutual Fund — Badhte Rahe

An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – April 2032 with Relatively High Interest Rate Risk and Relatively Low Credit Risk
31st July 2025

FUND FEATURES

About the Fund: This Target Maturity Index Fund aims to provide the investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL plus Gilt Index – April 2032 before expenses, subject to tracking errors. The scheme will terminate on 30th April 2032.

Category: Index Fund

Monthly Avg AUM: ₹ 545.54 Crores

Month end AUM: ₹ 553.59 Crores

Inception Date: 29 November, 2022

Fund Manager: Mr. Gautam Kaul & Mr. Harshal Joshi

Other Parameter:

Modified Duration	5.03 years
Average Maturity	6.50 years
Macaulay Duration	5.19 years
Yield to Maturity	6.68%

Total Expense Ratio

Regular	0.26%
Direct	0.08%

Tracking Error (1 year)* **1.12%**

Benchmark: CRISIL IBX 90:10 SDL plus Gilt Index – April 2032

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter

SIP Frequency: Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	12.6298
Regular Plan	IDCW@	-	10.9395

@Income Distribution and Capital Withdrawal.

*For funds in existence for less than 1 year, tracking error computed since inception.

PORTFOLIO

Name	Rating	% of NAV
State Government Bond		**88.17%**
7.72% Maharashtra SDL - 2032	SOV	12.80%
7.73% Andhra Pradesh SDL - 2032	SOV	9.54%
7.72% Haryana SDL - 2032	SOV	9.53%
7.28% Uttar Pradesh SDL - 2032	SOV	9.33%
7.23% Tamilnadu SDL - 2032	SOV	5.77%
7.73% Maharashtra SDL - 2032	SOV	5.35%
7.2% Odisha SDL - 2032	SOV	4.65%
7.63% Gujarat SDL - 2032	SOV	4.37%
7.3% Tamilnadu SDL - 2032	SOV	2.81%
7.26% Haryana SDL - 2032	SOV	2.80%
7.68% Karnataka SDL - 2031	SOV	2.16%
7.14% Tamilnadu SDL - 2032	SOV	2.02%
7.68% Haryana SDL - 2031	SOV	1.90%
7.13% Haryana SDL - 2032	SOV	1.85%
7.02% Tamilnadu SDL - 2031	SOV	1.85%
7.09% Rajasthan SDL - 2032	SOV	1.84%
7.93% Karnataka SDL - 2031	SOV	0.96%
7.74% Andhra Pradesh SDL - 2032	SOV	0.95%
7.8% Andhra Pradesh SDL - 2031	SOV	0.95%
7.29% Gujarat SDL - 2032	SOV	0.94%
7.25% Gujarat SDL - 2032	SOV	0.93%
7.17% Kerala SDL - 2032	SOV	0.93%
7.12% Gujarat SDL - 2032	SOV	0.93%
6.97% Tamilnadu SDL - 2031	SOV	0.92%
7.57% Gujarat SDL - 2032	SOV	0.57%
7.57% Gujarat SDL - 2031	SOV	0.46%
6.9% Andhra Pradesh SDL - 2032	SOV	0.37%
7.22% Rajasthan SDL - 2032	SOV	0.35%
6.84% Gujarat SDL - 2031	SOV	0.16%
7.24% Rajasthan SDL - 2032	SOV	0.09%
7.19% Tamilnadu SDL - 2032	SOV	0.09%
Government Bond		**9.17%**
6.54% - 2032 G-Sec	SOV	8.34%
6.1% - 2031 G-Sec	SOV	0.83%
Net Cash and Cash Equivalent		**2.66%**
Grand Total		**100.00%**

Potential Risk Class Matrix

Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

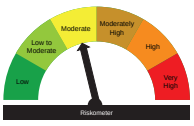
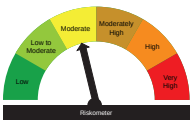
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

ASSET QUALITY

AAA Equivalent
100.00%

PERFORMANCE TABLE

Scheme Name	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception*	1 Year	3 Years	5 Years	Since Inception*
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - April 2032 Index Fund - Regular Plan - Growth	10.49%	NA	NA	9.13%	11,049	NA	NA	12,630
CRISIL IBX 90:10 SDL plus Gilt Index– April 2032#	10.94%	NA	NA	9.63%	11,094	NA	NA	12,784
10 Year GOI##	9.88%	NA	NA	8.91%	10,988	NA	NA	12,562

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Income over the target maturity period. • Investment in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – April 2032. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	 *The risk of the benchmark is moderate.* CRISIL IBX 90:10 SDL plus Gilt Index – April 2032

The scheme has been in existence for more than 1 year but less than 3 years or 5 years.

Performance based on NAV as on 31/07/2025. Past performance may or may not be sustained in future.

Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.
The performances given are of regular plan growth option.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

#Benchmark Returns. ##Additional Benchmark Returns.

*Inception Date of Regular Plan - Growth Nov 29, 2022.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Bandhan CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 Fund

An open-ended Target Maturity Index Fund predominately investing in constituents of CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029.
31st July 2025

Click here to Know more

Bandhan Mutual Fund Badhte Raho

FUND FEATURES

About the Fund: The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 before expenses, subject to tracking errors. However, there is no assurance or guarantee that the investment objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 7.44 Crores

Month end AUM: ₹ 7.47 Crores

Inception Date: 10 March, 2025

Fund Manager: Mr.Brijesh Shah

Other Parameter:

Modified Duration	3.37 years
Average Maturity	3.96 years
Macaulay Duration	3.47 years
Yield to Maturity	6.31%

Total Expense Ratio

Regular	0.33%
Direct	0.08%

Tracking Error (1 year)* **1.21%**

Benchmark: CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter

SIP Frequency: Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	10.5099
Regular Plan	IDCW@	-	10.5099

@Income Distribution and Capital Withdrawal.

*For funds in existence for less than 1 year, tracking error computed since inception.

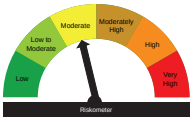
PORTFOLIO

Name	Rating	% of NAV
State Government Bond		**81.08%**
7.64% Tamilnadu SDL - 2029	SOV	23.35%
7.09% Rajasthan SDL - 2029	SOV	22.01%
7.2% Karnataka SDL - 2029	SOV	14.82%
7.17% Maharashtra SDL - 2029	SOV	6.91%
7.23% Gujarat SDL - 2029	SOV	3.46%
7.13% Madhya Pradesh SDL - 2029	SOV	2.75%
7.16% Rajasthan SDL - 2029	SOV	2.38%
8.16% Tamilnadu SDL - 2029	SOV	1.42%
8.07% Rajasthan SDL - 2029	SOV	1.42%
7.78% Kerala SDL - 2029	SOV	1.40%
6.9% Karnataka SDL - 2029	SOV	1.15%
Government Bond		**14.46%**
6.79% - 2029 G-Sec	SOV	14.46%
Net Cash and Cash Equivalent		**4.46%**
Grand Total		**100.00%**

Potential Risk Class Matrix			
Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.			

ASSET QUALITY

AAA Equivalent
100.00%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Income over the target maturity period. • Investment in constituents of CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	 *The risk of the benchmark is moderate.* CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029

Performance, SIP & other parameters are not disclosed as fund has not completed 6 months. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.
31st July 2025

Click here to Know more

FUND FEATURES

About the Fund: The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL-IBX Financial Services 3-6 Months Debt Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved and the scheme does not assure or guarantee any returns.

Category: Index Fund

Monthly Avg AUM: ₹ 327.04 Crores

Month end AUM: ₹ 339.95 Crores

Inception Date: 13 March, 2025

Fund Manager: Mr.Brijesh Shah & Mr.Harshal Joshi

Other Parameter:

Modified Duration	113 Days
Average Maturity	118 Days
Macaulay Duration	117 Days
Yield to Maturity	6.10%

Total Expense Ratio

Regular	0.35%
Direct	0.10%

Tracking Error (1 year)* **0.12%**

Benchmark: CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

SIP (Minimum Amount): ₹ 100/- and in multiples of Re.1 thereafter

SIP Frequency: Monthly/Quarterly

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

Investment Objective: Refer Pg No from 116 to 118

Minimum Investment Amount: ₹ 1,000/- and in multiples of Re. 1/- thereafter

Option Available: Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility).

Exit Load: Nil

NAV (₹) as on July 31, 2025

Plan	Option	Freq	NAV
Regular Plan	Growth	-	10.3004

*For funds in existence for less than 1 year, tracking error computed since inception.

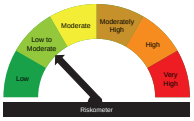
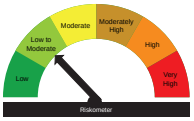
PORTFOLIO

Name	Rating	% of NAV
Corporate Bond		**67.78%**
Small Industries Dev Bank of India	AAA	11.81%
HDFC Bank	AAA	11.74%
LIC Housing Finance	AAA	10.34%
Bajaj Finance	AAA	10.33%
NABARD	AAA	8.86%
Power Finance Corporation	AAA	7.38%
REC	AAA	7.34%
Certificate of Deposit		**27.96%**
Union Bank of India	A1+	8.65%
Bank of Baroda	A1+	7.20%
Canara Bank	A1+	7.20%
ICICI Bank	A1+	2.03%
Axis Bank	A1+	1.45%
Indian Bank	A1+	1.44%
Net Cash and Cash Equivalent		**4.26%**
Grand Total		**100.00%**

Potential Risk Class Matrix			
Credit Risk of the scheme→ / Interest Rate Risk of the scheme↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.			

ASSET QUALITY

AAA Equivalent
100.00%

This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
• Income through exposure over the shorter-term maturity instruments. • Investment in an openended Constant Maturity Index Fund that seeks to track CRISIL-IBX Financial Services 3-6 Months Debt Index. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is low to moderate.* Investors understand that their principal will be at Low to Moderate risk	 *The risk of the benchmark is low to moderate.* CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

Performance, SIP & other parameters are not disclosed as fund has not completed 6 months. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc.

For other funds managed by the fund manager, please refer page no. 95 - 101 & the respective fund pages.

@@If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.

Performance of the Schemes - Direct Plan

Data as on 31st July, 2025

Bandhan Mutual Fund Badhte Raho

Bandhan Large Cap Fund

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	2.71%	17.91%	19.93%	13.43%	13.87%	10,271	16,417	24,819	35,297	51,297
BSE 100 TRI#	-0.55%	15.43%	19.94%	12.80%	13.54%	9,945	15,399	24,832	33,375	49,419
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.38%	10,054	14,946	23,751	32,801	48,568

Bandhan Small Cap Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Feb 25, 2020	1 Year	3 Years	5 Years	Since Inception Feb 25, 2020
Scheme	6.87%	33.37%	36.66%	35.00%	10,687	23,779	47,713	51,053
BSE 250 SmallCap TRI#	-4.54%	24.95%	32.09%	25.52%	9,546	19,542	40,237	34,382
Nifty 50 TRI##	0.54%	14.29%	18.88%	16.03%	10,054	14,946	23,751	22,434

Bandhan Large & Mid Cap Fund£

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	1.25%	26.26%	28.15%	16.61%	16.43%	10,125	20,168	34,582	46,532	67,834
NIFTY LargeMidcap 250 TRI#	-1.40%	19.70%	24.76%	15.35%	16.48%	9,860	17,178	30,245	41,768	68,185
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.38%	10,054	14,946	23,751	32,801	48,568

£With effect from 13th June 2025, the name of "Bandhan Core Equity Fund" has changed to "Bandhan Large & Mid Cap Fund"

Bandhan Flexi Cap Fund

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	1.08%	16.73%	20.55%	11.26%	14.66%	10,108	15,925	25,474	29,101	55,973
BSE 500 TRI#	-2.08%	16.85%	21.66%	13.74%	14.57%	9,792	15,973	26,668	36,273	55,397
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.38%	10,054	14,946	23,751	32,801	48,568

Bandhan Multicap Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Dec 02, 2021	1 Year	3 Years	5 Years	Since Inception Dec 02, 2021
Scheme	-0.87%	21.00%	NA	17.45%	9,913	17,742	NA	18,026
NIFTY 500 Multicap 50:25:25 TRI#	-1.86%	20.00%	NA	15.43%	9,814	17,305	NA	16,916
Nifty 50 TRI##	0.54%	14.29%	NA	11.46%	10,054	14,946	NA	14,882

Bandhan Midcap Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Aug 18, 2022	1 Year	3 Years	5 Years	Since Inception Aug 18, 2022
Scheme	0.17%	NA	NA	22.34%	10,017	NA	NA	18,139
BSE 150 Midcap TRI#	-4.32%	NA	NA	22.39%	9,568	NA	NA	18,160
Nifty 50 TRI##	0.54%	NA	NA	12.75%	10,054	NA	NA	14,255

Bandhan ELSS Tax saver Fund

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	-3.04%	17.79%	26.01%	15.00%	17.66%	9,696	16,366	31,789	40,499	77,409
BSE 500 TRI#	-2.08%	16.85%	21.66%	13.74%	14.57%	9,792	15,973	26,668	36,273	55,397
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.38%	10,054	14,946	23,751	32,801	48,568

Bandhan Focused Fund§

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	10.89%	20.52%	20.47%	13.87%	14.00%	11,089	17,531	25,390	36,690	52,011
BSE 500 TRI#	-2.08%	16.85%	21.66%	13.74%	14.57%	9,792	15,973	26,668	36,273	55,397
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.38%	10,054	14,946	23,751	32,801	48,568

§With effect from 13th June 2025, the name of "Bandhan Focused Equity Fund" has changed to "Bandhan Focused Fund"

Bandhan Value Fund¥§

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	-4.03%	19.80%	31.14%	15.72%	17.42%	9,597	17,221	38,809	43,122	75,434
Tier 1: BSE 500 TRI#	-2.08%	16.85%	21.66%	13.74%	14.57%	9,792	15,973	26,668	36,273	55,397
Tier 2: BSE 400 MidSmallCap#	-4.39%	24.53%	30.51%	30.56%	17.53%	9,561	19,345	37,890	1,44,249	76,406
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.38%	10,054	14,946	23,751	32,801	48,568

§The fund has been repositioned from a mid cap fund to a value fund w.e.f. May 28, 2018.
¥With effect from 13th June 2025, the name of "Bandhan Sterling Value Fund" has changed to "Bandhan Value Fund"

Bandhan Infrastructure Fund

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	-11.63%	31.20%	35.83%	16.51%	16.18%	8,837	22,637	46,274	46,151	66,040
BSE India Infrastructure TRI#	-19.48%	31.45%	37.70%	15.46%	15.63%	8,052	22,765	49,546	42,163	62,178
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.38%	10,054	14,946	23,751	32,801	48,568

#Benchmark Returns. ##Additional Benchmark Returns.

Performance of the Schemes - Direct Plan

Data as on 31st July, 2025

Bandhan Mutual Fund Badhte Raho

Bandhan Transportation and Logistics Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Oct 25, 2022	1 Year	3 Years	5 Years	Since Inception Oct 25, 2022
Scheme	-6.19%	NA	NA	24.57%	9,381	NA	NA	18,366
Nifty Transportation and Logistics TRI#	-6.90%	NA	NA	26.73%	9,310	NA	NA	19,261
Nifty 50 TRI##	0.54%	NA	NA	14.34%	10,054	NA	NA	14,491

Bandhan Financial Services Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Jul 28, 2023	1 Year	3 Years	5 Years	Since Inception Jul 28, 2023
Scheme	11.48%	NA	NA	22.70%	11,148	NA	NA	15,088
Nifty Financial Services TRI#	14.95%	NA	NA	15.62%	11,495	NA	NA	13,390
Nifty 50 TRI##	0.54%	NA	NA	13.60%	10,054	NA	NA	12,924

Bandhan Innovation Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Apr 30, 2024	1 Year	3 Years	5 Years	Since Inception Apr 30, 2024
Scheme	10.68%	NA	NA	24.20%	11,068	NA	NA	13,117
Nifty 500 TRI#	-1.63%	NA	NA	8.48%	9,837	NA	NA	11,073
Nifty 50 TRI##	0.54%	NA	NA	9.21%	10,054	NA	NA	11,167

Bandhan Arbitrage Fund

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 17, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 17, 2013
Scheme	7.62%	7.73%	6.27%	6.41%	6.96%	10,762	12,509	13,555	18,621	23,259
Nifty 50 Arbitrage Index#	7.48%	7.37%	5.92%	5.52%	6.10%	10,748	12,386	13,331	17,118	21,014
CRISIL 1 Year T-Bill##	7.41%	7.06%	5.58%	6.31%	6.52%	10,741	12,277	13,124	18,445	22,083

Bandhan Equity Savings Fund$

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Dec 31, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Dec 31, 2013
Scheme	6.15%	8.83%	9.46%	7.63%	7.73%	10,615	12,898	15,721	20,869	23,687
CRISIL Equity Savings Index#	5.51%	10.25%	11.05%	9.17%	9.15%	10,551	13,413	16,893	24,067	27,579
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	7.45%	10,988	12,850	12,966	19,416	22,985

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

Bandhan Balanced Advantage Fund

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Oct 10, 2014	1 Year	3 Years	5 Years	10 Years	Since Inception Oct 10, 2014
Scheme	5.13%	12.48%	12.31%	9.83%	9.99%	10,513	14,243	17,872	25,567	27,988
NIFTY 50 Hybrid Composite debt 50:50 Index#	4.68%	11.31%	12.61%	10.53%	10.64%	10,468	13,804	18,115	27,236	29,841
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	12.56%	10,054	14,946	23,751	32,801	35,947

Bandhan Business Cycle Fund

	Simple annualised (%)
	6 months
Scheme	16.31%
Nifty 500 TRI#	13.77%
Nifty 50 TRI##	12.45%

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 8.09%.

Bandhan Multi Asset Allocation Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Jan 31, 2024	1 Year	3 Years	5 Years	Since Inception Jan 31, 2024
Scheme	9.52%	NA	NA	17.13%	10,952	NA	NA	12,675
65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver#	7.67%	NA	NA	16.86%	10,767	NA	NA	12,631
Nifty 50 TRI##	0.54%	NA	NA	10.63%	10,054	NA	NA	11,634

Bandhan Aggressive Hybrid Fund$ ££

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Dec 30, 2016	1 Year	3 Years	5 Years	Since Inception Dec 30, 2016
Scheme	8.50%	17.37%	20.47%	13.31%	10,850	16,188	25,392	29,252
CRISIL Hybrid 35+65 Aggressive Index#	2.07%	13.44%	15.67%	13.22%	10,207	14,612	20,712	29,049
Nifty 50 TRI##	0.54%	14.29%	18.88%	15.18%	10,054	14,946	23,751	33,657

$The fund has been repositioned from Balanced category to Aggressive Hybrid category w.e.f. April 30, 2018. ££With effect from 19th March 2025, the name of "Bandhan Hybrid Equity Fund" has changed to "Bandhan Aggressive Hybrid Fund". #Benchmark Returns. ##Additional Benchmark Returns.

Performance of the Schemes - Direct Plan

Data as on 31st July, 2025

Bandhan Mutual Fund Badhte Raho

Bandhan Retirement Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Oct 18, 2023	1 Year	3 Years	5 Years	Since Inception Oct 18, 2023
Scheme	3.53%	NA	NA	15.12%	10,353	NA	NA	12,860
CRISIL Hybrid 50+50 - Moderate Index#	3.64%	NA	NA	13.51%	10,364	NA	NA	12,541
Nifty 50 TRI##	0.54%	NA	NA	15.21%	10,054	NA	NA	12,877

Bandhan Conservative Hybrid Fund§

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	5.33%	8.19%	7.63%	7.45%	8.41%	10,533	12,673	14,448	20,526	27,627
CRISIL Hybrid 85+15 Conservative Index#	7.25%	9.45%	8.24%	8.79%	9.08%	10,725	13,123	14,858	23,246	29,852
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.75%	10,988	12,850	12,966	19,416	22,742

§With effect from 12th July 2024, the name of "Bandhan Regular Savings Fund" has changed to "Bandhan Conservative Hybrid Fund"

Bandhan US Equity Fund of Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Aug 20, 2021	1 Year	3 Years	5 Years	Since Inception Aug 20, 2021
Scheme	27.27%	25.78%	NA	15.86%	12,727	19,935	NA	17,882
Russell 1000 Growth Index (Total Return Net of 30% withholding tax)	29.13%	26.30%	NA	17.28%	12,913	20,184	NA	18,761
Nifty 50 TRI	0.54%	14.29%	NA	12.25%	10,054	14,946	NA	15,779

Bandhan US Treasury Bond 0-1 Year Fund of Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Mar 28, 2023	1 Year	3 Years	5 Years	Since Inception Mar 28, 2023
Scheme	9.11%	NA	NA	7.47%	10,911	NA	NA	11,840
ICE 0-1 Year US Treasury Securities Index	9.38%	NA	NA	7.82%	10,938	NA	NA	11,933

Bandhan Asset Allocation Fund - CP^

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Apr 02, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Apr 02, 2013
Scheme	6.81%	9.54%	8.75%	8.12%	8.88%	10,681	13,152	15,217	21,835	28,565
CRISIL Hybrid 85+15 Conservative Index#	7.25%	9.45%	8.24%	8.79%	9.19%	10,725	13,123	14,858	23,246	29,592
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.71%	10,988	12,850	12,966	19,416	22,294

^The fund has been repositioned w.e.f. May 28, 2018 and since will invest only in the schemes of Bandhan Mutual Funds.

Bandhan Asset Allocation Fund - MP^

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Feb 26, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Feb 26, 2013
Scheme	5.99%	12.62%	12.63%	9.42%	10.19%	10,599	14,297	18,130	24,623	33,398
NIFTY 50 Hybrid Composite debt 50:50 Index#	4.68%	11.31%	12.61%	10.53%	11.17%	10,468	13,804	18,115	27,236	37,300
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.63%	10,988	12,850	12,966	19,416	22,218

^The fund has been repositioned w.e.f. May 28, 2018 and since will invest only in the schemes of Bandhan Mutual Funds.

Bandhan BSE Healthcare Index Fund

	Simple annualised (%)
	6 months
Scheme	17.92%
BSE Healthcare TRI#	18.19%
Nifty 50 TRI##	12.45%

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 8.89%.

Bandhan Asset Allocation Fund - AP^

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	4.37%	14.87%	16.33%	10.44%	10.98%	10,437	15,176	21,310	27,007	37,127
CRISIL Hybrid 35+65 Aggressive Index#	2.07%	13.44%	15.67%	11.87%	12.47%	10,207	14,612	20,712	30,723	43,884
Nifty 50 TRI##	0.54%	14.29%	18.88%	12.60%	13.38%	10,054	14,946	23,751	32,801	48,568

^The fund has been repositioned w.e.f. May 28, 2018 and since will invest only in the schemes of Bandhan Mutual Funds.

Bandhan Income Plus Arbitrage Fund of Funds$$

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Feb 22, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Feb 22, 2013
Scheme	8.66%	7.61%	6.07%	7.52%	7.94%	10,866	12,470	13,431	20,654	25,875
NIFTY Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)#	8.39%	7.91%	6.15%	7.16%	7.39%	10,839	12,574	13,477	19,973	24,284
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.62%	10,988	12,850	12,966	19,416	22,214

$$With effect from 28th January 2025, the name of "Bandhan All Seasons Bond Fund" has changed to "Bandhan Income Plus Arbitrage Fund of Funds". #Benchmark Returns. ##Additional Benchmark Returns.

Performance of the Schemes - Direct Plan

Data as on 31st July, 2025

Bandhan Mutual Fund Badhte Raho

Bandhan Overnight Fund

	Simple annualised (%)			CAGR returns (%)					Current Value of Investment of ₹ 10,000							
	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since Inception Jan 18, 2019	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since Inception Jan 18, 2019
Scheme	5.31%	5.35%	5.29%	6.30%	6.45%	5.21%	-	5.13%	10,010	10,022	10,045	10,630	12,065	12,891	-	13,873
Nifty 1D Rate Index#	5.34%	5.39%	5.31%	6.30%	6.49%	5.26%	-	5.18%	10,010	10,022	10,045	10,630	12,077	12,925	-	13,912
CRISIL 1 Year T-Bill##	5.35%	5.16%	4.06%	7.41%	7.06%	5.58%	-	6.02%	10,010	10,021	10,035	10,741	12,273	13,124	-	14,657

Bandhan Liquid Fund

	Simple annualised (%)			CAGR returns (%)					Current Value of Investment of ₹ 10,000							
	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since Inception Jan 01, 2013	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since Inception Jan 01, 2013
Scheme	5.31%	5.35%	5.73%	7.10%	7.06%	5.62%	6.23%	6.81%	10,010	10,022	10,049	10,710	12,274	13,144	18,304	22,911
NIFTY Liquid Index A-I#	4.97%	5.26%	5.78%	7.05%	7.06%	5.63%	6.19%	6.79%	10,010	10,022	10,049	10,705	12,274	13,155	18,234	22,851
CRISIL 1 Year T-Bill##	5.35%	5.16%	4.06%	7.41%	7.06%	5.58%	6.31%	6.55%	10,010	10,021	10,035	10,741	12,273	13,124	18,445	22,212

Bandhan Ultra Short Duration Fund[ß]

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Jul 18, 2018	1 Year	3 Years	5 Years	Since Inception Jul 18, 2018
Scheme	7.71%	7.29%	5.80%	6.43%	10,771	12,358	13,260	15,506
NIFTY Ultra Short Duration Debt Index A-I#	7.58%	7.37%	5.91%	6.38%	10,758	12,386	13,327	15,455
CRISIL 1 Year T-Bill##	7.41%	7.06%	5.58%	6.20%	10,741	12,277	13,124	15,269

[ß]With effect from 07th July 2025, the name of "Bandhan Ultra Short Term Fund" has changed to "Bandhan Ultra Short Duration Fund"

Bandhan Low Duration Fund^

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	8.13%	7.39%	5.94%	7.03%	7.54%	10,813	12,392	13,345	19,739	24,955
NIFTY Low Duration Debt Index A-I#	7.79%	7.33%	5.76%	6.72%	7.20%	10,779	12,370	13,235	19,178	23,980
CRISIL 1 Year T-Bill##	7.41%	7.06%	5.58%	6.31%	6.55%	10,741	12,277	13,124	18,445	22,212

^The fund has been repositioned from an ultra short term fund to a low duration fund w.e.f. May 28, 2018.

Bandhan Money Market Fund^$

	Simple annualised (%)			CAGR returns (%)					Current Value of Investment of ₹ 10,000							
	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since Inception Jan 01, 2013	7 days	15 days	30 days	1 year	3 years	5 years	10 years	Since Inception Jan 01, 2013
Scheme	4.90%	5.50%	6.82%	8.19%	7.58%	6.02%	6.73%	7.27%	10,009	10,023	10,058	10,819	12,457	13,397	19,197	24,196
NIFTY Money Market Index A-I#	4.13%	4.93%	6.28%	7.58%	7.29%	5.75%	6.42%	6.98%	10,008	10,020	10,053	10,758	12,359	13,225	18,644	23,384
CRISIL 1 year T-Bill##	5.35%	5.16%	4.06%	7.41%	7.06%	5.58%	6.31%	6.55%	10,010	10,021	10,035	10,741	12,277	13,124	18,445	22,212

^The fund has been repositioned from a floating rate fund to a money market fund w.e.f. June 4, 2018. [$]With effect from 07th July 2025, the name of "Bandhan Money Manager Fund" has changed to "Bandhan Money Market Fund"

Bandhan Banking and PSU Fund[$$]

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Mar 07, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Mar 07, 2013
Scheme	8.68%	7.57%	6.15%	7.53%	7.85%	10,868	12,455	13,477	20,672	25,539
Nifty Banking & PSU Debt Index A-II#	8.33%	7.28%	5.74%	7.11%	7.48%	10,833	12,352	13,224	19,892	24,479
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.65%	10,988	12,850	12,966	19,416	22,231

[$$]With effect from 07th July 2025, the name of "Bandhan Banking & PSU Debt Fund" has changed to "Bandhan Banking and PSU Fund"

Bandhan Corporate Bond Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Jan 12, 2016	1 Year	3 Years	5 Years	Since Inception Jan 12, 2016
Scheme	9.26%	7.68%	6.13%	7.52%	10,926	12,493	13,468	19,988
Tier 1: NIFTY Corporate Bond Index A-II#	8.29%	7.31%	5.94%	7.22%	10,829	12,366	13,347	19,463
Tier 2: NIFTY AAA Short Duration Bond Index#	8.71%	7.37%	5.99%	7.34%	10,871	12,384	13,381	19,671
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.77%	10,988	12,850	12,966	18,707

Bandhan Bond Fund – Short Term Plan

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	9.52%	7.99%	6.30%	7.55%	7.96%	10,952	12,601	13,576	20,726	26,235
Tier 1: NIFTY Short Duration Debt Index A-II#	8.29%	7.40%	5.91%	7.09%	7.49%	10,829	12,395	13,330	19,844	24,827
Tier 2: NIFTY AAA Short Duration Bond Index#	8.71%	7.37%	5.99%	7.36%	7.75%	10,871	12,384	13,381	20,352	25,578
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.75%	10,988	12,850	12,966	19,416	22,742

Bandhan Bond Fund – Medium Term Plan

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	9.13%	7.68%	5.77%	7.42%	7.73%	10,913	12,493	13,242	20,464	25,529
Tier 1: NIFTY Medium Duration Debt Index A-III#	9.21%	7.79%	6.02%	7.58%	7.87%	10,921	12,530	13,397	20,770	25,945
Tier 2: NIFTY AAA Medium Duration Bond Index#	8.55%	7.40%	5.87%	7.55%	7.88%	10,855	12,395	13,305	20,727	25,991
CRISIL 10 Year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.75%	10,988	12,850	12,966	19,416	22,742

#Benchmark Returns. ##Additional Benchmark Returns.

Performance of the Schemes - Direct Plan

Data as on 31st July, 2025

Bandhan Mutual Fund Badhte Raho

Bandhan Floater Fund[¢]

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Feb 18, 2021	1 Year	3 Years	5 Years	Since Inception Feb 18, 2021
Scheme	9.46%	7.96%	NA	6.60%	10,946	12,590	NA	13,287
NIFTY Short Duration Debt Index A-II[#]	8.29%	7.40%	NA	6.14%	10,829	12,395	NA	13,035
1 Year T-Bill[##]	7.41%	7.06%	NA	5.85%	10,741	12,277	NA	12,879

[¢]With effect from 07th July 2025, the name of "Bandhan Floating Rate Fund" has changed to "Bandhan Floater Fund"

Bandhan Credit Risk Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Mar 03, 2017	1 Year	3 Years	5 Years	Since Inception Mar 03, 2017
Scheme	8.56%	7.70%	6.60%	7.18%	10,856	12,499	13,765	17,930
Tier 1: NIFTY Credit Risk Bond Index B-II[#]	8.26%	8.30%	7.90%	8.06%	10,826	12,711	14,628	19,207
Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index[#]	9.10%	8.18%	7.86%	7.55%	10,910	12,669	14,599	18,455
CRISIL 10 Year Gilt Index[##]	9.88%	8.69%	5.33%	6.06%	10,988	12,850	12,966	16,410

Bandhan Bond Fund – Income Plan

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	6.73%	6.93%	4.90%	7.33%	7.79%	10,673	12,233	12,702	20,298	25,702
NIFTY Medium to Long Duration Debt Index A- III[#]	9.44%	8.23%	5.94%	7.52%	7.63%	10,944	12,687	13,348	20,670	25,219
CRISIL 10 year Gilt Index[##]	9.88%	8.69%	5.33%	6.85%	6.75%	10,988	12,850	12,966	19,416	22,742

Bandhan Dynamic Bond Fund

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	6.70%	7.83%	5.73%	8.04%	8.41%	10,670	12,546	13,212	21,676	27,619
NIFTY Composite Debt Index A-III[#]	8.98%	8.02%	6.00%	7.57%	7.75%	10,898	12,613	13,382	20,751	25,577
CRISIL 10 Year Gilt Index[##]	9.88%	8.69%	5.33%	6.85%	6.75%	10,988	12,850	12,966	19,416	22,742

Bandhan Long Duration Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Mar 20, 2024	1 Year	3 Years	5 Years	Since Inception Mar 20, 2024
Scheme	6.97%	NA	NA	8.00%	10,697	NA	NA	11,107
NIFTY Long Duration Debt Index A-III[#]	6.94%	NA	NA	7.49%	10,694	NA	NA	11,035
CRISIL 10 Year Gilt Index[##]	9.88%	NA	NA	9.91%	10,988	NA	NA	11,377

Bandhan Nifty Midcap 150 Index Fund

	Simple annualised (%)
	6 months
Scheme	14.92%
Nifty Midcap 150 TRI[#]	16.10%
Nifty 50 TRI[##]	12.45%

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 7.40%.

Bandhan Nifty 500 Value 50 Index Fund

	Simple annualised (%)
	6 months
Scheme	11.04%
Nifty 500 Value 50 TRI[#]	11.50%
Nifty 50 TRI[##]	12.45%

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 5.47%.

Bandhan Nifty 500 Momentum 50 Index Fund

	Simple annualised (%)
	6 months
Scheme	8.34%
Nifty 500 Momentum 50 TRI[#]	9.33%
Nifty 50 TRI[##]	12.45%

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 4.14%.

Bandhan Nifty 200 Quality 30 Index Fund

	Simple annualised (%)
	6 months
Scheme	-1.37%
Nifty 200 Quality 30 TRI[#]	-0.97%
Nifty 50 TRI[##]	12.45%

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is -0.68%. #Benchmark Returns. ##Additional Benchmark Returns.

Performance of the Schemes - Direct Plan

Data as on 31st July, 2025

Bandhan Mutual Fund Badhte Raho

Bandhan Government Securities Fund - Constant Maturity Plan^

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	10.13%	8.87%	5.75%	8.63%	9.08%	11,013	12,914	13,229	22,895	29,844
CRISIL 10 year Gilt Index#	9.88%	8.69%	5.33%	7.25%	7.47%	10,988	12,850	12,966	20,138	24,774
CRISIL 1 Year T-Bill##	7.41%	7.06%	5.58%	6.31%	6.55%	10,741	12,277	13,124	18,445	22,212

^The fund is repositioned w.e.f. May 28, 2018.

Bandhan Government Securities Fund – Investment Plan

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	6.94%	8.06%	5.87%	8.41%	8.83%	10,694	12,626	13,303	22,443	29,013
CRISIL Dynamic Gilt Index#	9.42%	8.83%	6.13%	7.68%	7.76%	10,942	12,898	13,468	20,968	25,622
CRISIL 10 year Gilt Index##	9.88%	8.69%	5.33%	6.85%	6.75%	10,988	12,850	12,966	19,416	22,742

Bandhan Nifty 50 Index Fund

	CAGR Returns (%)					Current Value of Investment of ₹ 10,000				
	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013	1 Year	3 Years	5 Years	10 Years	Since Inception Jan 01, 2013
Scheme	0.30%	14.05%	18.63%	12.36%	13.10%	10,030	14,853	23,502	32,101	47,082
Nifty 50 TRI#	0.54%	14.29%	18.88%	12.60%	13.38%	10,054	14,946	23,751	32,801	48,568

Bandhan Nifty 100 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Feb 24, 2022	1 Year	3 Years	5 Years	Since Inception Feb 24, 2022
Scheme	-1.48%	14.37%	NA	12.75%	9,852	14,976	NA	15,096
Nifty 100 TRI#	-1.32%	14.59%	NA	14.82%	9,868	15,062	NA	16,072
Nifty 50 TRI##	0.54%	14.29%	NA	14.47%	10,054	14,946	NA	15,902

Bandhan Nifty100 Low Volatility 30 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Oct 06, 2022	1 Year	3 Years	5 Years	Since Inception Oct 06, 2022
Scheme	-0.37%	NA	NA	17.27%	9,963	NA	NA	15,670
Nifty100 Low Volatility 30 TRI#	0.15%	NA	NA	18.12%	10,015	NA	NA	15,993
Nifty 50 TRI##	0.54%	NA	NA	14.82%	10,054	NA	NA	14,766

Bandhan Nifty 200 Momentum 30 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Sep 02, 2022	1 Year	3 Years	5 Years	Since Inception Sep 02, 2022
Scheme	-18.19%	NA	NA	16.16%	8,181	NA	NA	15,469
Nifty 200 Momentum 30 TRI#	-17.62%	NA	NA	17.30%	8,238	NA	NA	15,917
Nifty 50 TRI##	0.54%	NA	NA	13.85%	10,054	NA	NA	14,591

Bandhan Nifty Alpha 50 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Nov 09, 2023	1 Year	3 Years	5 Years	Since Inception Nov 09, 2023
Scheme	-13.79%	NA	NA	20.47%	8,621	NA	NA	13,791
Nifty Alpha 50 TRI#	-12.59%	NA	NA	22.78%	8,741	NA	NA	14,250
Nifty 50 TRI##	0.54%	NA	NA	16.63%	10,054	NA	NA	13,040

Bandhan Nifty Smallcap 250 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Dec 22, 2023	1 Year	3 Years	5 Years	Since Inception Dec 22, 2023
Scheme	-4.63%	NA	NA	14.39%	9,537	NA	NA	12,413
Nifty Smallcap 250 TRI#	-3.93%	NA	NA	15.13%	9,607	NA	NA	12,543
Nifty 50 TRI##	0.54%	NA	NA	11.10%	10,054	NA	NA	11,844

Bandhan Nifty IT Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Aug 31, 2023	1 Year	3 Years	5 Years	Since Inception Aug 31, 2023
Scheme	-11.94%	NA	NA	9.22%	8,806	NA	NA	11,843
Nifty IT TRI#	-11.63%	NA	NA	9.11%	8,837	NA	NA	11,820
Nifty 50 TRI##	0.54%	NA	NA	15.38%	10,054	NA	NA	13,157

#Benchmark Returns. ##Additional Benchmark Returns

Performance of the Schemes - Direct Plan

Data as on 31st July, 2025

Bandhan Mutual Fund Badhte Raho

Bandhan Nifty Total Market Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception July 10, 2024	1 Year	3 Years	5 Years	Since Inception July 10, 2024
Scheme	-2.12%	NA	NA	0.30%	9,788	NA	NA	10,031
Nifty Total Market TRI#	-1.68%	NA	NA	0.77%	9,832	NA	NA	10,081
Nifty 50 TRI##	0.54%	NA	NA	3.01%	10,054	NA	NA	10,318

Bandhan Nifty Bank Index Fund

	Simple annualised (%)
	6 months
Scheme	26.89%
Nifty Bank TRI#	27.23%
Nifty 50 TRI##	12.45%

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 13.33%.

Bandhan Nifty Alpha Low Volatility 30 Index Fund

	Simple annualised (%)
	6 months
Scheme	2.99%
Nifty Alpha Low Volatility 30 TRI#	3.68%
Nifty 50 TRI##	12.45%

Note: Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute return of the Scheme for the 6 month period is 1.48%.

Bandhan CRISIL IBX Gilt April 2026 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Oct 20, 2022	1 Year	3 Years	5 Years	Since Inception Oct 20, 2022
Scheme	7.48%	NA	NA	7.64%	10,748	NA	NA	12,271
CRISIL IBX Gilt Index - April 2026#	7.66%	NA	NA	7.78%	10,766	NA	NA	12,317
CRISIL 10 Year Gilt Index##	9.88%	NA	NA	9.40%	10,988	NA	NA	12,838

Bandhan CRISIL IBX Gilt June 2027 Index

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Mar 23, 2021	1 Year	3 Years	5 Years	Since Inception Mar 23, 2021
Scheme	8.67%	7.73%	NA	6.42%	10,867	12,512	NA	13,116
CRISIL-IBX Gilt Index - June 2027#	8.84%	7.93%	NA	6.58%	10,884	12,580	NA	13,200
10 Year GOI##	9.88%	8.69%	NA	5.92%	10,988	12,850	NA	12,848

Bandhan CRISIL IBX Gilt April 2028 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Mar 23, 2021	1 Year	3 Years	5 Years	Since Inception Mar 23, 2021
Scheme	8.94%	7.98%	NA	6.58%	10,894	12,599	NA	13,200
CRISIL-IBX Gilt Index - April 2028#	9.14%	8.16%	NA	6.73%	10,914	12,660	NA	13,285
10 Year GOI##	9.88%	8.69%	NA	5.92%	10,988	12,850	NA	12,848

Bandhan CRISIL IBX Gilt April 2032 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Feb 15, 2023	1 Year	3 Years	5 Years	Since Inception Feb 15, 2023
Scheme	10.45%	NA	NA	9.59%	11,045	NA	NA	12,525
Crisil IBX Gilt Index - April 2032#	10.59%	NA	NA	9.72%	11,059	NA	NA	12,562
10 Year GOI##	9.88%	NA	NA	9.25%	10,988	NA	NA	12,429

Bandhan CRISIL IBX 90:10 SDL Plus Gilt - November 2026 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Nov 17, 2022	1 Year	3 Years	5 Years	Since Inception Nov 17, 2022
Scheme	8.51%	NA	NA	7.93%	10,851	NA	NA	12,291
CRISIL IBX 90:10 SDL plus Gilt Index–November 2026#	8.86%	NA	NA	8.19%	10,886	NA	NA	12,373
10 Year GOI##	9.88%	NA	NA	8.88%	10,988	NA	NA	12,588

Bandhan CRISIL IBX 90:10 SDL Plus Gilt - September 2027 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Nov 24, 2022	1 Year	3 Years	5 Years	Since Inception Nov 24, 2022
Scheme	9.07%	NA	NA	8.29%	10,907	NA	NA	12,383
CRISIL IBX 90:10 SDL plus Gilt Index–September 2027#	9.35%	NA	NA	8.57%	10,935	NA	NA	12,469
10 Year GOI##	9.88%	NA	NA	8.85%	10,988	NA	NA	12,557

Bandhan CRISIL IBX 90:10 SDL Plus Gilt - April 2032 Index Fund

	CAGR Returns (%)				Current Value of Investment of ₹ 10,000			
	1 Year	3 Years	5 Years	Since Inception Nov 29, 2022	1 Year	3 Years	5 Years	Since Inception Nov 29, 2022
Scheme	10.68%	NA	NA	9.32%	11,068	NA	NA	12,687
CRISIL IBX 90:10 SDL plus Gilt Index– April 2032#	10.94%	NA	NA	9.63%	11,094	NA	NA	12,784
10 Year GOI##	9.88%	NA	NA	8.91%	10,988	NA	NA	12,562

#Benchmark Returns. ##Additional Benchmark Returns.

Performance Table

(Others Funds Managed by the Fund Managers)

Period			1 Year		3 Years		5 Years		10 Years	
	Managing Since	Benchmark Index	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Fund Manager Name: Mr. Manish Gunwani										
Bandhan Large & Mid Cap Fund[ee] - Regular Plan	28-01-2023	NIFTY LargeMidcap 250 TRI	0.08%	-1.40%	24.79%	19.70%	26.65%	24.76%	15.05%	15.35%
Bandhan Large & Mid Cap Fund[ee] - Direct Plan			1.25%	-1.40%	26.26%	19.70%	28.15%	24.76%	16.61%	15.35%
Bandhan Small Cap Fund - Regular Plan	28-01-2023	BSE 250 SmallCap TRI	5.48%	-4.54%	31.46%	24.95%	34.52%	32.09%	NA	NA
Bandhan Small Cap Fund - Direct Plan			6.87%	-4.54%	33.37%	24.95%	36.66%	32.09%	NA	NA
Bandhan Flexi Cap Fund - Regular Plan	24-01-2024	BSE 500 TRI	0.36%	-2.08%	15.89%	16.85%	19.70%	21.66%	10.47%	13.74%
Bandhan Flexi Cap Fund - Direct Plan			1.08%	-2.08%	16.73%	16.85%	20.55%	21.66%	11.26%	13.74%
Bandhan Large Cap Fund[2§] - Regular Plan	02-12-2024	BSE 100 TRI	1.55%	-0.55%	16.52%	15.43%	18.49%	19.94%	12.06%	12.80%
Bandhan Large Cap Fund[2§] - Direct Plan			2.71%	-0.55%	17.91%	15.43%	19.93%	19.94%	13.43%	12.80%
Bandhan Focused Fund[§§] - Regular Plan	02-12-2024	BSE 500 TRI	9.48%	-2.08%	18.97%	16.85%	18.90%	21.66%	12.24%	13.74%
Bandhan Focused Fund[§§] - Direct Plan			10.89%	-2.08%	20.52%	16.85%	20.47%	21.66%	13.87%	13.74%
Bandhan Balanced Advantage Fund - Regular Plan	24-01-2024	NIFTY 50 Hybrid Composite debt 50:50 Index	3.80%	4.68%	11.01%	11.31%	10.79%	12.61%	8.37%	10.53%
Bandhan Balanced Advantage Fund - Direct Plan			5.13%	4.68%	12.48%	11.31%	12.31%	12.61%	9.83%	10.53%
Bandhan Innovation Fund - Regular Plan	07-06-2024	Nifty 500 TRI	8.98%	-1.63%	NA	NA	NA	NA	NA	NA
Bandhan Innovation Fund - Direct Plan			10.68%	-1.63%	NA	NA	NA	NA	NA	NA
Mr. Manish Gunwani manages 7 schemes of Bandhan Mutual Fund (w.e.f. 28th January 2023).										
Fund Manager Name: Mr. Viraj Kulkarni										
Bandhan Conservative Hybrid Fund[£] - Regular Plan	01-07-2022	CRISIL Hybrid 85+15 Conservative Index	4.30%	7.25%	7.18%	9.45%	6.63%	8.24%	6.50%	8.79%
Bandhan Conservative Hybrid Fund[£] - Direct Plan			5.33%	7.25%	8.19%	9.45%	7.63%	8.24%	7.45%	8.79%
Bandhan Equity Savings Fund - Regular Plan	01-07-2022	CRISIL Equity Savings Index	5.18%	5.51%	7.78%	10.25%	8.37%	11.05%	6.62%	9.17%
Bandhan Equity Savings Fund - Direct Plan			6.15%	5.51%	8.83%	10.25%	9.46%	11.05%	7.63%	9.17%
Bandhan Asset Allocation Fund of Fund - Aggressive Plan - Regular Plan	01-07-2022	CRISIL Hybrid 35+65 Aggressive Index	3.59%	2.07%	14.04%	13.44%	15.45%	15.67%	9.64%	11.87%
Bandhan Asset Allocation Fund of Fund - Aggressive Plan - Direct Plan			4.37%	2.07%	14.87%	13.44%	16.33%	15.67%	10.44%	11.87%
Bandhan Asset Allocation Fund of Fund - Conservative Plan - Regular Plan	01-07-2022	CRISIL Hybrid 85+15 Conservative Index	6.21%	7.25%	8.92%	9.45%	8.10%	8.24%	7.44%	8.79%
Bandhan Asset Allocation Fund of Fund - Conservative Plan - Direct Plan			6.81%	7.25%	9.54%	9.45%	8.75%	8.24%	8.12%	8.79%
Bandhan Asset Allocation Fund of Fund - Moderate Plan - Regular Plan	01-07-2022	NIFTY 50 Hybrid Composite debt 50:50 Index	5.33%	4.68%	11.92%	11.31%	11.91%	12.61%	8.75%	10.53%
Bandhan Asset Allocation Fund of Fund - Moderate Plan - Direct Plan			5.99%	4.68%	12.62%	11.31%	12.63%	12.61%	9.42%	10.53%
Bandhan Flexi Cap Fund - Regular Plan	24-01-2024	BSE 500 TRI	0.36%	-2.08%	15.89%	16.85%	19.70%	21.66%	10.47%	13.74%
Bandhan Flexi Cap Fund - Direct Plan			1.08%	-2.08%	16.73%	16.85%	20.55%	21.66%	11.26%	13.74%
Bandhan Retirement Fund - Regular Plan	02-12-2024	CRISIL Hybrid 50+50 - Moderate Index	1.85%	3.64%	NA	NA	NA	NA	NA	NA
Bandhan Retirement Fund - Direct Plan			3.53%	3.64%	NA	NA	NA	NA	NA	NA
Bandhan Multi Asset Allocation Fund - Regular Plan	31-01-2024	65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver	7.85%	7.67%	NA	NA	NA	NA	NA	NA
Bandhan Multi Asset Allocation Fund - Direct Plan			9.52%	7.67%	NA	NA	NA	NA	NA	NA
Mr. Viraj Kulkarni manages 8 schemes of Bandhan Mutual Fund.										
Fund Manager Name: Mr. Rahul Agarwal										
Bandhan Large & Mid Cap Fund[ee] - Regular Plan	28-08-2023	NIFTY LargeMidcap 250 TRI	0.08%	-1.40%	24.79%	19.70%	26.65%	24.76%	15.05%	15.35%
Bandhan Large & Mid Cap Fund[ee] - Direct Plan			1.25%	-1.40%	26.26%	19.70%	28.15%	24.76%	16.61%	15.35%
Bandhan Focused Fund[§§] - Regular Plan	02-12-2024	BSE 500 TRI	9.48%	-2.08%	18.97%	16.85%	18.90%	21.66%	12.24%	13.74%
Bandhan Focused Fund[§§] - Direct Plan			10.89%	-2.08%	20.52%	16.85%	20.47%	21.66%	13.87%	13.74%
Mr. Rahul Agarwal manages 2 scheme of Bandhan Mutual Fund.										

Performance based on NAV as on 31/07/2025. Past Performance may or may not be sustained in future. The performance details provided herein are of regular and direct plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. With effect from 1st February 2018, we are comparing the performances of the funds with the total return variant of the benchmark instead of the price return variant.

[2]The fund has been repositioned from an IPO fund to a large cap fund w.e.f. April 18, 2017.

[§]Current Index performance adjusted for the period from since inception to June 28, 2007 with the performance of BSE 100 price return index (Benchmark).

Ms. Ritika Behera & Mr. Gaurav Satra has been designated as the dedicated fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund ("the Fund") with effect from October 07, 2023 and June 07, 2024 respectively.

[£]With effect from 12th July 2024, the name of "Bandhan Regular Savings Fund" has changed to "Bandhan Conservative Hybrid Fund".

[ee]With effect from 13th June 2025, the name of "Bandhan Core Equity Fund" has changed to "Bandhan Large & Mid Cap Fund"

[§§]With effect from 13th June 2025, the name of "Bandhan Focused Equity Fund" has changed to "Bandhan Focused Fund"

Performance Table

(Others Funds Managed by the Fund Managers)

Period			1 Year		3 Years		5 Years		10 Years	
	Managing Since	Benchmark Index	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Fund Manager Name: Mr. Debraj Lahiri										
Bandhan Credit Risk Fund - Regular Plan	16-07-2023	Tier 1: NIFTY Credit Risk Bond Index B-II	7.48%	8.26%	6.65%	8.30%	5.56%	7.90%	NA	NA
		Tier 2: 65% NIFTY AA Short Duration Bond Index +35% NIFTY AAA Short Duration Bond Index	7.48%	9.10%	6.65%	8.18%	5.56%	7.86%	NA	NA
Bandhan Credit Risk Fund - Direct Plan		Tier 1: NIFTY Credit Risk Bond Index B-II	8.56%	8.26%	7.70%	8.30%	6.60%	7.90%	NA	NA
		Tier 2: 65% NIFTY AA Short Duration Bond Index +35% NIFTY AAA Short Duration Bond Index	8.56%	9.10%	7.70%	8.18%	6.60%	7.86%	NA	NA
Bandhan Floater Fund - Regular Plan[c]	14-03-2024	NIFTY Short Duration Debt Index A-II	8.91%	8.29%	7.43%	7.40%	NA	NA	NA	NA
Bandhan Floater Fund - Direct Plan[c]			9.46%	8.29%	7.96%	7.40%	NA	NA	NA	NA
Mr. Debraj Lahiri manages 2 schemes of Bandhan Mutual Fund. (Mr. Debraj is managing Bandhan Credit Risk Fund w.e.f 17th April 2023.)										
Fund Manager Name: Mr. Kirthi Jain										
Bandhan Small Cap Fund - Regular Plan	05-06-2023	BSE 250 SmallCap TRI	5.48%	-4.54%	31.46%	24.95%	34.52%	32.09%	NA	NA
Bandhan Small Cap Fund - Direct Plan			6.87%	-4.54%	33.37%	24.95%	36.66%	32.09%	NA	NA
Bandhan Focused Fund[§§] - Regular Plan	02-12-2024	BSE 500 TRI	9.48%	-2.08%	18.97%	16.85%	18.90%	21.66%	12.24%	13.74%
Bandhan Focused Fund[§§] - Direct Plan			10.89%	-2.08%	20.52%	16.85%	20.47%	21.66%	13.87%	13.74%
Mr. Kirthi Jain manages 2 scheme of Bandhan Mutual Fund.										
Fund Manager Name: Mr. Daylynn Pinto										
Bandhan ELSS Tax saver Fund - Regular Plan	20-10-2016	BSE 500 TRI	-4.10%	-2.08%	16.47%	16.85%	24.59%	21.66%	13.69%	13.74%
Bandhan ELSS Tax saver Fund - Direct Plan			-3.04%	-2.08%	17.79%	16.85%	26.01%	21.66%	15.00%	13.74%
Bandhan Value Fund[¥¥1] - Regular Plan	20-10-2016	Tier 1: BSE 500 TRI	-5.05%	-2.08%	18.52%	16.85%	29.73%	21.66%	14.52%	13.74%
		Tier 2: BSE 400 MidSmallCap TRI	-5.05%	-4.39%	18.52%	24.53%	29.73%	30.51%	14.52%	16.54%
Bandhan Value Fund[¥¥1] - Direct Plan		Tier 1: BSE 500 TRI	-4.03%	-2.08%	19.80%	16.85%	31.14%	21.66%	15.72%	13.74%
		Tier 2: BSE 400 MidSmallCap TRI	-4.03%	-4.39%	19.80%	24.53%	31.14%	30.51%	15.72%	30.56%
Bandhan Multicap Fund - Regular Plan	2-12-2021	NIFTY 500 Multicap 50:25:25 TRI	-2.26%	-1.86%	19.19%	20.00%	NA	NA	NA	NA
Bandhan Multicap Fund - Direct Plan			-0.87%	-1.86%	21.00%	20.00%	NA	NA	NA	NA
Bandhan Transportation and Logistics Fund - Regular Plan	27-10-2022	Nifty Transportation and Logistics TRI	-7.60%	-6.90%	NA	NA	NA	NA	NA	NA
Bandhan Transportation and Logistics Fund - Direct Plan			-6.19%	-6.90%	NA	NA	NA	NA	NA	NA
Bandhan Multi Asset Allocation Fund - Regular Plan	31-01-2024	65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver	7.85%	7.67%	NA	NA	NA	NA	NA	NA
Bandhan Multi Asset Allocation Fund - Direct Plan			9.52%	7.67%	NA	NA	NA	NA	NA	NA
Mr. Daylynn Pinto manages 5 schemes of Bandhan Mutual Fund.										
Fund Manager Name: Mr. Harshal Joshi										
Bandhan Arbitrage Fund - Regular Plan	15-07-2016	Nifty 50 Arbitrage Index	6.84%	7.48%	6.97%	7.37%	5.53%	5.92%	5.69%	5.52%
Bandhan Arbitrage Fund - Direct Plan			7.62%	7.48%	7.73%	7.37%	6.27%	5.92%	6.41%	5.52%
Bandhan Income Plus Arbitrage Fund of Funds[$$] - Regular Plan	15-07-2016	NIFTY Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)	8.29%	8.39%	7.22%	7.91%	5.69%	6.15%	7.10%	7.16%
Bandhan Income Plus Arbitrage Fund of Funds[$$] - Direct Plan		NIFTY Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)	8.66%	8.39%	7.61%	7.91%	6.07%	6.15%	7.52%	7.16%
Bandhan Government Securities Fund - Constant Maturity Plan[&&] - Regular Plan	15-05-2017	CRISIL 10 year Gilt Index	9.89%	9.88%	8.66%	8.69%	5.57%	5.33%	8.47%	7.25%
Bandhan Government Securities Fund - Constant Maturity Plan[&&] - Direct Plan			10.13%	9.88%	8.87%	8.69%	5.75%	5.33%	8.63%	7.25%
Bandhan Liquid Fund - Regular Plan	15-09-2015	NIFTY Liquid Index A-I	6.96%	7.05%	6.92%	7.06%	5.51%	5.63%	6.13%	6.19%
Bandhan Liquid Fund - Direct Plan			7.10%	7.05%	7.06%	7.06%	5.62%	5.63%	6.23%	6.19%
Bandhan Ultra Short Duration Fund[&&] - Regular Plan	18-07-2018	NIFTY Ultra Short Duration Debt Index A-I	7.50%	7.58%	7.09%	7.37%	5.61%	5.91%	NA	NA
Bandhan Ultra Short Duration Fund[&&] - Direct Plan			7.71%	7.58%	7.29%	7.37%	5.80%	5.91%	NA	NA
Bandhan Low Duration Fund - Regular Plan	28-07-2021	NIFTY Low Duration Debt Index A-I	7.85%	7.79%	7.12%	7.33%	5.68%	5.76%	6.80%	6.72%
Bandhan Low Duration Fund - Direct Plan			8.13%	7.79%	7.39%	7.33%	5.94%	5.76%	7.03%	6.72%
Bandhan Conservative Hybrid Fund[§] - Regular Plan	28-07-2021	CRISIL Hybrid 85+15 Conservative Index	4.30%	7.25%	7.18%	9.45%	6.63%	8.24%	6.50%	8.79%
Bandhan Conservative Hybrid Fund[§] - Direct Plan			5.33%	7.25%	8.19%	9.45%	7.63%	8.24%	7.45%	8.79%

Performance Table

(Others Funds Managed by the Fund Managers)

Period			1 Year		3 Years		5 Years		10 Years	
	Managing Since	Benchmark Index	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Bandhan Aggressive Hybrid Fund - Regular Plan[ee]	28-07-2021	CRISIL Hybrid 35+65 Aggressive Index	7.07%	2.07%	15.84%	13.44%	18.93%	15.67%	NA	NA
Bandhan Aggressive Hybrid Fund - Direct Plan[ee]			8.50%	2.07%	17.37%	13.44%	20.47%	15.67%	NA	NA
Bandhan Equity Savings Fund[3¥] - Regular Plan	20-10-2016	CRISIL Equity Savings Index	5.18%	5.51%	7.78%	10.25%	8.37%	11.05%	6.62%	9.17%
Bandhan Equity Savings Fund[3¥] - Direct Plan			6.15%	5.51%	8.83%	10.25%	9.46%	11.05%	7.63%	9.17%
Bandhan CRISIL IBX Gilt June 2027 Index Fund - Regular Plan	28-07-2021	CRISIL Gilt 2027 Index	8.40%	8.84%	7.46%	7.93%	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt June 2027 Index Fund - Direct Plan			8.67%	8.84%	7.73%	7.93%	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt April 2028 Index Fund - Regular Plan	28-07-2021	CRISIL Gilt 2028 Index	8.67%	9.14%	7.71%	8.16%	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt April 2028 Index Fund - Direct Plan			8.94%	9.14%	7.98%	8.16%	NA	NA	NA	NA
Bandhan Multicap Fund - Regular Plan	2-12-2021	NIFTY 500 Multicap 50:25:25 TRI	-2.26%	-1.86%	19.19%	20.00%	NA	NA	NA	NA
Bandhan Multicap Fund - Direct Plan			-0.87%	-1.86%	21.00%	20.00%	NA	NA	NA	NA
Bandhan Midcap Fund - Regular Plan	18-08-2022	BSE 150 Midcap TRI	-1.29%	-4.32%	NA	NA	NA	NA	NA	NA
Bandhan Midcap Fund - Direct Plan			0.17%	-4.32%	NA	NA	NA	NA	NA	NA
Bandhan Transportation and Logistics Fund - Regular Plan	27-10-2022	Nifty Transportation and Logistics TRI	-7.60%	-6.90%	NA	NA	NA	NA	NA	NA
Bandhan Transportation and Logistics Fund - Direct Plan			-6.19%	-6.90%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - April 2032 Index Fund - Regular Plan	29-11-2022	CRISIL IBX 90:10 SDL plus Gilt Index– April 2032	10.49%	10.94%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - April 2032 Index Fund - Direct Plan			10.68%	10.94%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - November 2026 Index Fund - Regular Plan	17-11-2022	CRISIL IBX 90:10 SDL plus Gilt Index–November 2026	8.24%	8.86%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - November 2026 Index Fund - Direct Plan			8.51%	8.86%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - September 2027 Index Fund - Regular Plan	24-11-2022	CRISIL IBX 90:10 SDL plus Gilt Index–September 2027	8.80%	9.35%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - September 2027 Index Fund - Direct Plan			9.07%	9.35%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt April 2032 Index Fund - Regular Plan	15-02-2023	CRISIL IBX Gilt Index – April 2032	10.17%	10.59%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt April 2032 Index Fund - Direct Plan			10.45%	10.59%	NA	NA	NA	NA	NA	NA
Bandhan Financial Services Fund - Regular Plan	28-07-2023	Nifty Financial Services TRI	9.72%	14.95%	NA	NA	NA	NA	NA	NA
Bandhan Financial Services Fund - Direct Plan			11.48%	14.95%	NA	NA	NA	NA	NA	NA
Bandhan Fixed Term Plan - Series 179 - Regular Plan	28-07-2021	CRISIL Composite Bond Index	9.83%	8.76%	8.67%	8.21%	6.47%	6.00%	NA	NA
Bandhan Fixed Term Plan - Series 179 - Direct Plan			10.10%	8.76%	8.94%	8.21%	6.74%	6.00%	NA	NA

Mr. Harshal Joshi manages 23 schemes of Bandhan Mutual Fund.

Performance based on NAV as on 31/07/2025 Past Performance may or may not be sustained in future. The performance details provided herein are of regular and direct plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. With effect from 1st February 2018, we are comparing the performances of the funds with the total return variant of the benchmark instead of the price return variant.

[1]The fund has been repositioned from a mid cap fund to a value fund w.e.f. May 28, 2018.

[3]The fund has been repositioned from an arbitrage fund to an equity savings fund w.e.f. April 30, 2018. [8]The fund is repositioned w.e.f. May 28, 2018.

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

[£]Current Index performance adjusted for the period from since inception to May 28, 2018 with the performance of I-Sec Si Bex (Benchmark).

Ms. Ritika Behera & Mr. Gaurav Satra has been designated as the dedicated fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund ("the Fund") with effect from October 07, 2023 and June 07, 2024 respectively.

[§]With effect from 12th July 2024, the name of "Bandhan Regular Savings Fund" has changed to "Bandhan Conservative Hybrid Fund".

[§§]With effect from 13th June 2025, the name of "Bandhan Focused Equity Fund" has changed to "Bandhan Focused Fund"

Bandhan Business Cycle Fund (w.e.f. 30 September, 2024) is managed by Mr. Vishal Biraia, Ms. Ritika Behera (equity portion) & Mr. Harshal Joshi (debt portion). The scheme has been in existence for less than 1 year, hence performance has not been disclosed. [ee]With effect from 19th March 2025, the name of "Bandhan Hybrid Equity Fund" has changed to "Bandhan Aggressive Hybrid Fund"

[ss]With effect from 28th January 2025, the name of "Bandhan All Seasons Bond Fund" has changed to "Bandhan Income Plus Arbitrage Fund of Funds"

Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund (w.e.f. 13 March, 2025) is managed by Mr.Brijesh Shah & Mr.Harshal Joshi. The scheme has been in existence for less than 1 year, hence performance has not been disclosed. [¥¥]With effect from 13th June 2025, the name of "Bandhan Sterling Value Fund" has changed to "Bandhan Value Fund"

[ßß]With effect from 07th July 2025, the name of "Bandhan Ultra Short Term Fund" has changed to "Bandhan Ultra Short Duration Fund"

[‹]With effect from 07th July 2025, the name of "Bandhan Floating Rate Fund" has changed to "Bandhan Floater Fund"

Performance Table

(Others Funds Managed by the Fund Managers)

Bandhan Mutual Fund Badhte Raho

Period			1 Year		3 Years		5 Years		10 Years	
	Managing Since	Benchmark Index	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Fund Manager Name: Mr. Suyash Choudhary										
Bandhan Bond Fund – Short Term Plan - Regular Plan	11-03-2011	Tier 1: NIFTY Short Duration Debt Index A-II	8.99%	8.29%	7.48%	7.40%	5.79%	5.91%	7.02%	7.09%
		Tier 2: NIFTY AAA Short Duration Bond Index	8.99%	8.71%	7.48%	7.37%	5.79%	5.99%	7.02%	7.36%
Bandhan Bond Fund – Short Term Plan - Direct Plan		Tier 1: NIFTY Short Duration Debt Index A-II	9.52%	8.29%	7.99%	7.40%	6.30%	5.91%	7.55%	7.09%
		Tier 2: NIFTY AAA Short Duration Bond Index	9.52%	8.71%	7.99%	7.37%	6.30%	5.99%	7.55%	7.36%
Bandhan Bond Fund – Medium Term Plan - Regular Plan	15-09-2015	Tier 1: NIFTY Medium Duration Debt Index A-III	8.36%	9.21%	6.92%	7.79%	5.03%	6.02%	6.70%	7.58%
		Tier 2: NIFTY AAA Medium Duration Bond Index	8.36%	8.55%	6.92%	7.40%	5.03%	5.87%	6.70%	7.55%
Bandhan Bond Fund – Medium Term Plan - Direct Plan		Tier 1: NIFTY Medium Duration Debt Index A-III	9.13%	9.21%	7.68%	7.79%	5.77%	6.02%	7.42%	7.58%
		Tier 2: NIFTY AAA Medium Duration Bond Index	9.13%	8.55%	7.68%	7.40%	5.77%	5.87%	7.42%	7.55%
Bandhan Bond Fund – Income Plan - Regular Plan	15-10-2010	NIFTY Medium to Long Duration Debt Index A- III	6.02%	9.44%	6.22%	8.23%	4.21%	5.94%	6.59%	7.52%
Bandhan Bond Fund – Income Plan - Direct Plan			6.73%	9.44%	6.93%	8.23%	4.90%	5.94%	7.33%	7.52%
Bandhan Dynamic Bond Fund - Regular Plan	15-10-2010	NIFTY Composite Debt Index A-III	5.78%	8.98%	6.91%	8.02%	4.82%	6.00%	7.14%	7.57%
Bandhan Dynamic Bond Fund - Direct Plan			6.70%	8.98%	7.83%	8.02%	5.73%	6.00%	8.04%	7.57%
Bandhan Government Securities Fund – Investment Plan - Regular Plan	15-10-2010	CRISIL Dynamic Gilt Index	6.28%	9.42%	7.39%	8.83%	5.21%	6.13%	7.75%	7.68%
Bandhan Government Securities Fund – Investment Plan - Direct Plan			6.94%	9.42%	8.06%	8.83%	5.87%	6.13%	8.41%	7.68%
Bandhan Banking and PSU Fund - Regular Plan[§]	28-07-2021	Nifty Banking & PSU Debt Index A-II	8.36%	8.33%	7.25%	7.28%	5.82%	5.74%	7.24%	7.11%
Bandhan Banking and PSU Fund - Direct Plan[§]			8.68%	8.33%	7.57%	7.28%	6.15%	5.74%	7.53%	7.11%
Bandhan Corporate Bond Fund - Regular Plan	28-07-2021	Tier 1: NIFTY Corporate Bond Index A-II	8.91%	8.29%	7.35%	7.31%	5.80%	5.94%	NA	NA
		Tier 2: NIFTY AAA Short Duration Bond Index	8.91%	8.71%	7.35%	7.37%	5.80%	5.99%	NA	NA
Bandhan Corporate Bond Fund - Direct Plan		Tier 1: NIFTY Corporate Bond Index A-II	9.26%	8.29%	7.68%	7.31%	6.13%	5.94%	NA	NA
		Tier 2: NIFTY AAA Short Duration Bond Index	9.26%	8.71%	7.68%	7.37%	6.13%	5.99%	NA	NA
Mr. Suyash Choudhary manages 7 schemes of Bandhan Mutual Fund.										
Fund Manager Name: Mr. Brijesh Shah										
Bandhan Overnight Fund - Regular Plan	01-02-2019	NIFTY 1D Rate Index	6.19%	6.30%	6.35%	6.49%	5.10%	5.26%	NA	NA
Bandhan Overnight Fund - Direct Plan			6.30%	6.30%	6.45%	6.49%	5.21%	5.26%	NA	NA
Bandhan Money Market Fund - Regular Plan[$]	12-07-2021	NIFTY Money Market Index A-I	7.87%	7.58%	6.95%	7.29%	5.36%	5.75%	6.06%	6.42%
Bandhan Money Market Fund - Direct Plan[$]			8.19%	7.58%	7.58%	7.29%	6.02%	5.75%	6.73%	6.42%
Bandhan Liquid Fund - Regular Plan	01-12-2021	NIFTY Liquid Index A-I	6.96%	7.05%	6.92%	7.06%	5.51%	5.63%	6.13%	6.19%
Bandhan Liquid Fund - Direct Plan			7.10%	7.05%	7.06%	7.06%	5.62%	5.63%	6.23%	6.19%
Bandhan Balanced Advantage Fund - Regular Plan	16-07-2022	NIFTY 50 Hybrid Composite debt 50:50 Index	3.80%	4.68%	11.01%	11.31%	10.79%	12.61%	8.37%	10.53%
Bandhan Balanced Advantage Fund - Direct Plan			5.13%	4.68%	12.48%	11.31%	12.31%	12.61%	9.83%	10.53%
Bandhan Floater Fund - Regular Plan[ς]	14-03-2024	NIFTY Short Duration Debt Index A-II	8.91%	8.29%	7.43%	7.40%	NA	NA	NA	NA
Bandhan Floater Fund - Direct Plan[ς]			9.46%	8.29%	7.96%	7.40%	NA	NA	NA	NA
Bandhan US Treasury Bond 0-1 Year Fund of Fund - Regular Plan	28-03-2023	ICE 0-1 Year US Treasury Securities Index	9.05%	9.38%	NA	NA	NA	NA	NA	NA
Bandhan US Treasury Bond 0-1 Year Fund of Fund - Direct Plan			9.11%	9.38%	NA	NA	NA	NA	NA	NA
Bandhan Innovation Fund - Regular Plan	30-04-2024	Nifty 500 TRI	8.98%	-1.63%	NA	NA	NA	NA	NA	NA
Bandhan Innovation Fund - Direct Plan			10.68%	-1.63%	NA	NA	NA	NA	NA	NA
Mr. Brijesh Shah manages 10 schemes of Bandhan Mutual Fund.										

Performance based on NAV as on 31/07/2025. Past Performance may or may not be sustained in future. The performance details provided herein are of regular and direct plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. With effect from 1st February 2018, we are comparing the performances of the funds with the total return variant of the benchmark instead of the price return variant.

Ms. Ritika Behera & Mr. Gaurav Satra has been designated as the dedicated fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund ("the Fund") with effect from October 07, 2023 and June 07, 2024 respectively.

Bandhan CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 Fund (w.e.f. 10 March, 2025) is managed by Mr.Brijesh Shah. The scheme has been in existence for less than 1 year, hence performance has not been disclosed. Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund (w.e.f. 13 March, 2025) is managed by Mr.Brijesh Shah & Mr.Harshal Joshi. The scheme has been in existence for less than 1 year, hence performance has not been disclosed.

[$]With effect from 07th July 2025, the name of "Bandhan Money Manager Fund" has changed to "Bandhan Money Market Fund". [§]With effect from 07th July 2025, the name of "Bandhan Banking & PSU Debt Fund" has changed to "Bandhan Banking and PSU Fund"

[ς]With effect from 07th July 2025, the name of "Bandhan Floating Rate Fund" has changed to "Bandhan Floater Fund".

Bandhan Multi-Factor Fund is managed by Mr. Rishi Sharma (equity portion) and Mr. Brijesh Shah (debt portion). The scheme has been in existence for less than 1 year, hence performance has not been disclosed.

Performance Table

(Others Funds Managed by the Fund Managers)

Bandhan Mutual Fund Badhte Raho

Period			1 Year		3 Years		5 Years		10 Years	
	Managing Since	Benchmark Index	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Fund Manager Name: Mr. Vishal Biraia										
Bandhan Infrastructure Fund - Regular Plan	24-01-2024	BSE India Infrastructure TRI	-12.73%	-19.48%	29.60%	31.45%	34.20%	37.70%	15.03%	15.46%
Bandhan Infrastructure Fund - Direct Plan			-11.63%	-19.48%	31.20%	31.45%	35.83%	37.70%	16.51%	15.46%
Bandhan Retirement Fund - Regular Plan	24-01-2024	CRISIL Hybrid 50+50 - Moderate Index	1.85%	3.64%	NA	NA	NA	NA	NA	NA
Bandhan Retirement Fund - Direct Plan			3.53%	3.64%	NA	NA	NA	NA	NA	NA
Bandhan Balanced Advantage Fund - Regular Plan	02-12-2024	NIFTY 50 Hybrid Composite debt 50:50 Index	3.80%	4.68%	11.01%	11.31%	10.79%	12.61%	8.37%	10.53%
Bandhan Balanced Advantage Fund - Direct Plan			5.13%	4.68%	12.48%	11.31%	12.31%	12.61%	9.83%	10.53%
Mr. Vishal Biraia manages 4 schemes of Bandhan Mutual Fund.										
Fund Manager Name: Mr. Abhishek Jain (w.e.f. 8th March 2025)										
Bandhan BSE Sensex ETF (BSE scrip code: 540154)	08-03-2025	BSE Sensex TRI	0.18%	0.54%	13.06%	13.52%	17.44%	18.05%	NA	NA
Bandhan Nifty 50 ETF (NSE scrip code: IDFNIFTYET)	08-03-2025	Nifty 50 TRI	0.47%	0.54%	14.20%	14.29%	18.59%	18.88%	NA	NA
Bandhan Nifty 50 Index Fund - Regular Plan	08-03-2025	Nifty 50 TRI	-0.20%	0.54%	13.50%	14.29%	18.10%	18.88%	12.05%	12.60%
Bandhan Nifty 50 Index Fund - Direct Plan			0.30%	0.54%	14.05%	14.29%	18.63%	18.88%	12.36%	12.60%
Bandhan Nifty 100 Index Fund - Regular Plan	08-03-2025	Nifty 100 TRI	-1.97%	-1.32%	13.81%	14.59%	NA	NA	NA	NA
Bandhan Nifty 100 Index Fund - Direct Plan			-1.48%	-1.32%	14.37%	14.59%	NA	NA	NA	NA
Bandhan Nifty200 Momentum 30 Index Fund - Regular Plan	08-03-2025	Nifty200 Momentum 30 TRI	-18.72%	-17.62%	NA	NA	NA	NA	NA	NA
Bandhan Nifty200 Momentum 30 Index Fund - Direct Plan			-18.19%	-17.62%	NA	NA	NA	NA	NA	NA
Bandhan Nifty100 Low Volatility 30 Index Fund - Regular Plan	08-03-2025	Nifty100 Low Volatility 30 TRI	-1.05%	0.15%	NA	NA	NA	NA	NA	NA
Bandhan Nifty100 Low Volatility 30 Index Fund - Direct Plan			-0.37%	0.15%	NA	NA	NA	NA	NA	NA
Bandhan Nifty IT Index Fund - Regular Plan	08-03-2025	Nifty IT TRI	-12.52%	-11.63%	NA	NA	NA	NA	NA	NA
Bandhan Nifty IT Index Fund - Direct Plan			-11.94%	-11.63%	NA	NA	NA	NA	NA	NA
Bandhan Nifty Alpha 50 Index Fund - Regular Plan	08-03-2025	Nifty Alpha 50 TRI	-14.37%	-12.59%	NA	NA	NA	NA	NA	NA
Bandhan Nifty Alpha 50 Index Fund - Direct Plan			-13.79%	-12.59%	NA	NA	NA	NA	NA	NA
Bandhan Nifty Smallcap 250 Index Fund - Regular Plan	08-03-2025	Nifty Smallcap 250 TRI	-5.28%	-3.93%	NA	NA	NA	NA	NA	NA
Bandhan Nifty Smallcap 250 Index Fund - Direct Plan			-4.63%	-3.93%	NA	NA	NA	NA	NA	NA
Bandhan Nifty Total Market Index Fund - Regular Plan - Growth	08-03-2025	Nifty Total Market TR Index	-2.76%	-1.68%	NA	NA	NA	NA	NA	NA
Bandhan Nifty Total Market Index Fund - Direct Plan - Growth			-2.12%	-1.68%	NA	NA	NA	NA	NA	NA
Mr. Abhishek Jain manages 19 schemes of Bandhan Mutual Fund.										
Fund Manager Name: Mr. Harshvardhan Agarwal										
Bandhan Financial Services Fund - Regular Plan	07-06-2024	Nifty Financial Services TRI	9.72%	14.95%	NA	NA	NA	NA	NA	NA
Bandhan Financial Services Fund - Direct Plan			11.48%	14.95%	NA	NA	NA	NA	NA	NA
Mr. Harshvardhan Agarwal manages 1 scheme of Bandhan Mutual Fund.										

Performance based on NAV as on 31/07/2025 Past Performance may or may not be sustained in future. The performance details provided herein are of regular and direct plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. With effect from 1st February 2018, we are comparing the performances of the funds with the total return variant of the benchmark instead of the price return variant.

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

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

**The benchmark has been changed from CRISIL Liquid Fund Index to Nifty 50 Arbitrage Index w.e.f. April 01, 2018.

Ms. Ritika Behera & Mr. Gaurav Satra has been designated as the dedicated fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund ("the Fund") with effect from October 07, 2023 and June 07, 2024 respectively.

Bandhan Business Cycle Fund (w.e.f. 30 September, 2024) is managed by Mr. Vishal Biraia, Ms. Ritika Behera (equity portion) & Mr. Harshal Joshi (debt portion). The scheme has been in existence for less than 1 year, hence performance has not been disclosed.

Bandhan Nifty Bank Index Fund (w.e.f. 27th August, 2024) is managed by Mr. Abhishek Jain. The scheme has been in existence for less than 1 year, hence performance has not been disclosed.

Bandhan Nifty 200 Quality 30 Index Fund & Bandhan Nifty Alpha Low Volatility 30 Index Fund is managed by Equity Portion Abhishek Jain. The scheme has been in existence for less than 1 year, hence performance has not been disclosed.

Bandhan BSE Healthcare Index Fund (w.e.f. 06 September, 2024), Bandhan Nifty Midcap 150 Index Fund (w.e.f. 19 September, 2024), Bandhan Nifty 500 Momentum 50 Index Fund (w.e.f. 14 October, 2024) and Bandhan Nifty 500 Value 50 Index Fund (w.e.f. 14 October, 2024), Bandhan Nifty Next 50 Index Fund (w.e.f. 28 February, 2025) is managed by Mr. Abhishek Jain. The scheme has been in existence for less than 1 year, hence performance has not been disclosed.

Performance Table

(Others Funds Managed by the Fund Managers)

Period			1 Year		3 Years		5 Years		10 Years	
	Managing Since	Benchmark Index	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Fund Manager Name: Mr. Gautam Kaul										
Bandhan Banking and PSU Fund - Regular Plan§	01-12-2021	Nifty Banking & PSU Debt Index A-II	8.36%	8.33%	7.25%	7.28%	5.82%	5.74%	7.24%	7.11%
Bandhan Banking and PSU Fund - Direct Plan§			8.68%	8.33%	7.57%	7.28%	6.15%	5.74%	7.53%	7.11%
Bandhan Corporate Bond Fund - Regular Plan	01-12-2021	Tier 1: NIFTY Corporate Bond Index A-II	8.91%	8.29%	7.35%	7.31%	5.80%	5.94%	NA	NA
		Tier 2: NIFTY AAA Short Duration Bond Index	8.91%	8.71%	7.35%	7.37%	5.80%	5.99%	NA	NA
Bandhan Corporate Bond Fund - Direct Plan		Tier 1: NIFTY Corporate Bond Index A-II	9.26%	8.29%	7.68%	7.31%	6.13%	5.94%	NA	NA
		Tier 2: NIFTY AAA Short Duration Bond Index	9.26%	8.71%	7.68%	7.37%	6.13%	5.99%	NA	NA
Bandhan Money Market Fund - Regular Plan$	01-12-2021	NIFTY Money Market Index A-I	7.87%	7.58%	6.95%	7.29%	5.36%	5.75%	6.06%	6.42%
Bandhan Money Market Fund - Direct Plan$			8.19%	7.58%	7.58%	7.29%	6.02%	5.75%	6.73%	6.42%
Bandhan CRISIL IBX Gilt June 2027 Index Fund - Regular Plan	01-12-2021	CRISIL-IBX Gilt Index - June 2027	8.40%	8.84%	7.46%	7.93%	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt June 2027 Index Fund - Direct Plan			8.67%	8.84%	7.73%	7.93%	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt April 2028 Index Fund - Regular Plan	01-12-2021	CRISIL-IBX Gilt Index - April 2028	8.67%	9.14%	7.71%	8.16%	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt April 2028 Index Fund - Direct Plan			8.94%	9.14%	7.98%	8.16%	NA	NA	NA	NA
Bandhan Credit Risk Fund - Regular Plan	16-07-2022	Tier 1: NIFTY Credit Risk Bond Index B-II	7.48%	8.26%	6.65%	8.30%	5.56%	7.90%	NA	NA
		Tier 2: 65% NIFTY AA Short Duration Bond Index +35% NIFTY AAA Short Duration Bond Index	7.48%	9.10%	6.65%	8.18%	5.56%	7.86%	NA	NA
Bandhan Credit Risk Fund - Direct Plan		Tier 1: NIFTY Credit Risk Bond Index B-II	8.56%	8.26%	7.70%	8.30%	6.60%	7.90%	NA	NA
		Tier 2: 65% NIFTY AA Short Duration Bond Index +35% NIFTY AAA Short Duration Bond Index	8.56%	9.10%	7.70%	8.18%	6.60%	7.86%	NA	NA
Bandhan CRISIL IBX Gilt April 2026 Index Fund - Regular Plan	20-10-2022	CRISIL IBX Gilt Index - April 2026	7.21%	7.66%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt April 2026 Index Fund - Direct Plan			7.48%	7.66%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - April 2032 Index Fund - Regular Plan	29-11-2022	CRISIL IBX 90:10 SDL plus Gilt Index– April 2032	10.49%	10.94%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - April 2032 Index Fund - Direct Plan			10.68%	10.94%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - November 2026 Index Fund - Regular Plan	17-11-2022	CRISIL IBX 90:10 SDL plus Gilt Index–November 2026	8.24%	8.86%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - November 2026 Index Fund - Direct Plan			8.51%	8.86%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - September 2027 Index Fund - Regular Plan	24-11-2022	CRISIL IBX 90:10 SDL plus Gilt Index–September 2027	8.80%	9.35%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX 90:10 SDL Plus Gilt - September 2027 Index Fund - Direct Plan			9.07%	9.35%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt April 2032 Index Fund - Regular Plan	15-02-2023	CRISIL IBX Gilt Index – April 2032	10.17%	10.59%	NA	NA	NA	NA	NA	NA
Bandhan CRISIL IBX Gilt April 2032 Index Fund - Direct Plan			10.45%	10.59%	NA	NA	NA	NA	NA	NA
Bandhan Retirement Fund - Regular Plan	19-10-2023	CRISIL Hybrid 50+50 - Moderate Index	1.85%	3.64%	NA	NA	NA	NA	NA	NA
Bandhan Retirement Fund - Direct Plan			3.53%	3.64%	NA	NA	NA	NA	NA	NA
Bandhan Multi Asset Allocation Fund - Regular Plan	31-01-2024	65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver	7.85%	7.67%	NA	NA	NA	NA	NA	NA
Bandhan Multi Asset Allocation Fund - Direct Plan			9.52%	7.67%	NA	NA	NA	NA	NA	NA
Bandhan Long Duration Fund - Regular Plan - Growth	20-03-2024	NIFTY Long Duration Debt Index A-III	6.54%	6.94%	NA	NA	NA	NA	NA	NA
Bandhan Long Duration Fund - Direct Plan - Growth			6.97%	6.94%	NA	NA	NA	NA	NA	NA
Mr. Gautam Kaul manages 14 schemes of Bandhan Mutual Fund.										

Performance based on NAV as on 31/07/2025 Past Performance may or may not be sustained in future. The performance details provided herein are of regular and direct plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. With effect from 1st February 2018, we are comparing the performances of the funds with the total return variant of the benchmark instead of the price return variant.

Ms. Ritika Behera & Mr. Gaurav Satra has been designated as the dedicated fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund ("the Fund") with effect from October 07, 2023 and June 07, 2024 respectively. §With effect from 07th July 2025, the name of "Bandhan Banking & PSU Debt Fund" has changed to "Bandhan Banking and PSU Fund". $With effect from 07th July 2025, the name of "Bandhan Money Manager Fund" has changed to "Bandhan Money Market Fund".

Performance Table

(Others Funds Managed by the Fund Managers)

Period			1 Year		3 Years		5 Years		10 Years	
	Managing Since	Benchmark Index	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Fund Manager Name: Ms. Ritu Modi										
Bandhan Midcap Fund - Regular Plan	16-11-2022	BSE 150 Midcap TRI	-1.29%	-4.32%	NA	NA	NA	NA	NA	NA
Bandhan Midcap Fund - Direct Plan			0.17%	-4.32%	NA	NA	NA	NA	NA	NA
Bandhan Financial Services Fund - Regular Plan	02-12-2024	Nifty Financial Services TRI	9.72%	14.95%	NA	NA	NA	NA	NA	NA
Bandhan Financial Services Fund - Direct Plan			11.48%	14.95%	NA	NA	NA	NA	NA	NA
Ms. Ritu Modi manages 2 scheme of Bandhan Mutual Fund.										
Fund Manager Name: Mr. Prateek Poddar										
Bandhan Aggressive Hybrid Fund - Regular Plan[ee]	07-06-2024	CRISIL Hybrid 35+65 Aggressive Index	7.07%	2.07%	15.84%	13.44%	18.93%	15.67%	NA	NA
Bandhan Aggressive Hybrid Fund - Direct Plan[ee]			8.50%	2.07%	17.37%	13.44%	20.47%	15.67%	NA	NA
Bandhan Large Cap Fund[2§] - Regular Plan	02-12-2024	BSE 100 TRI	1.55%	-0.55%	16.52%	15.43%	18.49%	19.94%	12.06%	12.80%
Bandhan Large Cap Fund[2§] - Direct Plan			2.71%	-0.55%	17.91%	15.43%	19.93%	19.94%	13.43%	12.80%
Bandhan Innovation Fund - Regular Plan	07-06-2024	Nifty 500 TRI	8.98%	-1.63%	NA	NA	NA	NA	NA	NA
Bandhan Innovation Fund - Direct Plan			10.68%	-1.63%	NA	NA	NA	NA	NA	NA
Mr. Prateek Poddar manages 3 schemes of Bandhan Mutual Fund.										
Fund Manager Name: Mr. Kapil Kankonkar										
Bandhan Arbitrage Fund - Regular Plan	16-06-2025	Nifty 50 Arbitrage Index	6.84%	7.48%	6.97%	7.37%	5.53%	5.92%	5.69%	5.52%
Bandhan Arbitrage Fund - Direct Plan			7.62%	7.48%	7.73%	7.37%	6.27%	5.92%	6.41%	5.52%
Bandhan Equity Savings Fund[3¥] - Regular Plan	16-06-2025	CRISIL Equity Savings Index	5.18%	5.51%	7.78%	10.25%	8.37%	11.05%	6.62%	9.17%
Bandhan Equity Savings Fund[3¥] - Direct Plan			6.15%	5.51%	8.83%	10.25%	9.46%	11.05%	7.63%	9.17%
Bandhan Multi Asset Allocation Fund - Regular Plan	16-06-2025	65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver	7.85%	7.67%	NA	NA	NA	NA	NA	NA
Bandhan Multi Asset Allocation Fund - Direct Plan			9.52%	7.67%	NA	NA	NA	NA	NA	NA
Mr. Kapil Kankonkar manages 3 scheme of Bandhan Mutual Fund.										
Fund Manager Name: Mr. Gaurav Satra										
Bandhan US Equity Fund of Fund - Regular Plan	07-06-2024	Russell 1000 Growth Index (Total Return Net of 30% with-holding tax)	26.12%	29.13%	24.52%	26.30%	NA	NA	NA	NA
Bandhan US Equity Fund of Fund - Direct Plan			27.27%	29.13%	25.78%	26.30%	NA	NA	NA	NA
Mr. Gaurav Satra manages 1 scheme of Bandhan Mutual Fund.										
Fund Manager Name: Ms. Ritika Behera (w.e.f. October 07, 2023) & Mr. Gaurav Satra (w.e.f. June 07, 2024)										
Bandhan US Equity Fund of Fund - Regular Plan	07-10-2023	Russell 1000 Growth Index (Total Return Net of 30% withholding tax)	26.12%	29.13%	24.52%	26.30%	NA	NA	NA	NA
Bandhan US Equity Fund of Fund - Direct Plan			27.27%	29.13%	25.78%	26.30%	NA	NA	NA	NA
Ms. Ritika Behera manages 2 schemes & Mr. Gaurav Satra manages 1 scheme of Bandhan Mutual Fund and manages overseas investment portion of Equity & Hybrid schemes.										

Performance based on NAV as on 31/07/2025 Past Performance may or may not be sustained in future. The performance details provided herein are of regular and direct plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. With effect from 1st February 2018, we are comparing the performances of the funds with the total return variant of the benchmark instead of the price return variant.

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

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

[2]The fund has been repositioned from an IPO fund to a large cap fund w.e.f. April 18, 2017.

[§]Current Index performance adjusted for the period from since inception to June 28, 2007 with the performance of BSE 100 price return index (Benchmark).

Ms. Ritika Behera & Mr. Gaurav Satra has been designated as the dedicated fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund ("the Fund") with effect from October 07, 2023 and June 07, 2024 respectively.

Bandhan Business Cycle Fund (w.e.f. 30 September, 2024) is managed by Mr. Vishal Biraia, Ms. Ritika Behera (equity portion) & Mr. Harshal Joshi (debt portion). The scheme has been in existence for less than 1 year, hence performance has not been disclosed. [ee]With effect from 19th March 2025, the name of "Bandhan Hybrid Equity Fund" has changed to "Bandhan Aggressive Hybrid Fund"

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

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Product Suitability

ICRA Credit Risk Rating

Bandhan MMF, Bandhan BF-ST, BF-MT, Bandhan CBF, Bandhan BF-IP, Bandhan DBF : "Credit Risk Rating AAAmfs" - The Fund carries the lowest credit risk, similar to that associated with long-term debt obligations rated in the highest credit- quality category.

Bandhan Liquid fund, Bandhan LDF: "Credit Risk Rating A1+mfs" - The highest-credit-quality short-term rating assigned by ICRA to debt funds. Debt funds rated in this category carry the lowest credit risk in the short term and are similar to that of fixed income obligations of highest credit- quality category with maturity of upto one year. This rating should however, not be construed as an indication of the performance of the Mutual Fund scheme or of volatility in its returns.

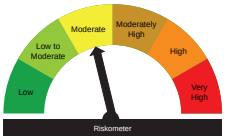
Source: ICRA Ltd.

FITCH Credit Quality Rating

Bandhan Liquid fund: "IND A1+ mfs" - Schemes with this rating are considered to have very strong degree of safety regarding timely receipt of payments from the investments that they have made.

CARE Credit Quality Rating

Bandhan Overnight Fund: "CARE A1+ mfs"- Schemes with this rating are considered to have very strong degree of safety regarding timely receipt of payments from the investments that they have made.

Scheme Names	This product is suitable for investors who are seeking*	Scheme risk-o-meter	Benchmark risk-o-meter
Bandhan Fixed Term Plan Series 179 (3652 days) Close-ended debt scheme with tenure 3,652 days	● Regular fixed income over medium term ● Investments in debt/money market instruments	 *The risk of the scheme is moderate.* Investors understand that their principal will be at Moderate risk	 *The risk of the scheme is moderate.* CRISIL Composite Bond Index

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

SIP Performance

Monthly SIP of ₹10,000

Bandhan Large & Mid Cap Fund[ee] - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Aug 09, 2005
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	24,00,000
Total Value as on July 31, 2025 (₹)	1,24,038	4,98,888	10,47,909	18,00,572	31,07,463	1,18,98,031
Fund Returns (%)	**6.34**	**22.41**	**22.49**	**21.41**	**18.10**	**14.11**
Total Value of NIFTY LargeMidcap 250 TRI#	1,23,921	4,68,337	9,65,366	16,94,804	30,21,709	1,40,38,583
NIFTY LargeMidcap 250 TRI (%)#	**6.15**	**17.87**	**19.10**	**19.70**	**17.58**	**15.45**
Total Value of Nifty 50 TRI##	1,23,612	4,37,497	8,55,982	14,38,952	25,49,152	1,02,37,309
Nifty 50 TRI (%)##	**5.66**	**13.10**	**14.19**	**15.11**	**14.42**	**12.88**

Bandhan Value Fund[¥] - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Mar 07, 2008
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	20,90,000
Total Value as on July 31, 2025 (₹)	1,20,004	4,47,708	9,71,242	17,41,205	29,90,624	1,11,69,550
Fund Returns (%)	**0.01**	**14.70**	**19.35**	**20.46**	**17.39**	**17.07**
Total Value of Tier 1: BSE 500 TRI#	1,23,024	4,51,625	9,05,889	15,54,653	27,43,938	8511259
Tier 1: BSE 500 TRI (%)#	**4.74**	**15.31**	**16.50**	**17.28**	**15.79**	**14.47**
Total Value of Tier 2: BSE 400 MidSmallCap TRI#	1,22,998	4,89,650	10,58,266	19,45,425	33,75,825	1,15,06,608
Tier 2: BSE 400 MidSmallCap TRI (%)#	**4.69**	**21.06**	**22.90**	**23.59**	**19.63**	**17.36**
Total Value of Nifty 50 TRI##	1,23,612	4,37,497	8,55,982	14,38,952	25,49,152	75,22,241
Nifty 50 TRI (%)##	**5.66**	**13.10**	**14.19**	**15.11**	**14.42**	**13.28**

Bandhan Corporate Bond Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Jan 12, 2016
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	NA	11,50,000
Total Value as on July 31, 2025 (₹)	1,25,692	4,06,587	7,12,092	10,70,139	NA	16,13,102
Fund Returns (%)	**8.97**	**8.07**	**6.79**	**6.81**	**NA**	**6.88**
Total Value of Tier 1: NIFTY Corporate Bond Index A-II#	1,25,417	4,05,434	7,11,940	10,70,901	NA	16,18,647
Tier 1: NIFTY Corporate Bond Index A-II Returns (%)#	**8.53**	**7.88**	**6.78**	**6.83**	**NA**	**6.95**
Total Value of Tier 2: NIFTY AAA Short Duration Bond Index#	1,25,704	4,06,336	7,12,998	10,75,435	NA	16,27,830
Tier 2: NIFTY AAA Short Duration Bond Index Returns (%)#	**8.99**	**8.03**	**6.84**	**6.95**	**NA**	**7.06**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	7,20,568	10,71,344	NA	15,92,347
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**NA**	**6.62**

Bandhan Flexi Cap Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Sep 28, 2005
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	23,80,000
Total Value as on July 31, 2025 (₹)	1,24,183	4,51,929	8,83,760	14,43,115	23,72,406	1,34,76,204
Fund Returns (%)	**6.57**	**15.36**	**15.49**	**15.19**	**13.07**	**15.23**
Total Value of BSE 500 TRI#	1,23,024	4,51,625	9,05,889	15,54,653	27,43,938	1,13,47,189
BSE 500 TRI (%)#	**4.74**	**15.31**	**16.50**	**17.28**	**15.79**	**13.82**
Total Value of Nifty 50 TRI##	1,23,612	4,37,497	8,55,982	14,38,952	25,49,152	1,00,80,515
Nifty 50 TRI (%)##	**5.66**	**13.10**	**14.19**	**15.11**	**14.42**	**12.85**

Past performance may or may not be sustained in future. Income Distribution and Capital Withdrawal are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. To illustrate the advantages of SIP investment, this is how your investment would have grown if you had invested say ₹10,000 systematically on the first business Day of every month over a period of time. Returns are calculated by using XIRR approach. XIRR helps in calculating return on investment given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. [ee]With effect from 13th June 2025, the name of "Bandhan Core Equity Fund" has changed to "Bandhan Large & Mid Cap Fund". #Benchmark Returns. ##Additional Benchmark Returns. Data as on July 31, 2025. [¥]With effect from 13th June 2025, the name of "Bandhan Sterling Value Fund" has changed to "Bandhan Value Fund"

SIP Performance

Monthly SIP of ₹10,000

Bandhan Focused Fund[§§] - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Mar 16, 2006
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	23,30,000
Total Value as on July 31, 2025 (₹)	1,26,025	4,83,254	9,29,913	15,27,558	25,80,917	87,18,529
Fund Returns (%)	**9.50**	**20.11**	**17.57**	**16.79**	**14.65**	**12.17**
Total Value of BSE 500 TRI[#]	1,23,024	4,51,625	9,05,889	15,54,653	27,43,938	1,05,87,480
BSE 500 TRI (%)[#]	**4.74**	**15.31**	**16.50**	**17.28**	**15.79**	**13.82**
Total Value of Nifty 50 TRI[##]	1,23,612	4,37,497	8,55,982	14,38,952	25,49,152	93,83,618
Nifty 50 TRI (%)[##]	**5.66**	**13.10**	**14.19**	**15.11**	**14.42**	**12.80**

Bandhan Large Cap Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Jun 09, 2006
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	23,00,000
Total Value as on July 31, 2025 (₹)	1,24,415	4,59,273	8,89,591	14,78,700	25,38,476	83,48,578
Fund Returns (%)	**6.93**	**16.49**	**15.76**	**15.87**	**14.34**	**12.08**
Total Value of BSE 100 TRI[#]	1,23,149	4,44,105	8,78,858	14,85,578	26,26,581	96,07,149
BSE 100 TRI (%)[#]	**4.93**	**14.14**	**15.27**	**16.00**	**14.97**	**13.29**
Total Value of Nifty 50 TRI[##]	1,23,612	4,37,497	8,55,982	14,38,952	25,49,152	91,08,734
Nifty 50 TRI (%)[##]	**5.66**	**13.10**	**14.19**	**15.11**	**14.42**	**12.83**

Bandhan Bond Fund – Medium Term Plan - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception July 08, 2003
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	26,50,000
Total Value as on July 31, 2025 (₹)	1,25,170	4,04,298	7,02,552	10,47,343	16,62,981	63,64,956
Fund Returns (%)	**8.14**	**7.69**	**6.25**	**6.21**	**6.35**	**7.27**
Total Value of Tier 1: NIFTY Medium Duration Debt Index A-III[#]	1,25,932	4,09,314	7,16,865	10,86,872	17,46,057	67,98,262
Tier 1: NIFTY Medium Duration Debt Index A-III Returns (%)[#]	**9.36**	**8.53**	**7.06**	**7.25**	**7.29**	**7.78**
Total Value of Tier 2: NIFTY AAA Medium Duration Bond Index[#]	1,25,596	4,06,263	7,10,656	10,79,253	17,36,310	68,68,997
Tier 2: NIFTY AAA Medium Duration Bond Index Returns (%)[#]	**8.82**	**8.02**	**6.71**	**7.05**	**7.18**	**7.86**
Total Value of CRISIL 10 Year Gilt Index[##]	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	58,07,966
CRISIL 10 Year Gilt Index Returns (%)[##]	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.56**

Bandhan Bond Fund – Income Plan - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Jul 14, 2000
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	30,00,000
Total Value as on July 31, 2025 (₹)	1,23,184	3,96,956	6,86,980	10,24,641	16,28,480	80,76,081
Fund Returns (%)	**4.99**	**6.46**	**5.36**	**5.59**	**5.95**	**7.17**
Total Value of NIFTY Medium to Long Duration Debt Index A- III[#]	1,25,707	4,10,670	7,20,719	10,91,331	17,48,233	NA
NIFTY Medium to Long Duration Debt Index A- III Returns (%)[#]	**9.00**	**8.75**	**7.27**	**7.36**	**7.31**	**NA**
Total Value of CRISIL 10 Year Gilt Index[##]	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	NA
CRISIL 10 Year Gilt Index Returns (%)[##]	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**NA**

Bandhan Dynamic Bond Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Dec 03, 2008
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	20,00,000
Total Value as on July 31, 2025 (₹)	1,22,509	4,00,306	6,97,691	10,49,486	16,83,693	38,58,730
Fund Returns (%)	**3.93**	**7.02**	**5.98**	**6.27**	**6.59**	**7.41**
Total Value of NIFTY Composite Debt Index A-III[#]	1,25,584	4,09,135	7,18,488	10,86,791	17,47,132	39,53,386
NIFTY Composite Debt Index A-III Returns (%)[#]	**8.80**	**8.50**	**7.15**	**7.25**	**7.30**	**7.67**
Total Value of CRISIL 10 Year Gilt Index[##]	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	36,15,713
CRISIL 10 Year Gilt Index Returns (%)[##]	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.71**

Bandhan Midcap Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Aug 18, 2022
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	3,60,000
Total Value as on July 31, 2025 (₹)	1,24,143	NA	NA	NA	NA	4,85,030
Fund Returns (%)	**6.50**	**NA**	**NA**	**NA**	**NA**	**20.40**
Total Value of BSE Midcap 150 TRI[#]	1,22,936	NA	NA	NA	NA	4,90,504
BSE 150 Midcap TRI (%)[#]	**4.60**	**NA**	**NA**	**NA**	**NA**	**21.20**
Total Value of Nifty 50 TRI[##]	1,23,612	NA	NA	NA	NA	4,36,964
Nifty 50 TRI (%)[##]	**5.66**	**NA**	**NA**	**NA**	**NA**	**13.02**

Bandhan Nifty 50 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Apr 30, 2010
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	18,40,000
Total Value as on July 31, 2025 (₹)	1,23,180	4,32,427	8,39,921	14,03,610	24,66,703	53,87,325
Fund Returns (%)	**4.98**	**12.29**	**13.43**	**14.41**	**13.80**	**12.88**
Total Value of Nifty 50 TRI[#]	1,23,612	4,37,497	8,55,982	14,38,952	25,49,152	56,38,131
Nifty 50 TRI (%)[#]	**5.66**	**13.10**	**14.19**	**15.11**	**14.42**	**13.40**

Past performance may or may not be sustained in future. Income Distribution and Capital Withdrawal are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. To illustrate the advantages of SIP investment, this is how your investment would have grown if you had invested say ₹10,000 systematically on the first business Day of every month over a period of time. Returns are calculated by using XIRR approach. XIRR helps in calculating return on investment given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. [§§]With effect from 13th June 2025, the name of "Bandhan Focused Equity Fund" has changed to "Bandhan Focused Fund". #Benchmark Returns. ##Additional Benchmark Returns. Data as on July 31, 2025.

SIP Performance

Monthly SIP of ₹10,000

Bandhan Small Cap Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Feb 25, 2020
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	NA	NA	6,60,000
Total Value as on July 31, 2025 (₹)	1,26,390	5,60,841	12,09,787	NA	NA	15,05,453
Fund Returns (%)	**10.08**	**31.06**	**28.49**	**NA**	**NA**	**30.30**
Total Value of BSE 250 SmallCap TRI#	1,23,132	4,86,504	10,58,813	NA	NA	13,23,585
BSE 250 SmallCap TRI (%)#	**4.91**	**20.59**	**22.92**	**NA**	**NA**	**25.44**
Total Value of Nifty 50 TRI##	1,23,612	4,37,497	8,55,982	NA	NA	10,14,879
Nifty 50 TRI (%)##	**5.66**	**13.10**	**14.19**	**NA**	**NA**	**15.59**

Bandhan Government Securities Fund - Investment Plan - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Dec 03, 2008
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	20,00,000
Total Value as on July 31, 2025 (₹)	1,22,827	4,03,408	7,05,851	10,70,546	17,39,778	40,84,339
Fund Returns (%)	**4.43**	**7.54**	**6.44**	**6.82**	**7.22**	**8.02**
Total Value of CRISIL Dynamic Gilt Index#	1,25,324	4,12,615	7,26,586	10,95,790	17,58,575	39,79,523
CRISIL Dynamic Gilt Index Returns (%)#	**8.38**	**9.07**	**7.60**	**7.48**	**7.42**	**7.74**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	36,15,713
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.71**

Bandhan Infrastructure Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Mar 08, 2011
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	17,30,000
Total Value as on July 31, 2025 (₹)	1,20,165	5,13,595	11,70,738	20,63,378	33,95,147	63,49,065
Fund Returns (%)	**0.26**	**24.52**	**27.11**	**25.26**	**19.74**	**16.48**
Total Values of BSE India Infrastructure TRI#	1,16,350	5,22,180	12,46,748	21,95,322	35,68,898	66,91,667
BSE India Infrastructure TRI (%)#	**-5.62**	**25.74**	**29.77**	**27.01**	**20.66**	**17.11**
Total Value of Nifty 50 TRI##	1,23,612	4,37,497	8,55,982	14,38,952	25,49,152	50,49,455
Nifty 50 TRI (%)##	**5.66**	**13.10**	**14.19**	**15.11**	**14.42**	**13.71**

Bandhan ELSS Tax Saver Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Dec 26, 2008
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	20,00,000
Total Value as on July 31, 2025 (₹)	1,21,559	4,37,887	9,06,393	16,03,833	28,13,483	89,60,955
Fund Returns (%)	**2.43**	**13.16**	**16.52**	**18.15**	**16.25**	**16.13**
Total Value of BSE 500 TRI#	1,23,024	4,51,625	9,05,889	15,54,653	27,43,938	77,61,698
BSE 500 TRI (%)#	**4.74**	**15.31**	**16.50**	**17.28**	**15.79**	**14.68**
Total Value of NIFTY 50 TRI##	1,23,612	4,37,497	8,55,982	14,38,952	25,49,152	68,72,148
NIFTY 50 TRI (%)##	**5.66**	**13.10**	**14.19**	**15.11**	**14.42**	**13.44**

Bandhan Arbitrage Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Dec 21, 2006
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	22,40,000
Total Value as on July 31, 2025 (₹)	1,24,254	4,00,729	7,04,582	10,34,886	16,09,558	41,73,033
Fund Returns (%)	**6.68**	**7.09**	**6.37**	**5.87**	**5.73**	**6.26**
Total Value of Nifty 50 Arbitrage Index#	1,24,766	4,03,599	7,12,166	10,45,140	16,12,965	NA
Nifty 50 Arbitrage Index Returns (%)#	**7.50**	**7.58**	**6.79**	**6.15**	**5.77**	**NA**
Total Value of CRISIL 1 Year T-Bill##	1,24,626	4,02,178	7,06,677	10,46,220	16,47,496	42,28,076
CRISIL 1 Year T-Bill (%)##	**7.27**	**7.34**	**6.49**	**6.18**	**6.17**	**6.38**

Bandhan Equity Savings Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Jun 09, 2008
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	20,60,000
Total Value as on July 31, 2025 (₹)	1,23,910	4,04,827	7,24,686	11,02,679	17,29,036	38,83,018
Fund Returns (%)	**6.14**	**7.78**	**7.49**	**7.65**	**7.10**	**6.94**
Total Value of CRISIL Equity Savings Index#	1,24,757	4,17,954	7,68,987	12,09,881	20,33,950	NA
CRISIL Equity Savings Index Returns (%)#	**7.48**	**9.95**	**9.87**	**10.25**	**10.18**	**NA**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	38,01,479
CRISIL 10 Year Gilt Index (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.72**

Bandhan Government Securities Fund - Constant Maturity Plan - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception March 09, 2002
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	28,10,000
Total Value as on July 31, 2025 (₹)	1,25,887	4,13,889	7,22,855	10,94,825	18,10,415	73,86,802
Fund Returns (%)	**9.28**	**9.28**	**7.39**	**7.45**	**7.98**	**7.50**
Total Value of CRISIL 10 year Gilt Index#	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	64,60,911
CRISIL 10 year Gilt Index Returns (%)#	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.52**
Total Value of CRISIL 1 Year T-Bill Index##	1,24,626	4,02,178	7,06,677	10,46,220	16,47,500	62,18,119
CRISIL 1 Year T-Bill Index Returns (%)##	**7.27**	**7.34**	**6.49**	**6.18**	**6.17**	**6.24**

Past performance may or may not be sustained in future. Income Distribution and Capital Withdrawal are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. To illustrate the advantages of SIP investment, this is how your investment would have grown if you had invested say ₹10,000 systematically on the first business Day of every month over a period of time. Returns are calculated by using XIRR approach. XIRR helps in calculating return on investment given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. #Benchmark Returns. ##Additional Benchmark Returns. Data as on July 31, 2025.

SIP Performance

Monthly SIP of ₹10,000

Bandhan Balanced Advantage Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Oct 10, 2014
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	13,00,000
Total Value as on July 31, 2025 (₹)	1,23,702	4,23,635	7,71,811	12,10,680	19,71,783	22,00,206
Fund Returns (%)	**5.81**	**10.87**	**10.02**	**10.27**	**9.60**	**9.34**
Total Value of NIFTY 50 Hybrid Composite debt 50:50 Index#	1,24,653	4,24,135	7,87,590	12,65,622	21,56,905	24,37,290
NIFTY 50 Hybrid Composite debt 50:50 Index Returns (%)#	**7.32**	**10.96**	**10.83**	**11.51**	**11.29**	**11.11**
Total Value of Nifty 50 TRI##	1,23,535	4,37,420	8,55,870	14,39,427	25,49,312	28,82,746
Nifty 50 TRI (%)##	**5.54**	**13.08**	**14.19**	**15.12**	**14.42**	**13.98**

Bandhan Aggressive Hybrid Fund[ee] - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Dec 30, 2016
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	NA	10,40,000
Total Value as on July 31, 2025 (₹)	1,26,751	4,57,021	8,80,515	14,44,413	NA	19,12,869
Fund Returns (%)	**10.67**	**16.15**	**15.35**	**15.22**	**NA**	**13.63**
Total Value of CRISIL Hybrid 35+65 Aggressive Index#$	1,23,721	4,34,615	8,28,809	13,63,982	NA	18,67,283
CRISIL Hybrid 35+65 Aggressive Index Returns (%)#	**5.84**	**12.64**	**12.89**	**13.61**	**NA**	**13.10**
Total Value of Nifty 50##	1,23,535	4,37,420	8,55,870	14,39,427	NA	19,98,921
Nifty 50 TRI (%)##	**5.54**	**13.08**	**14.19**	**15.12**	**NA**	**14.60**

Bandhan Income Plus Arbitrage Fund of Funds - Regular Plan - Growth[$$]	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Sep 13, 2004
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	25,10,000
Total Value as on July 31, 2025 (₹)	1,25,220	4,04,930	7,09,684	10,66,558	17,06,944	58,16,330
Fund Returns (%)	**8.22**	**7.80**	**6.66**	**6.72**	**6.85**	**7.39**
Total Value of NIFTY Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)#	1,25,932	4,09,314	7,16,865	10,86,872	17,46,057	61,42,926
NIFTY Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%) (%)#	**9.36**	**8.53**	**7.06**	**7.25**	**7.29**	**7.84**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	53,23,248
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.66**

Bandhan Liquid Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception June 04, 2008
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	20,60,000
Total Value as on July 31, 2025 (₹)	1,24,326	4,00,355	7,04,820	10,36,576	16,25,632	37,61,476
Fund Returns (%)	**6.80**	**7.03**	**6.38**	**5.92**	**5.92**	**6.61**
Total Value of NIFTY Liquid Index A-I#	1,24,397	4,01,070	7,07,070	10,41,057	16,33,424	37,92,559
NIFTY Liquid Index A-I Returns (%)#	**6.91**	**7.15**	**6.51**	**6.04**	**6.01**	**6.70**
Total Value of CRISIL 1 Year T-Bill Index##	1,24,626	4,02,178	7,06,677	10,46,220	16,47,500	36,88,481
CRISIL 1 Year T-Bill Index Returns (%)##	**7.27**	**7.34**	**6.49**	**6.18**	**6.17**	**6.40**

Bandhan Asset Allocation Fund of Fund - Conservative Plan Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Feb 11, 2010
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	18,60,000
Total Value as on July 31, 2025 (₹)	1,24,852	4,13,648	7,38,997	11,17,351	17,80,516	36,06,912
Fund Returns (%)	**7.63**	**9.24**	**8.27**	**8.02**	**7.66**	**8.05**
Total Value of CRISIL Hybrid 85+15 Conservative Index#	1,24,954	4,15,067	7,43,709	11,48,340	18,84,879	39,06,537
CRISIL Hybrid 85+15 Conservative Index (%)#	**7.80**	**9.48**	**8.53**	**8.79**	**8.74**	**8.97**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	32,44,349
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.81**

Bandhan Asset Allocation Fund of Fund - Moderate Plan Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Feb 11, 2010
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	18,60,000
Total Value as on July 31, 2025 (₹)	1,24,636	4,30,444	7,91,458	12,27,873	19,76,839	41,06,093
Fund Returns (%)	**7.29**	**11.97**	**11.03**	**10.67**	**9.64**	**9.54**
Total Value of NIFTY 50 Hybrid Composite debt 50:50 Index#	1,24,653	4,24,135	7,87,590	12,65,622	21,56,905	46,53,110
NIFTY 50 Hybrid Composite debt 50:50 Index (%)#	**7.32**	**10.96**	**10.83**	**11.51**	**11.29**	**10.97**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	32,44,349
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.81**

Bandhan Ultra Short Duration Fund[ßß] - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception July 18, 2018
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	NA	NA	8,50,000
Total Value as on July 31, 2025 (₹)	1,24,808	4,02,355	7,07,769	NA	NA	10,63,338
Fund Returns (%)	**7.56**	**7.37**	**6.55**	**NA**	**NA**	**6.23**
Total Value of NIFTY Ultra Short Duration Debt Index A-I#	1,24,820	4,03,554	7,12,556	NA	NA	10,71,975
NIFTY Ultra Short Duration Debt Index A-I Returns (%)#	**7.58**	**7.57**	**6.82**	**NA**	**NA**	**6.45**
Total Value of CRISIL 1 Year T-Bill Index##	1,24,626	4,02,178	7,06,677	NA	NA	10,61,482
CRISIL 1 Year T-Bill Index Returns (%)##	**7.27**	**7.34**	**6.49**	**NA**	**NA**	**6.18**

Bandhan Conservative Hybrid Fund[§] - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Feb 25, 2010
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	18,60,000
Total Value as on July 31, 2025 (₹)	1,22,890	4,03,430	7,09,593	10,63,675	16,74,765	33,84,599
Fund Returns (%)	**4.53**	**7.55**	**6.65**	**6.64**	**6.49**	**7.30**
Total Value of CRISIL Hybrid 85+15 Conservative Index#	1,24,954	4,15,067	7,43,709	11,48,340	18,84,879	39,06,477
CRISIL Hybrid 85+15 Conservative Index Returns (%)#	**7.80**	**9.48**	**8.53**	**8.79**	**8.74**	**8.97**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	32,44,202
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.81**

Past performance may or may not be sustained in future. Income Distribution and Capital Withdrawal are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. To illustrate the advantages of SIP investment, this is how your investment would have grown if you had invested say ₹10,000 systematically on the first business Day of every month over a period of time. Returns are calculated by using XIRR approach. XIRR helps in calculating return on investment given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. #Benchmark Returns. ##Additional Benchmark Returns. Data as on July 31, 2025. §With effect from 12th July 2024, the name of "Bandhan Regular Savings Fund" has changed to "Bandhan Conservative Hybrid Fund". $$With effect from 28th January 2025, the name of "Bandhan All Seasons Bond Fund" has changed to "Bandhan Income Plus Arbitrage Fund of Funds". ee With effect from 19th March 2025, the name of "Bandhan Hybrid Equity Fund" has changed to "Bandhan Aggressive Hybrid Fund". ßßWith effect from 07th July 2025, the name of "Bandhan Ultra Short Term Fund" has changed to "Bandhan Ultra Short Duration Fund"

SIP Performance

Monthly SIP of ₹10,000

Bandhan Low Duration Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Jan 17, 2006
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	23,50,000
Total Value as on July 31, 2025 (₹)	1,25,114	4,03,283	7,08,700	10,53,518	16,75,007	50,31,998
Fund Returns (%)	**8.05**	**7.52**	**6.60**	**6.37**	**6.49**	**7.21**
Total Value of NIFTY Low Duration Debt Index A-I#	1,25,025	4,03,988	7,11,034	10,55,816	16,74,592	50,91,746
NIFTY Low Duration Debt Index A-I Returns (%)#	**7.91**	**7.64**	**6.73**	**6.43**	**6.49**	**7.32**
Total Value of CRISIL 1 Year T-Bill Index##	1,24,626	4,02,178	7,06,677	10,46,220	16,47,500	45,79,268
CRISIL 1 Year T-Bill Index Returns (%)##	**7.27**	**7.34**	**6.49**	**6.18**	**6.17**	**6.37**

Bandhan Money Market Fund - Regular Plan - Growth$	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Feb 18, 2003
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	27,00,000
Total Value as on July 31, 2025 (₹)	1,25,139	4,02,563	7,05,638	10,38,752	16,24,208	59,99,771
Fund Returns (%)	**8.09**	**7.40**	**6.43**	**5.98**	**5.90**	**6.54**
Total Value of NIFTY Money Market Index A-I#	1,24,837	4,03,280	7,10,820	10,49,458	16,53,246	65,00,617
NIFTY Money Market Index A-I Returns (%)#	**7.61**	**7.52**	**6.72**	**6.27**	**6.24**	**7.15**
Total Value of CRISIL 1 Year T-Bill Index##	1,24,626	4,02,178	7,06,677	10,46,220	16,47,500	57,96,166
CRISIL 1 Year T-Bill Index Returns (%)##	**7.27**	**7.34**	**6.49**	**6.18**	**6.17**	**6.27**

Bandhan Banking and PSU Fund - Regular Plan - Growth§	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Mar 07, 2013
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,90,000
Total Value as on July 31, 2025 (₹)	1,25,332	4,04,824	7,10,726	10,72,346	17,26,706	23,78,978
Fund Returns (%)	**8.40**	**7.78**	**6.71**	**6.87**	**7.07**	**7.24**
Total Value of Nifty Banking & PSU Debt Index A-II#	1,25,429	4,05,376	7,10,204	10,66,367	17,05,243	23,52,713
Nifty Banking & PSU Debt Index A-II Returns (%)#	**8.55**	**7.87**	**6.68**	**6.71**	**6.83**	**7.07**
Total Value of CRISIL 10 Year Gilt Index##	125796	413590	720568	1071344	1687487	2310929
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**6.80**

Bandhan Asset Allocation Fund of Fund - Aggressive Plan Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Feb 11, 2010
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	18,60,000
Total Value as on July 31, 2025 (₹)	1,24,195	4,42,229	8,33,623	13,26,913	21,45,428	45,16,053
Fund Returns (%)	**6.59**	**13.84**	**13.12**	**12.84**	**11.19**	**10.63**
Total Value of CRISIL Hybrid 35+65 Aggressive Index#	1,23,721	4,34,615	8,28,809	13,63,982	23,58,214	52,95,656
CRISIL Hybrid 35+65 Aggressive Index (%)#	**5.84**	**12.64**	**12.89**	**13.61**	**12.96**	**12.42**
Total Value of Nifty 50 TRI##	1,23,535	4,37,420	8,55,870	14,39,427	25,49,312	57,56,724
Nifty 50 TRI Returns (%)##	**5.54**	**13.08**	**14.19**	**15.12**	**14.42**	**13.36**

Bandhan US Equity Fund of Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Aug 20, 2021
Total Amount Invested (₹)	1,20,000	3,60,000	NA	NA	NA	4,80,000
Total Value as on July 31, 2025 (₹)	1,38,690	5,44,405	NA	NA	NA	7,61,715
Fund Returns (%)	**30.33**	**28.83**	**NA**	**NA**	**NA**	**23.63**
Total Value of Russell 1000 TR Index#	1,42,130	5,69,125	NA	NA	NA	7,98,434
Russell 1000 TR Index Returns (%)#	**36.16**	**32.17**	**NA**	**NA**	**NA**	**26.16**
Total Value of Nifty 50 TRI##	1,23,341	4,37,199	NA	NA	NA	6,18,960
Nifty 50 TRI Returns (%)##	**5.24**	**13.05**	**NA**	**NA**	**NA**	**12.76**

Bandhan US Treasury Bond 0-1 Year Fund of Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception March 28, 2023
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	2,90,000
Total Value as on July 31, 2025 (₹)	1,26,178	NA	NA	NA	NA	3,20,690
Fund Returns (%)	**9.75**	**NA**	**NA**	**NA**	**NA**	**8.29**
Total Value of ICE 0-1 Year US Treasury Securities Index#	1,26,312	NA	NA	NA	NA	3,21,878
ICE 0-1 Year US Treasury Securities Index Returns (%)#	**9.97**	**NA**	**NA**	**NA**	**NA**	**8.60**
Total Value of Nifty 50 TRI##	1,23,341	NA	NA	NA	NA	3,36,910
Nifty 50 TRI Returns (%)##	**5.24**	**NA**	**NA**	**NA**	**NA**	**12.51**

Bandhan Crisil IBX Gilt April 2032 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Feb 15, 2023
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	3,00,000
Total Value as on July 31, 2025 (₹)	1,26,317	NA	NA	NA	NA	3,38,517
Fund Returns (%)	**9.97**	**NA**	**NA**	**NA**	**NA**	**9.66**
Total Value of CRISIL IBX Gilt Index - April 2032#	1,26,566	NA	NA	NA	NA	3,40,280
CRISIL IBX Gilt Index - April 2032 Returns (%)#	**10.37**	**NA**	**NA**	**NA**	**NA**	**10.08**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	NA	NA	NA	NA	3,37,528
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**NA**	**NA**	**NA**	**NA**	**9.42**

Bandhan Bond Fund – Short Term Plan - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Dec 14, 2000
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	29,60,000
Total Value as on July 31, 2025 (₹)	1,25,841	4,07,796	7,14,439	10,69,950	17,07,086	80,98,501
Fund Returns (%)	**9.21**	**8.28**	**6.92**	**6.81**	**6.86**	**7.38**
Total Value of Tier 1: NIFTY Short Duration Debt Index A-II#	1,25,367	4,05,601	7,12,689	10,67,768	17,05,464	NA
Tier 1: NIFTY Short Duration Debt Index A-II Returns (%)#	**8.45**	**7.91**	**6.82**	**6.75**	**6.84**	**NA**
Total Value of Tier 2: NIFTY AAA Short Duration Bond Index#	1,25,704	4,06,336	7,12,998	10,75,435	17,28,022	NA
Tier 2: NIFTY AAA Short Duration Bond Index Returns (%)#	**8.99**	**8.03**	**6.84**	**6.95**	**7.09**	**NA**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	7,20,568	10,71,344	16,87,487	NA
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**6.63**	**NA**

Past performance may or may not be sustained in future. Income Distribution and Capital Withdrawal are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. To illustrate the advantages of SIP investment, this is how your investment would have grown if you had invested say ₹10,000 systematically on the first business Day of every month over a period of time. Returns are calculated by using XIRR approach. XIRR helps in calculating return on investment given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. #Benchmark Returns. ##Additional Benchmark Returns. Data as on July 31, 2025. $With effect from 07th July 2025, the name of "Bandhan Money Manager Fund" has changed to "Bandhan Money Market Fund". §With effect from 07th July 2025, the name of "Bandhan Banking & PSU Debt Fund" has changed to "Bandhan Banking and PSU Fund"

SIP Performance

Monthly SIP of ₹10,000

Bandhan Multicap Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Dec 02, 2021
Total Amount Invested (₹)	1,20,000	3,60,000	NA	NA	NA	4,50,000
Total Value as on July 31, 2025 (₹)	1,23,055	4,60,345	NA	NA	NA	6,15,595
Fund Returns (%)	**4.78**	**16.66**	**NA**	**NA**	**NA**	**16.93**
Total Value of NIFTY 500 Multicap 50:25:25 TRI#	1,23,574	4,68,476	NA	NA	NA	6,24,449
NIFTY 500 Multicap 50:25:25 TRI (%)#	**5.60**	**17.90**	**NA**	**NA**	**NA**	**17.73**
Total Value of Nifty 50 TRI##	1,23,612	4,37,497	NA	NA	NA	5,74,187
Nifty 50 TRI Returns (%)##	**5.66**	**13.10**	**NA**	**NA**	**NA**	**13.07**

Bandhan Overnight Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Jan 18, 2019
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	NA	NA	7,90,000
Total Value as on July 31, 2025 (₹)	1,23,817	3,96,388	6,95,502	NA	NA	9,47,557
Fund Returns (%)	**5.99**	**6.36**	**5.85**	**NA**	**NA**	**5.45**
Total Value of Nifty 1D Rate Index#	1,23,885	3,97,140	6,98,031	NA	NA	9,52,408
Nifty 1D Rate Index (%)#	**6.10**	**6.49**	**6.00**	**NA**	**NA**	**5.60**
Total Value of CRISIL 1 Year T-Bill Index##	1,24,626	4,02,178	7,06,677	NA	NA	9,70,904
CRISIL 1 Year T-Bill Index (%)##	**7.27**	**7.34**	**6.49**	**NA**	**NA**	**6.18**

Bandhan Transportation and Logistics Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception October 27, 2022
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	3,40,000
Total Value as on July 31, 2025 (₹)	1,24,875	NA	NA	NA	NA	4,45,062
Fund Returns (%)	**7.67**	**NA**	**NA**	**NA**	**NA**	**19.49**
Total Value of Nifty Transportation and Logistics TRI#	1,25,060	NA	NA	NA	NA	4,71,661
Nifty Transportation and Logistics TRI (%)#	**7.96**	**NA**	**NA**	**NA**	**NA**	**23.96**
Total Value of Nifty 50 TRI##	1,23,612	NA	NA	NA	NA	4,07,457
Nifty 50 TRI (%)##	**5.66**	**NA**	**NA**	**NA**	**NA**	**12.89**

Bandhan Nifty100 Low Volatility 30 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception October 06, 2022
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	3,40,000
Total Value as on July 31, 2025 (₹)	1,22,737	NA	NA	NA	NA	4,13,783
Fund Returns (%)	**4.28**	**NA**	**NA**	**NA**	**NA**	**14.01**
Total Value of Nifty100 Low Volatility 30 TRI#	1,23,500	NA	NA	NA	NA	4,23,391
Nifty100 Low Volatility 30 TRI (%)#	**5.49**	**NA**	**NA**	**NA**	**NA**	**15.71**
Total Value of Nifty 50 TRI##	1,23,612	NA	NA	NA	NA	4,07,732
Nifty 50 TRI (%)##	**5.66**	**NA**	**NA**	**NA**	**NA**	**12.92**

Bandhan Nifty 200 Momentum 30 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception September 02, 2022
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	3,50,000
Total Value as on July 31, 2025 (₹)	1,12,856	NA	NA	NA	NA	4,12,227
Fund Returns (%)	**-10.91**	**NA**	**NA**	**NA**	**NA**	**11.26**
Total Value of Nifty 200 Momentum 30 TRI#	1,13,733	NA	NA	NA	NA	4,23,308
Nifty 200 Momentum 30 TRI (%)#	**-9.59**	**NA**	**NA**	**NA**	**NA**	**13.14**
Total Value of Nifty 50 TRI##	1,23,612	NA	NA	NA	NA	4,22,712
Nifty 50 TRI (%)##	**5.66**	**NA**	**NA**	**NA**	**NA**	**13.04**

Bandhan BSE Sensex ETF - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception October 07, 2016
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	NA	10,60,000
Total Value as on July 31, 2025 (₹)	1,22,934	4,27,786	8,28,317	13,83,400	NA	19,96,410
Fund Returns (%)	**4.59**	**11.54**	**12.86**	**14.01**	**NA**	**13.87**
Total Value of BSE Sensex TRI#	1,23,184	4,30,687	8,38,726	14,08,272	NA	20,38,594
BSE Sensex TRI (%)#	**4.99**	**12.01**	**13.37**	**14.51**	**NA**	**14.32**
Total Value of Nifty 50 TRI##	1,23,612	4,37,497	8,55,982	14,38,952	NA	20,62,559
Nifty 50 TRI (%)##	**5.66**	**13.10**	**14.19**	**15.11**	**NA**	**14.57**

Bandhan Credit Risk Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Mar 03, 2017
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	NA	10,10,000
Total Value as on July 31, 2025 (₹)	1,24,636	4,00,547	7,00,868	10,42,680	NA	13,11,112
Fund Returns (%)	**7.29**	**7.06**	**6.16**	**6.08**	**NA**	**6.08**
Total Value of Tier 1: NIFTY Credit Risk Bond Index B-II#	1,25,282	4,08,010	7,33,190	11,19,698	NA	14,31,273
Tier 1: NIFTY Credit Risk Bond Index B-II Returns (%)#	**8.32**	**8.31**	**7.96**	**8.08**	**NA**	**8.10**
Total Value of Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index#	1,26,066	4,08,830	7,31,852	11,21,799	NA	14,33,747
Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index Returns (%)#	**9.57**	**8.45**	**7.88**	**8.13**	**NA**	**8.14**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	7,20,568	10,71,344	NA	13,47,801
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**7.26**	**6.84**	**NA**	**6.71**

Past performance may or may not be sustained in future. Income Distribution and Capital Withdrawal are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. To illustrate the advantages of SIP investment, this is how your investment would have grown if you had invested say ₹10,000 systematically on the first business Day of every month over a period of time. Returns are calculated by using XIRR approach. XIRR helps in calculating return on investment given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. The performances given are of regular plan growth option. Regular and Direct Plans have different expense structure. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission expenses etc. #Benchmark Returns. ##Additional Benchmark Returns. Data as on July 31, 2025.

SIP Performance

Monthly SIP of ₹10,000

Bandhan Nifty 50 ETF - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Oct 07, 2016
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,40,000	NA	10,60,000
Total Value as on July 31, 2025 (₹)	1,23,568	4,36,826	8,52,640	14,28,191	NA	20,42,436
Fund Returns (%)	**5.59**	**12.99**	**14.04**	**14.90**	**NA**	**14.36**
Total Value of Nifty 50 TRI#	1,23,612	4,37,497	8,55,982	14,38,952	NA	20,62,559
Nifty 50 TRI (%)#	**5.66**	**13.10**	**14.19**	**15.11**	**NA**	**14.57**

Bandhan Financial Services Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception July 28, 2023
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	2,50,000
Total Value as on July 31, 2025 (₹)	1,27,172	NA	NA	NA	NA	2,95,953
Fund Returns (%)	**11.34**	**NA**	**NA**	**NA**	**NA**	**16.52**
Total Value of Nifty Financial Services TRI#	1,32,087	NA	NA	NA	NA	3,01,271
Nifty Financial Services TRI (%)#	**19.32**	**NA**	**NA**	**NA**	**NA**	**18.37**
Total Value of Nifty 50 TRI##	1,23,612	NA	NA	NA	NA	2,79,386
Nifty 50 TRI (%)##	**5.66**	**NA**	**NA**	**NA**	**NA**	**10.69**

Bandhan Floater Fund - Regular Plan - Growth‹	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Feb 18, 2021
Total Amount Invested (₹)	1,20,000	3,60,000	NA	NA	NA	5,40,000
Total Value as on July 31, 2025 (₹)	1,25,650	4,06,997	NA	NA	NA	6,35,657
Fund Returns (%)	**8.90**	**8.14**	**NA**	**NA**	**NA**	**7.20**
Total Value of NIFTY Short Duration Debt Index A-II#	1,25,367	4,05,601	NA	NA	NA	6,33,670
NIFTY Short Duration Debt Index A-II Returns (%)#	**8.45**	**7.91**	**NA**	**NA**	**NA**	**7.06**
Total Value of CRISIL 1 Year T-Bill Index##	1,24,626	4,02,178	NA	NA	NA	6,28,517
CRISIL 1 Year T-Bill Index Returns (%)##	**7.27**	**7.34**	**NA**	**NA**	**NA**	**6.70**

Bandhan Crisil IBX Gilt April 2026 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception October 20, 2022
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	3,40,000
Total Value as on July 31, 2025 (₹)	1,24,592	NA	NA	NA	NA	3,77,019
Fund Returns (%)	**7.22**	**NA**	**NA**	**NA**	**NA**	**7.25**
Total Value of CRISIL IBX Gilt Index - April 2026 Index#	1,24,880	NA	NA	NA	NA	3,79,368
CRISIL IBX Gilt Index - April 2026 Index (%)#	**7.68**	**NA**	**NA**	**NA**	**NA**	**7.70**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	NA	NA	NA	NA	3,88,141
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**NA**	**NA**	**NA**	**NA**	**9.34**

Bandhan CRISIL IBX Gilt June 2027 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Mar 23, 2021
Total Amount Invested (₹)	1,20,000	3,60,000	NA	NA	NA	5,30,000
Total Value as on July 31, 2025 (₹)	1,25,472	4,06,405	NA	NA	NA	6,20,188
Fund Returns (%)	**8.62**	**8.04**	**NA**	**NA**	**NA**	**7.07**
Total Value of CRISIL-IBX Gilt Index - June 2027#	1,25,740	4,09,031	NA	NA	NA	6,26,140
CRISIL-IBX Gilt Index - June 2027 Returns (%)#	**9.05**	**8.48**	**NA**	**NA**	**NA**	**7.50**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	NA	NA	NA	6,30,074
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**NA**	**NA**	**NA**	**7.79**

Bandhan CRISIL IBX Gilt April 2028 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Mar 23, 2021
Total Amount Invested (₹)	1,20,000	3,60,000	NA	NA	NA	5,30,000
Total Value as on July 31, 2025 (₹)	1,25,594	4,07,671	NA	NA	NA	6,22,922
Fund Returns (%)	**8.82**	**8.25**	**NA**	**NA**	**NA**	**7.27**
Total Value of CRISIL-IBX Gilt Index - April 2028#	1,25,870	4,10,361	NA	NA	NA	6,28,852
CRISIL-IBX Gilt Index - April 2028 Returns (%)#	**9.26**	**8.70**	**NA**	**NA**	**NA**	**7.70**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	4,13,590	NA	NA	NA	6,30,074
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**9.23**	**NA**	**NA**	**NA**	**7.79**

Bandhan Nifty 100 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Feb 24, 2022
Total Amount Invested (₹)	1,20,000	3,60,000	NA	NA	NA	4,20,000
Total Value as on July 31, 2025 (₹)	1,22,415	4,36,169	NA	NA	NA	5,27,101
Fund Returns (%)	**3.78**	**12.88**	**NA**	**NA**	**NA**	**13.07**
Total Value of Nifty 100 TRI#	1,22,850	4,41,139	NA	NA	NA	5,35,017
Nifty 100 TRI (%)#	**4.46**	**13.67**	**NA**	**NA**	**NA**	**13.95**
Total Value of Nifty 50 TRI##	1,23,612	4,37,497	NA	NA	NA	5,30,583
Nifty 50 TRI Returns (%)##	**5.66**	**13.10**	**NA**	**NA**	**NA**	**13.46**

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SIP Performance

Monthly SIP of ₹10,000

Bandhan CRISIL IBX 90:10 SDL Plus Gilt April 2032 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception November 29, 2022
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	3,30,000
Total Value as on July 31, 2025 (₹)	1,26,453	NA	NA	NA	NA	3,76,858
Fund Returns (%)	**10.19**	**NA**	**NA**	**NA**	**NA**	**9.66**
Total Value of CRISIL IBX 90:10 SDL plus Gilt Index – April 2032#	1,27,020	NA	NA	NA	NA	3,79,358
CRISIL IBX 90:10 SDL plus Gilt Index – April 2032 (%)#	**11.10**	**NA**	**NA**	**NA**	**NA**	**10.16**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	NA	NA	NA	NA	3,75,102
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**NA**	**NA**	**NA**	**NA**	**9.31**

Bandhan CRISIL IBX 90:10 SDL Plus Gilt November 2026 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception November 17, 2022
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	3,30,000
Total Value as on July 31, 2025 (₹)	1,25,326	NA	NA	NA	NA	3,68,497
Fund Returns (%)	**8.39**	**NA**	**NA**	**NA**	**NA**	**7.99**
Total Value of CRISIL IBX 90:10 SDL plus Gilt Index – November 2026#	1,25,744	NA	NA	NA	NA	3,71,415
CRISIL IBX 90:10 SDL plus Gilt Index – November 2026 (%)#	**9.06**	**NA**	**NA**	**NA**	**NA**	**8.57**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	NA	NA	NA	NA	3,75,129
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**NA**	**NA**	**NA**	**NA**	**9.31**

Bandhan CRISIL IBX 90:10 SDL Plus Gilt September 2027 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception November 24, 2022
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	3,30,000
Total Value as on July 31, 2025 (₹)	1,25,775	NA	NA	NA	NA	3,70,893
Fund Returns (%)	**9.10**	**NA**	**NA**	**NA**	**NA**	**8.47**
Total Value of CRISIL IBX 90:10 SDL plus Gilt Index – September 2027#	1,26,172	NA	NA	NA	NA	3,73,728
CRISIL IBX 90:10 SDL plus Gilt Index – September 2027 (%)#	**9.74**	**NA**	**NA**	**NA**	**NA**	**9.04**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	NA	NA	NA	NA	3,75,097
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**NA**	**NA**	**NA**	**NA**	**9.31**

Bandhan Retirement Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception October 13, 2023
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	2,20,000
Total Value as on July 31, 2025 (₹)	1,23,226	NA	NA	NA	NA	2,37,701
Fund Returns (%)	**5.05**	**NA**	**NA**	**NA**	**NA**	**8.37**
Total Value of CRISIL Hybrid 50+50 - Moderate Index#	1,24,109	NA	NA	NA	NA	2,40,108
CRISIL Hybrid 50+50 - Moderate Index (%)#	**6.45**	**NA**	**NA**	**NA**	**NA**	**9.49**
Total Value of Nifty 50 TRI##	1,23,535	NA	NA	NA	NA	2,40,498
Nifty 50 TRI (%)##	**5.54**	**NA**	**NA**	**NA**	**NA**	**9.68**

Bandhan Nifty IT Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Aug 31, 2023
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	2,40,000
Total Value as on July 31, 2025 (₹)	1,07,046	NA	NA	NA	NA	2,36,369
Fund Returns (%)	**-19.48**	**NA**	**NA**	**NA**	**NA**	**-1.47**
Total Value of Nifty IT TRI#	1,07,636	NA	NA	NA	NA	2,38,439
Nifty IT TRI (%)#	**-18.62**	**NA**	**NA**	**NA**	**NA**	**-0.63**
Total Value of Nifty 50 TRI##	1,23,612	NA	NA	NA	NA	2,66,753
Nifty 50 TRI Returns (%)##	**5.66**	**NA**	**NA**	**NA**	**NA**	**10.58**

Bandhan Nifty Smallcap 250 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Dec 22, 2023
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	2,00,000
Total Value as on July 31, 2025 (₹)	1,22,350	NA	NA	NA	NA	2,11,615
Fund Returns (%)	**3.67**	**NA**	**NA**	**NA**	**NA**	**6.67**
Total Value of Nifty Smallcap 250 TRI#	1,23,302	NA	NA	NA	NA	2,14,287
Nifty Smallcap 250 TRI (%)#	**5.17**	**NA**	**NA**	**NA**	**NA**	**8.19**
Total Value of Nifty 50 TRI##	1,23,612	NA	NA	NA	NA	2,13,634
Nifty 50 TRI Returns (%)##	**5.66**	**NA**	**NA**	**NA**	**NA**	**7.82**

Bandhan Multi Asset Allocation Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Jan 31, 2024
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	1,90,000
Total Value as on July 31, 2025 (₹)	1,27,998	NA	NA	NA	NA	2,10,803
Fund Returns (%)	**12.67**	**NA**	**NA**	**NA**	**NA**	**13.14**
Total Value of 65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver#	1,28,233	NA	NA	NA	NA	2,10,142
65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver (%)#	**13.05**	**NA**	**NA**	**NA**	**NA**	**12.73**
Total Value of Nifty 50 TRI##	1,23,535	NA	NA	NA	NA	2,01,713
Nifty 50 TRI Returns (%)##	**5.54**	**NA**	**NA**	**NA**	**NA**	**7.42**

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SIP Performance

Monthly SIP of ₹10,000

Bandhan Nifty Alpha 50 Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Nov 09, 2023
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	2,10,000
Total Value as on July 31, 2025 (₹)	1,18,875	NA	NA	NA	NA	2,17,642
Fund Returns (%)	**-1.74**	**NA**	**NA**	**NA**	**NA**	**3.98**
Total Value of Nifty Alpha 50 TRI#	1,19,946	NA	NA	NA	NA	2,22,081
Nifty Alpha 50 TRI (%)#	**-0.08**	**NA**	**NA**	**NA**	**NA**	**6.28**
Total Value of Nifty 50 TRI##	1,23,612	NA	NA	NA	NA	2,27,286
Nifty 50 TRI Returns (%)##	**5.66**	**NA**	**NA**	**NA**	**NA**	**8.96**

Bandhan Innovation Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception Apr 30, 2024
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	1,50,000
Total Value as on July 31, 2025 (₹)	1,27,975	NA	NA	NA	NA	1,64,817
Fund Returns (%)	**12.64**	**NA**	**NA**	**NA**	**NA**	**15.09**
Total Value of Nifty 500 TRI#	1,23,139	NA	NA	NA	NA	1,55,003
Nifty 500 TRI (%)#	**4.92**	**NA**	**NA**	**NA**	**NA**	**5.06**
Total Value of Nifty 50 TRI##	1,23,535	NA	NA	NA	NA	1,55,891
Nifty 50 TRI Returns (%)##	**5.54**	**NA**	**NA**	**NA**	**NA**	**5.96**

Bandhan Nifty Total Market Index Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception July 10, 2024
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	1,30,000
Total Value as on July 31, 2025 (₹)	1,22,447	NA	NA	NA	NA	1,32,495
Fund Returns (%)	**3.83**	**NA**	**NA**	**NA**	**NA**	**3.35**
Total Value of Nifty Total Market TRI#	1,23,151	NA	NA	NA	NA	1,33,104
Nifty Total Market TRI (%)#	**4.94**	**NA**	**NA**	**NA**	**NA**	**4.17**
Total Value of Nifty 50 TRI##	1,23,535	NA	NA	NA	NA	1,33,473
Nifty 50 TRI Returns (%)##	**5.54**	**NA**	**NA**	**NA**	**NA**	**4.67**

Bandhan Long Duration Fund - Regular Plan - Growth	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception March 20, 2024
Total Amount Invested (₹)	1,20,000	NA	NA	NA	NA	1,70,000
Total Value as on July 31, 2025 (₹)	1,22,878	NA	NA	NA	NA	1,77,577
Fund Returns (%)	**4.51**	**NA**	**NA**	**NA**	**NA**	**6.01**
Total Value of Long Duration Debt Index A- III#	1,23,039	NA	NA	NA	NA	1,77,759
NIFTY Long Duration Debt Index A- III Returns (%)#	**4.76**	**NA**	**NA**	**NA**	**NA**	**6.16**
Total Value of CRISIL 10 Year Gilt Index##	1,25,796	NA	NA	NA	NA	1,82,106
CRISIL 10 Year Gilt Index Returns (%)##	**9.14**	**NA**	**NA**	**NA**	**NA**	**9.61**

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Income Distribution and Capital Withdrawal History

Bandhan Mutual Fund Badhte Raho

Last 3 Gross IDCW* (₹/unit) :

Date	Plan	Freq	IDCW*	NAV
Bandhan Large & Mid Cap Fund@				
24-Mar-25	Regular Plan		1.99	28.779
27-Mar-24	Regular Plan		1.93	27.3020
28-July-23	Regular Plan		1.23	22.5050
28-July-22	Regular Plan		0.92	18.9200
22-July-21	Regular Plan		0.95	19.1100
16-Mar-20	Regular Plan		1.03	12.0100
Bandhan Value Fund¥				
27-Mar-24	Regular Plan		2.90	40.5150
30-Aug-23	Regular Plan		1.98	35.9250
29-Aug-22	Regular Plan		1.57	30.7750
26-Aug-21	Regular Plan		1.46	28.4600
Bandhan Focused Fund§§				
24-Mar-25	Regular Plan		1.37	19.7220
27-Mar-24	Regular Plan		1.33	18.6110
28-July-23	Regular Plan		0.93	16.6100
28-July-22	Regular Plan		0.74	15.1900
22-July-21	Regular Plan		0.77	15.4500
16-Mar-20	Regular Plan		0.67	10.7600
Bandhan Large Cap Fund				
24-Mar-25	Regular Plan		1.55	22.5720
27-Mar-24	Regular Plan		1.61	22.3440
28-July-23	Regular Plan		1.11	19.8640
28-Jul-22	Regular Plan		0.88	18.1400
22-July-21	Regular Plan		0.89	17.8600
16-Mar-20	Regular Plan		1.04	12.1800
Bandhan ELSS Tax saver Fund				
24-Mar-25	Regular Plan		2.29	33.0320
28-July-23	Regular Plan		1.69	30.7750
28-July-22	Regular Plan		1.28	26.2100
22-July-21	Regular Plan		1.27	25.5500
27-Mar-19	Regular Plan		0.42	16.7300
Bandhan Conservative Hybrid Fund§				
30-Jul-25	Reg Plan	IDCW*	0.0580	11.5348
27-Jun-25	Reg Plan	IDCW*	0.0578	11.6651
29-May-25	Reg Plan	IDCW*	0.0587	11.7400
27-Jun-25	Reg Plan	Quarterly	0.2117	14.2301
24-Mar-25	Reg Plan	Quarterly	0.2060	13.9667
30-Dec-24	Reg Plan	Quarterly	0.2120	14.0226
Bandhan Flexi Cap Fund				
24-Mar-25	Regular Plan		3.43	49.1610
27-Mar-24	Regular Plan		3.48	48.9020
30-Jun-23	Regular Plan		2.32	42.7850
29-Jun-22	Regular Plan		1.78	36.8300
29-Jun-21	Regular Plan		1.96	39.4800
Bandhan Asset Allocation Fund of Fund - CP				
24-Mar-25	Reg Plan	IDCW*	0.2160	17.1181
30-Dec-24	Reg Plan	IDCW*	0.2606	17.3172
27-Sep-24	Reg Plan	IDCW*	0.2643	17.7398
Bandhan Asset Allocation Fund of Fund - MP				
27-Jun-25	Reg Plan	IDCW*	0.3274	22.1756
24-Mar-25	Reg Plan	IDCW*	0.3101	21.3220
30-Dec-24	Reg Plan	IDCW*	0.3333	22.0606
Bandhan Asset Allocation Fund of Fund - AP				
27-Jun-25	Reg Plan	IDCW*	0.3839	26.1360
30-Dec-24	Reg Plan	IDCW*	0.3883	25.6210
27-Sep-24	Reg Plan	IDCW*	0.4031	27.2562
Bandhan Balanced Advantage Fund				
27-Jun-25	Reg Plan	IDCW*	0.22	15.0870
24-Mar-25	Reg Plan	IDCW*	0.21	14.5870
30-Dec-24	Reg Plan	IDCW*	0.23	15.2030
30-Jun-23	Reg Plan	Adhoc	0.17	13.3560
29-Dec-22	Reg Plan	Adhoc	0.16	12.8840
29-Sep-22	Reg Plan	Adhoc	0.13	12.7990
Bandhan Aggressive Hybrid Fund££				
30-Jul-25	Regular Plan		0.11	19.5500
27-Jun-25	Regular Plan		0.11	19.5780
29-May-25	Regular Plan		0.11	19.1720
29-Apr-25	Regular Plan		0.11	18.7680
24-Mar-25	Regular Plan		0.27	18.6830
30-Dec-24	Regular Plan		0.30	19.8380
27-Sep-24	Regular Plan		0.31	20.7460
27-Jun-24	Regular Plan		0.28	18.7110
Bandhan Bond Fund – Short Term Plan				
30-Jul-25	Reg Plan	Monthly	0.0731	10.4275
27-Jun-25	Reg Plan	Monthly	0.0132	10.3676
29-May-25	Reg Plan	Monthly	0.1100	10.4644
27-Jun-25	Reg Plan	Quarterly	0.2998	10.9887
24-Mar-25	Reg Plan	Quarterly	0.1552	10.8261
30-Dec-24	Reg Plan	Quarterly	0.1553	10.7645
24-Mar-25	Reg Plan	Annually	0.7859	11.3548
27-Mar-24	Reg Plan	Annually	0.7104	11.2146
29-Mar-23	Reg Plan	Annually	0.3653	10.8492

Date	Plan	Freq	IDCW*	NAV
Bandhan Bond Fund - Medium Term Plan				
30-Jul-25	Reg Plan	Monthly	0.0246	10.2477
29-May-25	Reg Plan	Monthly	0.1061	10.3292
29-Apr-25	Reg Plan	Monthly	0.2012	10.4243
30-Jul-25	Reg Plan	BiMonthly	0.0160	10.2468
29-May-25	Reg Plan	BiMonthly	0.2507	10.4730
24-Mar-25	Reg Plan	BiMonthly	0.0533	10.2186
27-Jun-25	Reg Plan	Quarterly	0.2954	11.3372
24-Mar-25	Reg Plan	Quarterly	0.1518	11.1885
30-Dec-24	Reg Plan	Quarterly	0.1384	11.1078
25-Mar-21	Reg Plan	Periodic	0.9671	12.4644
24-Mar-20	Reg Plan	Periodic	3.8497	15.2628
Bandhan Bond Fund – Income Plan				
27-Jun-25	Reg Plan	Quarterly	0.1329	12.1270
24-Mar-25	Reg Plan	Quarterly	0.0976	12.1036
30-Dec-24	Reg Plan	Quarterly	0.0905	11.9844
24-Mar-25	Reg Plan	Half Yearly	0.1607	11.9373
27-Sep-24	Reg Plan	Half Yearly	0.5095	12.1756
27-Mar-24	Reg Plan	Half Yearly	0.4323	12.0545
24-Mar-25	Reg Plan	Annually	0.7101	12.2594
27-Mar-24	Reg Plan	Annually	0.7450	12.1809
29-Mar-23	Reg Plan	Annually	0.1755	11.6072
25-Mar-21	Reg Plan	Periodic	0.7745	12.1024
24-Mar-20	Reg Plan	Periodic	4.8512	16.0729
Bandhan Income Plus Arbitrage Fund of Funds$$				
24-Mar-25	Reg Plan	Half Yearly	0.3759	13.1921
27-Sep-24	Reg Plan	Half Yearly	0.5130	13.2720
27-Mar-24	Reg Plan	Half Yearly	0.4209	13.1424
27-Jun-25	Reg Plan	Quarterly	0.3025	12.9877
24-Mar-25	Reg Plan	Quarterly	0.1752	12.8377
30-Dec-24	Reg Plan	Quarterly	0.1894	12.7963
24-Mar-25	Reg Plan	Annually	1.0598	15.4505
27-Mar-24	Reg Plan	Annually	0.4551	14.7790
29-Mar-23	Reg Plan	Annually	0.4726	14.3029
25-Mar-21	Reg Plan	Periodic	1.3115	13.2775
24-Mar-20	Reg Plan	Periodic	3.2669	15.1634
Bandhan Corporate Bond Fund				
30-Jul-25	Reg Plan	Monthly	0.0646	10.6541
27-Jun-25	Reg Plan	Monthly	0.0054	10.5949
29-May-25	Reg Plan	Monthly	0.1157	10.7052
25-Mar-21	Reg Plan	Periodic	1.1843	11.2944
24-Mar-20	Reg Plan	Periodic	2.6930	12.6930
30-Aug-16	Reg Plan	Periodic	0.3034	10.6393
27-Jun-25	Reg Plan	Quarterly	0.2965	10.9003
24-Mar-25	Reg Plan	Quarterly	0.1396	10.7224
30-Dec-24	Reg Plan	Quarterly	0.1545	10.6750
24-Mar-25	Reg Plan	Half Yearly	0.3124	11.1949
27-Sep-24	Reg Plan	Half Yearly	0.4293	11.2467
27-Mar-24	Reg Plan	Half Yearly	0.3325	11.1120
24-Mar-25	Reg Plan	Annually	0.7464	10.9640
27-Mar-24	Reg Plan	Annually	0.6878	10.8417
29-Mar-23	Reg Plan	Annually	0.3095	10.4487
Bandhan Dynamic Bond Fund				
24-Mar-20	Reg Plan	-	2.5060	12.6882
22-Mar-17	Reg Plan	-	1.1800	11.4289
17-Mar-16	Reg Plan	-	0.4301	10.5543
27-Jun-25	Reg Plan	Quarterly	0.0655	11.4602
24-Mar-25	Reg Plan	Quarterly	0.0708	11.5036
30-Dec-24	Reg Plan	Quarterly	0.0355	11.3025
24-Mar-25	Reg Plan	Annually	0.6942	11.7838
27-Mar-24	Reg Plan	Annually	0.9149	11.8345
29-Mar-23	Reg Plan	Annually	0.1944	11.1195
24-Mar-25	Reg Plan	Half Yearly	0.0428	10.7502
27-Sep-24	Reg Plan	Half Yearly	0.5655	11.1179
27-Mar-24	Reg Plan	Half Yearly	0.5778	11.0738
25-Mar-21	Reg Plan	Periodic	0.8030	11.4809
24-Mar-20	Reg Plan	Periodic	5.5547	16.1214
25-Mar-21	Reg Plan	Adhoc	0.7880	11.0625
Bandhan Equity Savings Fund				
30-Jul-25	Reg Plan	Monthly	0.06	11.1080
29-Apr-25	Reg Plan	Monthly	0.06	10.9900
24-Mar-25	Reg Plan	Monthly	0.003	10.8520
24-Mar-25	Reg Plan	Annually	0.80	13.3220
27-Mar-24	Reg Plan	Annually	0.79	13.2530
29-Mar-23	Reg Plan	Annually	0.62	12.4630
27-Jun-25	Reg Plan	Quarterly	0.20	13.0820
24-Mar-25	Reg Plan	Quarterly	0.19	12.9490
30-Dec-24	Reg Plan	Quarterly	0.20	13.0020
Bandhan Liquid Fund				
30-Jul-25	Reg Plan	Monthly	5.2092	1005.9694
27-Jun-25	Reg Plan	Monthly	4.6775	1005.4377
29-May-25	Reg Plan	Monthly	5.3200	1006.0802
24-Mar-20	Reg Plan	Periodic	502.5866	1568.8403
12-Sep-14	Reg Plan	Periodic	162.4309	1277.5068

Date	Plan	Freq	IDCW*	NAV
Bandhan GSF – Investment Plan				
27-Jun-25	Reg Plan	Quarterly	0.0815	11.7637
24-Mar-25	Reg Plan	Quarterly	0.0831	11.8026
30-Dec-24	Reg Plan	Quarterly	0.0472	11.5943
24-Mar-25	Reg Plan	Annually	0.7437	11.7665
27-Mar-24	Reg Plan	Annually	0.9614	11.8124
29-Mar-23	Reg Plan	Annually	0.2301	11.0843
24-Mar-20	Reg Plan	-	2.8539	13.0966
22-Mar-17	Reg Plan	-	1.2400	11.5375
17-Mar-16	Reg Plan	-	0.3826	10.5257
24-Mar-25	Reg Plan	Half Yearly	0.0664	11.1828
27-Sep-24	Reg Plan	Half Yearly	0.6161	11.5692
27-Mar-24	Reg Plan	Half Yearly	0.6294	11.5225
25-Mar-21	Reg Plan	Periodic	1.0616	13.9511
24-Mar-20	Reg Plan	Periodic	4.1776	16.9446
25-Mar-21	Reg Plan	Adhoc	0.8517	11.1927
Bandhan GSF - Constant Maturity Plan				
29-May-25	Reg Plan	Monthly	0.1146	10.5189
29-Apr-25	Reg Plan	Monthly	0.3051	10.7094
24-Mar-25	Reg Plan	Monthly	0.1352	10.5395
27-Jun-25	Reg Plan	Quarterly	0.3386	11.8326
24-Mar-25	Reg Plan	Quarterly	0.1717	11.6433
30-Dec-24	Reg Plan	Quarterly	0.1298	11.4779
25-Mar-21	Reg Plan	Periodic	0.9393	13.6046
24-Mar-20	Reg Plan	Periodic	4.9277	17.4352
Bandhan Credit Risk Fund				
27-Jun-25	Reg Plan	Quarterly	0.2207	10.7046
24-Mar-25	Reg Plan	Quarterly	0.1168	10.5807
30-Dec-24	Reg Plan	Quarterly	0.1479	10.5531
24-Mar-25	Reg Plan	Half Yearly	0.2786	10.4050
27-Sep-24	Reg Plan	Half Yearly	0.3604	10.4279
27-Mar-24	Reg Plan	Half Yearly	0.3216	10.3382
24-Mar-25	Reg Plan	Annually	0.6815	10.8813
27-Mar-24	Reg Plan	Annually	0.6035	10.7429
29-Mar-23	Reg Plan	Annually	0.3687	10.4920
25-Mar-21	Reg Plan	Periodic	0.7163	10.8010
24-Mar-20	Reg Plan	Periodic	2.0280	12.0412
Bandhan Low Duration Fund				
30-Jul-25	Reg Plan	Monthly	0.0614	10.1637
27-Jun-25	Reg Plan	Monthly	0.0505	10.1528
29-May-25	Reg Plan	Monthly	0.0738	10.1761
25-Mar-21	Reg Plan	Periodic	0.7162	10.7441
24-Mar-20	Reg Plan	Periodic	5.1798	15.1798
12-Sep-14	Reg Plan	Periodic	0.9994	11.0480
27-Jun-25	Reg Plan	Quarterly	0.2440	11.3014
24-Mar-25	Reg Plan	Quarterly	0.1468	11.1798
30-Dec-24	Reg Plan	Quarterly	0.1746	11.1641
Bandhan Banking and PSU Fund§				
30-Jul-25	Reg Plan	Monthly	0.0580	10.7251
27-Jun-25	Reg Plan	Monthly	0.0167	10.6838
29-May-25	Reg Plan	Monthly	0.0989	10.7660
27-Jun-25	Reg Plan	Quarterly	0.2754	11.0659
24-Mar-25	Reg Plan	Quarterly	0.1419	10.9146
30-Dec-24	Reg Plan	Quarterly	0.1537	10.8647
24-Mar-25	Reg Plan	Annually	0.7852	11.8487
27-Mar-24	Reg Plan	Annually	0.7341	11.7306
29-Mar-23	Reg Plan	Annually	0.4469	11.4236
25-Mar-21	Reg Plan	Adhoc	0.9969	11.3656
24-Mar-20	Reg Plan	-	2.3203	12.4468
22-Mar-17	Reg Plan	-	0.7400	10.8523
Bandhan Floater Fund¢				
30-Jul-25	Reg Plan	Monthly	0.0630	10.1892
27-Jun-25	Reg Plan	Monthly	0.0073	10.1335
29-May-25	Reg Plan	Monthly	0.0965	10.2227
27-Jun-25	Reg Plan	Quarterly	0.2699	10.5458
24-Mar-25	Reg Plan	Quarterly	0.1458	10.4032
30-Dec-24	Reg Plan	Quarterly	0.1617	10.3589
24-Mar-25	Reg Plan	Annual	0.7775	10.9113
27-Mar-24	Reg Plan	Annual	0.6646	10.7354
29-Mar-23	Reg Plan	Annual	0.4180	10.4695
17-Mar-16	Reg Plan	-	0.8028	10.8927
Bandhan Arbitrage Fund				
24-Mar-25	Reg Plan	Monthly	0.03	10.0936
27-Feb-25	Reg Plan	Monthly	0.04	10.0857
30-Jan-25	Reg Plan	Monthly	3.35	13.3856
24-Mar-25	Reg Plan	Annually	0.68	11.3897
27-Mar-24	Reg Plan	Annually	0.68	11.3117
29-Mar-23	Reg Plan	Annually	0.55	11.0684
Bandhan Small Cap Fund				
30-Jun-23	Reg Plan	Adhoc	1.19	21.8850
29-Jun-22	Reg Plan	Adhoc	0.86	18.1400
29-Jun-21	Reg Plan	Adhoc	0.97	19.9000

Income Distribution and Capital Withdrawal History

Last 3 Gross IDCW* (₹/unit) :

Date	Plan	Freq	IDCW*	NAV
Bandhan Money Market Fund$				
27-Jun-25	Reg Plan	Monthly	0.0600	10.3103
29-May-25	Reg Plan	Monthly	0.0674	10.3177
29-Apr-25	Reg Plan	Monthly	0.1155	10.3658
25-Mar-21	Reg Plan	Periodic	0.6077	11.0608
24-Mar-20	Reg Plan	Periodic	4.0174	14.4544
Bandhan Infrastructure Fund				
24-Mar-25	Reg Plan	IDCW*	2.67	39.7410
29-Nov-22	Reg Plan	IDCW*	1.11	22.5320
Bandhan Overnight Fund				
30-Jul-25	Reg Plan	Monthly	4.7376	1004.7385
27-Jun-25	Reg Plan	Monthly	4.2158	1004.2167
29-May-25	Reg Plan	Monthly	4.6969	1004.6978
15-Mar-18	Reg Plan	IDCW*	1.09	18.1944
Bandhan CRISIL IBX Gilt June 2027 Index Fund				
24-Mar-25	Reg Plan	IDCW	0.31	10.4301
27-Sep-24	Reg Plan	IDCW	0.38	10.4559
27-Mar-24	Reg Plan	IDCW	0.35	10.3768
29-Sep-22	Reg Plan	Adhoc	0.45	10.4515
Bandhan Nifty 50 Index Fund				
16-Mar-20	Reg Plan	IDCW*	1.67	19.3473
Bandhan Tax Advantage (ELSS) Fund				
27-Mar-24	Reg Plan	IDCW*	2.46	34.0670
Bandhan Small Cap Fund				
24-Mar-25	Reg Plan	IDCW	2.2860	33.2440
27-Mar-24	Reg Plan	IDCW	2.0700	29.2850
Bandhan Financial Services Fund				
24-Mar-25	Reg Plan	IDCW	0.9240	13.5850
Bandhan Crisil IBX Gilt April 2032 Index Fund				
24-Mar-25	Reg Plan	IDCW	0.3204	10.7765
27-Sep-24	Reg Plan	IDCW	0.3505	10.7384
27-Mar-24	Reg Plan	IDCW	0.3320	10.5093

Date	Plan	Freq	IDCW*	NAV
Bandhan Ultra Short Duration Fund$$				
30-Jul-25	Reg Plan	Monthly	0.0591	10.0995
27-Jun-25	Reg Plan	Monthly	0.0546	10.0950
29-May-25	Reg Plan	Monthly	0.0624	10.1028
27-Jun-25	Reg Plan	Quarterly	0.1998	10.5866
24-Mar-25	Reg Plan	Quarterly	0.1383	10.5023
30-Dec-24	Reg Plan	Quarterly	0.1634	10.4923
25-Mar-21	Reg Plan	Periodic	0.5945	10.6084
24-Mar-20	Reg Plan	Periodic	1.2396	11.2396
Bandhan Crisil IBX Gilt April 2026 Index Fund				
24-Mar-25	Reg Plan	IDCW	0.30	10.5810
27-Sep-24	Reg Plan	IDCW	0.34	10.5863
27-Mar-24	Reg Plan	IDCW	0.34	10.5326
Bandhan CRISIL IBX Gilt April 2028 Index Fund				
27-Sep-24	Reg Plan	IDCW	0.3121	10.4512
27-Sep-24	Reg Plan	IDCW	0.3913	10.4936
27-Mar-24	Reg Plan	IDCW	0.3565	10.4000
29-Sep-22	Reg Plan	Adhoc	0.43	10.4590
Bandhan CRISIL IBX 90:10 SDL Plus Gilt Nov 2026 Index Fund				
24-Mar-25	Reg Plan	IDCW	0.3355	10.4698
27-Sep-24	Reg Plan	IDCW	0.3534	10.4784
27-Mar-24	Reg Plan	IDCW	0.3260	10.3769
Bandhan CRISIL IBX 90:10 SDL Plus Gilt Sep 2027 Index Fund				
24-Mar-25	Reg Plan	IDCW	0.3144	10.5177
27-Sep-24	Reg Plan	IDCW	0.3457	10.5181
27-Mar-24	Reg Plan	IDCW	0.3451	10.3963
Bandhan Multi Cap Fund				
24-Mar-25	Reg Plan	IDCW	1.0930	15.7840

Date	Plan	Freq	IDCW*	NAV
Bandhan CRISIL IBX 90:10 SDL Plus Gilt April 2032 Index Fund				
24-Mar-25	Reg Plan	IDCW	0.2816	10.7695
27-Sep-24	Reg Plan	IDCW	0.2945	10.6876
27-Mar-24	Reg Plan	IDCW	0.3574	10.5004

IDCW* is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of IDCW*, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable). IDCW* received is subject to applicable IDCW* distribution tax. Face Value of all above schemes (excluding Bandhan Liquid Fund) is ₹10/- per unit. Face value of Bandhan Liquid Fund is ₹1000/- per unit. Past performance may or may not be sustained in future.

$$With effect from 28th January 2025, the name of "Bandhan All Seasons Bond Fund" has changed to "Bandhan Income Plus Arbitrage Fund of Funds"

$With effect from 12th July 2024, the name of "Bandhan Regular Savings Fund" has changed to "Bandhan Conservative Hybrid Fund"

££With effect from 12th July 2024, the name of "Bandhan Regular Savings Fund" has changed to "Bandhan Conservative Hybrid Fund"

@With effect from 13th June 2025, the name of "Bandhan Core Equity Fund" has changed to "Bandhan Large & Mid Cap Fund"

¥With effect from 13th June 2025, the name of "Bandhan Sterling Value Fund" has changed to "Bandhan Value Fund"

§§With effect from 13th June 2025, the name of "Bandhan Focused Equity Fund" has changed to "Bandhan Focused Fund"

ßWith effect from 07th July 2025, the name of "Bandhan Banking & PSU Debt Fund" has changed to "Bandhan Banking and PSU Fund"

ßßWith effect from 07th July 2025, the name of "Bandhan Ultra Short Term Fund" has changed to "Bandhan Ultra Short Duration Fund"

$With effect from 07th July 2025, the name of "Bandhan Money Manager Fund" has changed to "Bandhan Money Market Fund"

‹With effect from 07th July 2025, the name of "Bandhan Floating Rate Fund" has changed to "Bandhan Floater Fund"

**Income Distribution and Capital Withdrawal*

Equity Fund (Scheme Categorisation)

Sr. No.	Scheme Name	SEBI Scheme Category	Scheme Description	Benchmark	SEBI Regulation
1	Bandhan Large & Mid Cap Fund[£]	Large and Mid Cap	Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks	NIFTY LargeMidcap 250 TRI	Minimum investment in equity & equity related instruments of large cap companies- 35% of total assets. Minimum investment in equity & equity related instruments of mid cap stocks- 35% of total assets
2	Bandhan Value Fund[¥]	Value	An open ended equity scheme following a value investment strategy	Tier 1: BSE 500 TRI Tier 2: BSE 400 MidSmallCap TRI	Scheme should follow a value investment strategy and minimum investment in equity & equity related instruments - 65% of total assets
3	Bandhan Flexi Cap Fund	Flexi Cap	Flexi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks	BSE 500 TRI	Minimum investment in equity & equity related instruments- 65% of total assets
4	Bandhan Multi Cap Fund	Multi Cap Fund	Multi Cap Fund -An open-ended equity scheme investing across large cap, mid cap, small cap stocks	NIFTY 500 Multicap 50:25:25 TRI	Minimum investment in equity & equity related instruments - 65% of total asset
5	Bandhan Midcap Fund	MidCap	Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks.	BSE 150 Midcap TRI	Minimum investment in equity & equity related instruments of mid cap companies - 65% of total assets
6	Bandhan Focused Fund[§]	Focused	An open ended equity scheme investing in maximum 30 stocks with multi cap focus	BSE 500 TRI	A scheme focused on the number of stocks (maximum 30) Minimum investment in equity & equity related instruments - 65% of total assets
7	Bandhan Large Cap Fund	Large Cap	Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks	BSE 100 TRI	Minimum investment in equity & equity related instruments of large cap companies- 80% of total assets
8	Bandhan ELSS Tax saver Fund	ELSS	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	BSE 500 TRI	Minimum investment in equity & equity related instruments - 80% of total assets (in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance)
9	Bandhan Infrastructure Fund	Sectoral/Thematic	An open ended equity scheme investing in Infrastructure sector.	BSE India Infrastructure TRI	Minimum investment in equity & equity related instruments of the Infrastructure sector - 80% of total assets
10	Bandhan Transportation & Logistics Fund	Sectoral	An open-ended equity scheme investing in transportation and logistics sector	Nifty Transportation and Logistics TRI	Minimum investment in securities of Transportation and logistics sector – 80% of total assets
11	Bandhan Financial Services Fund	Sectoral	An open ended equity scheme investing in Financial Services Sector	Nifty Financial Services TRI	Minimum investment in equity & equity related instruments of financial services sector - 80% of total assets
12	Bandhan Innovation Fund	Thematic Fund	An open-ended equity scheme following an innovation theme	NIFTY 500 TRI	Minimum investment in equity & equity related instruments following innovation theme - 80% of total assets
13	Bandhan US Equity Fund of Fund	Fund of Funds (Overseas)	An open ended fund of fund scheme investing in units/shares of overseas Mutual Fund Scheme (/s) / Exchange Traded Fund (/s) investing in US Equity securities)	Russell 1000 Growth Index (Total Return Net of 30% withholding tax)	Minimum investment in the underlying fund - 95% of total assets
14	Bandhan US Treasury Bond 0-1 year Fund of Fund	Fund of Funds (Overseas)	An open ended fund of fund scheme investing in units / shares of overseas Index Funds and / or Exchange Traded Funds which track an index with US treasury securities in the 0-1 year maturity range as its constituents	ICE 0-1 Year US Treasury Securities Index	Minimum investment in the underlying fund - 95% of total assets
15	Bandhan Nifty 50 Index Fund	Index	An open ended scheme tracking Nifty 50 Index	Nifty 50 TRI	Minimum investment in securities of Nifty 50 index - 95% of total assets
16	Bandhan Nifty 100 Index Fund	Index	An open-ended scheme tracking Nifty 100 Index	Nifty 100 TRI	Minimum investment in securities of Nifty 100 index – 95% of total assets
17	Bandhan Nifty100 Low Volatility 30 Index Fund	Index	An open-ended scheme tracking Nifty100 Low Volatility 30 Index	Nifty100 Low Volatility 30 TRI	Minimum investment in securities of Nifty100 Low Volatility 30 Index – 95% of total assets
18	Bandhan Nifty200 Momentum 30 Index Fund	Index	An open ended scheme tracking Nifty200 Momentum30 Index	Nifty200 Momentum 30 TRI	Minimum investment in securities of Nifty200 Momentum30 Index – 95% of total assets
19	Bandhan Nifty Alpha 50 Index Fund	Index	An open-ended scheme tracking Nifty Alpha 50 Index	Nifty Alpha 50 Index TRI	Minimum investment in Securities belonging to the Nifty Alpha 50 Index - 95% of total assets
20	Bandhan Nifty Smallcap 250 Index Fund	Index	An open-ended scheme tracking Nifty Smallcap 250 Index	Nifty Smallcap 250 Index TRI	Minimum investment in Securities belonging to the Nifty Smallcap 250 Index - 95% of total assets
21	Bandhan Nifty IT Index Fund	Index	An open-ended scheme tracking Nifty IT Index	Nifty IT TRI	Minimum investment in Securities belonging to the Nifty IT Index - 95% of total assets
22	Bandhan Nifty Bank Index Fund	Index	An open-ended equity scheme tracking banking sector	Nifty Bank TRI	Minimum investment in Securities belonging to the Nifty Bank Index- 95% of total assets
23	Bandhan Nifty Total Market Index Fund	Index	An open-ended scheme tracking Nifty Total Market Index	Nifty Total Market TRI	Minimum investment in Securities belonging to the Nifty Total Market Index - 95% of total assets
24	Bandhan Nifty 200 Quality 30 Index Fund	Index	An open-ended scheme tracking Nifty 200 Quality 30 Index	Nifty 200 Quality 30 TRI	Minimum investment in Securities belonging to the Bandhan Nifty 200 Quality 30 Index- 95% of total assets
25	Bandhan Nifty 50 ETF (NSE scrip code: IDFNIFTYET)	Exchange Traded Fund	An open ended scheme tracking NIFTY 50 index.	Nifty 50 TRI	ETF structure Minimum investment in securities of Nifty 50 index - 95% of total assets
26	Bandhan BSE Sensex ETF (BSE scrip code: 540154)	Exchange Traded Fund	An open ended scheme tracking BSE Sensex index	BSE Sensex TRI	ETF structure Minimum investment in securities of BSE Sensex index - 95% of total assets
27	Bandhan Small Cap Fund	Small Cap Fund	An open ended equity scheme predominantly investing in small cap stocks	BSE 250 SmallCap TRI	Minimum investment in equity & equity related instruments of small cap companies- 65% of total assets
28	Bandhan Business Cycle Fund	Thematic Fund	An open-ended equity scheme following a business cycle based investing theme	NIFTY 500 TRI	Minimum investment in equity & equity related instruments following business cycle - 80% of total assets
29	Bandhan Multi-Factor Fund	Thematic Fund	An open ended equity scheme investing based on an adaptive and evolving multi-factor quantitative model theme.	BSE 200 TRI	Minimum investment in equity & equity related instruments based on multi-factor quantitative model theme - 80% of total assets

[£]With effect from 13th June 2025, the name of "Bandhan Core Equity Fund" has changed to "Bandhan Large & Mid Cap Fund". [¥]With effect from 13th June 2025, the name of "Bandhan Sterling Value Fund" has changed to "Bandhan Value Fund"
[§] With effect from 13th June 2025, the name of "Bandhan Focused Equity Fund" has changed to "Bandhan Focused Fund"

Debt Fund (Scheme Categorisation)

Sr. No.	Scheme Name	SEBI Scheme Category	Scheme Description	SEBI Regulation
1	Bandhan Dynamic Bond Fund	Dynamic Bond	An open ended dynamic debt scheme investing across duration	Investment across duration
2	Bandhan Bond Fund - Income Plan	Medium to Long Duration Fund	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years	Investment in Debt & Money Market Instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years
3	Bandhan Bond Fund - Medium Term Plan	Medium Duration Fund	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 years – 4 years.
4	Bandhan Government Securities Fund - Investment Plan	Gilt Fund	An open ended debt scheme investing in government securities across maturities	Minimum investment in Gsecs- 80% of total assets (across maturity)
5	Bandhan Credit Risk Fund	Credit Risk Fund	An open ended debt scheme predominantly investing in AA and below rated corporate bonds	Minimum investment in corporate bonds – 65% of total assets (only in AA and below rated corporate bonds)
6	Bandhan Bond Fund - Short Term Plan	Short Duration Fund	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year – 3 years
7	Bandhan Banking and PSU Fund[§]	Banking and PSU Fund	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.	Minimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions- 80% of total assets
8	Bandhan Corporate Bond Fund	Corporate Bond Fund	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.	Minimum investment in corporate bonds – 80% of total assets (only in AA+ and above rated corporate bonds)
9	Bandhan Income Plus Arbitrage Fund of Funds	Fund of Funds Scheme	An open-ended fund of funds scheme predominantly investing in debt oriented mutual fund schemes and arbitrage fund of Bandhan Mutual Fund	Minimum investment in the Bandhan Mutual Fund and Arbitrage Fund of Bandhan Mutual Fund- 95% of total assets
10	Bandhan Government Securities Fund - Constant Maturity Plan	Gilt Fund with 10 year constant duration	An open ended debt scheme investing in government securities having a constant maturity of 10 years	Minimum investment in Gsecs- 80% of total assets such that the Macaulay duration of the portfolio is equal to 10 years
11	Bandhan Liquid Fund	Liquid Fund	An open ended liquid scheme	Investment in Debt and money market securities with maturity of upto 91 days only
12	Bandhan Low Duration Fund	Low Duration Fund	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months- 12 months
13	Bandhan Money Market Fund[$]	Money Market Fund	An open ended debt scheme investing in money market instruments	Investment in Money Market instruments having maturity upto 1 year
14	Bandhan Overnight Fund	Overnight	An open-ended Debt Scheme investing in overnight securities	Investment in overnight securities having maturity of 1 day
15	Bandhan Ultra Short Duration Fund[ß]	Ultra Short Duration Fund	An open-ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 6 months	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months
16	Bandhan Floater Fund[c]	Floater Fund	An Open-ended Debt Scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)	Minimum investment in floating rate instruments- 65% of total assets
17	Bandhan CRISIL IBX Gilt April 2026 Index Fund	Index	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX Gilt Index - April2026 with Relatively High interest rate risk and Relatively Low Credit Risk	Minimum investment in securities of CRISIL IBX Gilt April 2026 Index – 95% of total assets
18	Bandhan CRISIL IBX Gilt June 2027 Index Fund	Index	An open-ended Target Maturity Index fund investing in constituents of CRISIL IBX Gilt June 2027 Index	Minimum investment in securities of CRISIL Gilt 2027 Index - 95% of total assets
19	Bandhan CRISIL IBX Gilt April 2028 Index Fund	Index	An open-ended Target Maturity Index fund investing in constituents of CRISIL IBX Gilt April 2028 Index	Minimum investment in securities of CRISIL Gilt 2028 Index - 95% of total assets
20	Bandhan CRISIL IBX Gilt April 2032 Index Fund	Index	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX Gilt Index – April 2032 with Relatively High Interest Rate Risk and Relatively Low Credit Risk	Minimum investment in GSecs securities forming part of the CRISIL IBX Gilt Index – April 2032 - 95% of total assets
21	Bandhan CRISIL IBX 90:10 SDL Plus Gilt– November 2026 Index Fund	Index	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – November 2026 with Relatively High Interest Rate Risk and Relatively Low Credit Risk	Minimum investment in SDLs securities & Gsecs securities forming part of the CRISIL IBX 90:10 SDL plus Gilt Index – November 2026 - 95% of total assets.
22	Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund	Index	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – September 2027 with Relatively High Interest Rate Risk and Relatively Low Credit Risk	Minimum investment in SDLs securities & Gsecs securities forming part of the CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027 - 95% of total assets.
23	Bandhan CRISIL IBX 90:10 SDL Plus Gilt– April 2032 Index Fund	Index	An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX 90:10 SDL plus Gilt Index – April 2032 with Relatively High Interest Rate Risk and Relatively Low Credit Risk	Minimum investment in SDLs securities & Gsecs securities forming part of the CRISIL IBX 90:10 SDL plus Gilt Index – April 2032 - 95% of total assets
24	Bandhan Long Duration Fund	Long Duration Fund	An open ended long term debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years with Relatively High Interest Rate Risk and Relatively Low Credit Risk	Minimum investment in Debt Securities (including G-Sec and securitized debt) and Money Market Instruments# such that the Macaulay duration of the portfolio is greater than 7 years- 0% of total assets & Maximum 100% of total assets
25	Bandhan BSE Healthcare Index Fund	Index Fund	An open-ended scheme tracking BSE Healthcare Index	Minimum investment in Securities belonging to the Bandhan BSE Healthcare Index- 95% of total assets
26	Bandhan Nifty Midcap 150 Index Fund	Index Fund	An open-ended scheme tracking Nifty Midcap150 Index	Minimum investment in Securities belonging to the Bandhan Nifty Midcap 150 Index- 95% of total assets
27	Bandhan Nifty 500 Momentum 50 Index Fund	Index Fund	An open-ended scheme tracking Nifty 500 Momentum 50 Index	Minimum investment in Securities belonging to the Nifty 500 Momentum 50 Index - 95% of total assets
28	Bandhan Nifty 500 Value 50 Index Fund	Index Fund	An open-ended scheme tracking Nifty 500 Value 50 Index	Minimum investment in Securities belonging to the Nifty 500 Value 50 Index - 95% of total assets
29	Bandhan Nifty Alpha Low Volatility 30 Index Fund	Index Fund	An open-ended scheme tracking Nifty Alpha Low Volatility 30 Index	Minimum investment in Securities belonging to theNifty Alpha Low Volatility 30 Index (including stock and index derivatives) - 95% of total assets
30	Bandhan Nifty Next 50 Index Fund	Index Fund	An open-ended scheme tracking Nifty Next 50 Index	Minimum investment in Securities belonging to the Nifty Next 50 Index (including stock and index derivatives) - 95% of total assets
31	Bandhan CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 Fund	Index Fund	An open-ended Target Maturity Index Fund predominately investing in constituents of CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029.	Minimum investment in securities of SDLs and GSecs securities forming part of the SDL portion of CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 – 95% of total assets , Maximum Investments in Cash, Money Market Instruments - 5% of total assets
32	Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	Index Fund	An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.	Minimum investment in securities of CRISIL-IBX Financial Services 3-6 Months Debt Index – 95% of total assets

[ß]With effect from 07th July 2025, the name of "Bandhan Ultra Short Term Fund" has changed to "Bandhan Ultra Short Duration Fund". [$]With effect from 07th July 2025, the name of "Bandhan Money Manager Fund" has changed to "Bandhan Money Market Fund".
[§]With effect from 07th July 2025, the name of "Bandhan Banking & PSU Debt Fund" has changed to "Bandhan Banking and PSU Fund". [c]With effect from 07th July 2025, the name of "Bandhan Floating Rate Fund" has changed to "Bandhan Floater Fund"

Hybrid Fund (Scheme Categorisation)

Sr. No.	Scheme Name	SEBI Scheme Category	Scheme Description	Benchmark	SEBI Regulation
1	Bandhan Balanced Advantage Fund	Dynamic Asset Allocation	An open ended dynamic asset allocation fund	NIFTY 50 Hybrid Composite debt 50:50 Index	Investment in equity/ debt that is managed dynamically
2	Bandhan Multi Asset Allocation Fund	Hybrid Funds	An open-ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments.	65% Nifty 500 TRI + 25% NIFTY Short Duration Debt Index + 5% Domestic prices of gold + 5% Domestic prices of silver	Equity & Equity related instruments- between 65% and 80% of total assets; Debt instruments- between 10% & 30% of total assets, Gold/silver ETFs and Sovereign gold deposit schemes between 10% & 30% of total assets
3	Bandhan Aggressive Hybrid Fund[ᵉᵉ]	Aggressive Hybrid Fund	An open ended hybrid scheme investing predominantly in equity and equity related instruments	CRISIL Hybrid 35+65 Aggressive Index	Equity & Equity related instruments- between 65% and 80% of total assets; Debt instruments- between 20% 35% of total assets
4	Bandhan Retirement Fund	Solution Oriented	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	CRISIL Hybrid 50+50 - Moderate Index	Minimum investment Investment in equity & equity related instruments-50% of total assets; Maximum Investment in Debt instruments- 50% of total assets
5	Bandhan Equity Savings Fund	Equity Savings	An open ended scheme investing in equity, arbitrage and debt	CRISIL Equity Savings Index	Minimum investment in equity & equity related instruments- 65% of total assets and minimum investment in debt- 10% of total assets
6	Bandhan Conservative Hybrid Fund[§]	Conservative Hybrid Fund	An open ended hybrid scheme investing predominantly in debt instruments	CRISIL Hybrid 85+15 Conservative Index	Investment in equity & equity related instruments- between 10% and 25% of total assets; Investment in Debt instruments- between 75% and 90% of total assets
7	Bandhan Arbitrage Fund	Arbitrage	An open ended scheme investing in arbitrage opportunities	Nifty 50 Arbitrage Index	Equities & Equity related instruments * max : 90% & min: 65%, Derivatives = max : 90% & min: 65%, Debt & Money Market instruments including themargin money deployed in derivative transactions : max : 35% & min: 10%.

[§]With effect from 12th July 2024, the name of "Bandhan Regular Savings Fund" has changed to "Bandhan Conservative Hybrid Fund"
[ᵉᵉ]With effect from 19th March 2025, the name of "Bandhan Hybrid Equity Fund" has changed to "Bandhan Aggressive Hybrid Fund"

Fund Manager Details

Total Experience of Fund Managers

Name	Years	Name	Years
Mr. Manish Gunwani	22+	Mr. Abhishek Jain	13+
Mr. Brijesh Shah	12+	Mr. Gautam Kaul	20+
Mr. Daylynn Pinto	16+	Ms. Ritika Behera	10+
Mr. Harshal Joshi	13+	Ms. Ritu Modi	12+
Mr. Viraj Kulkarni	7+	Mr. Debraj Lahiri	13+
Mr. Suyash Choudhary - Head Fixed Income	20+	Mr. Vishal Biraia	16+
Mr. Kirthi Jain	9+	Mr. Rahul Agarwal	10+
Mr. Prateek Poddar	12+	Mr. Harshvardhan Agarwal	16+
Mr. Gaurav Satra	7+	Mr. Kapil Kankonkar	19+
Mr. Rishi Sharma	20+		

How to read Factsheet

Fund Manager
An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription
This is the minimum investment amount for a new investor in a mutual fund scheme,

Minimum Additional Amount
This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity
The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP
SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV
The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark
A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load
A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹100 and the entry load is 1%, the investor will enter the fund at ₹101.
Note: SEBI, vide circular dated June 30, 2009 has abolished entry loan and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the services rendered by the distributor.

Tracking Error
A divergence between the price behavior of a position or a portfolio and the price behavior of a benchmark

Exit Load
Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the redemption price would be ₹ s99 per unit.

Modified Duration
Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Macaulay Duration
The Macaulay duration is the weighted average term to maturity of the cash flows from bonds. In other words, it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

Standard Deviation
Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility.

Sharpe Ratio
The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta
Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM
AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings
The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme
The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile
Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Investment Objective

Bandhan Large & Mid Cap Fund[c]	The Scheme seeks to generate long-term capital growth by investing predominantly in large cap and mid cap stocks. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Value Fund[¥¥]	The investment objective of the Scheme is to seek to generate capital appreciation from a diversified portfolio of equity and equity related instruments by following a value investment strategy. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Flexi Cap Fund	The Scheme shall seek to generate long-term capital growth by investing in a diversified portfolio of equity and equity related instruments across market capitalization – large cap, mid cap and small cap, fixed income securities and Money Market Instruments. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Multi Cap Fund	The Fund seeks to generate long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments across large cap, mid cap, small cap stocks. There is no assurance or guarantee that the objectives of the scheme will be realised. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Midcap Fund	The Fund seeks to generate long term capital appreciation by investing predominantly in equities and equity linked securities of mid cap segment. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Focused Fund[§§]	The investment objective of the Scheme is seek to generate capital appreciation by investing in a concentrated portfolio of equity and equity related instruments up to 30 companies. There is no assurance or guarantee that the objectives of the scheme will be realized. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Large Cap Fund	The investment objective of the Scheme is to seek to generate capital growth from predominantly investing in large cap stocks. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Nifty 50 Index Fund	The investment objective of the scheme is to replicate the Nifty 50 index by investing in securities of the Nifty 50 Index in the same proportion / weightage. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Nifty 100 Index Fund	The investment objective of the Scheme is to replicate the Nifty 100 index by investing in securities of the Nifty 100 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty 100 Index, subject to tracking errors. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Nifty100 Low Volatility 30 Index Fund	The investment objective of the Scheme is to replicate the Nifty100 Low Volatility 30 index by investing in securities of the Nifty100 Low Volatility 30 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty100 Low Volatility 30 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Nifty200 Momentum 30 Index Fund	The investment objective of the Scheme is to replicate the Nifty200 Momentum 30 index by investing in securities of the Nifty200 Momentum 30 Index in the same proportion / weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty200 Momentum 30 Index, subject to tracking errors. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Nifty IT Index Fund	The investment objective of the Scheme is to replicate the Nifty IT Index by investing in securities of the Nifty IT Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty IT Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan Nifty Total Market Index Fund	The investment objective of the Scheme is to replicate the Nifty Total Market Index by investing in securities of the Nifty Total Market Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Total Market Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns

Investment Objective	
Bandhan Nifty Bank Index Fund	The investment objective of the Scheme is to replicate the Nifty Bank Index by investing in securities of the Nifty Bank Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Bank Index, subject to tracking errors.However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns
Bandhan Nifty Alpha 50 Index Fund	The investment objective of the Scheme is to replicate the Nifty Alpha 50 Index by investing in securities of the Nifty Alpha 50 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Alpha 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan Nifty 200 Quality 30 Index Fund	The investment objective of the Scheme is to replicate the Nifty 200 Quality 30 Index by investing in securities of the Nifty 200 Quality 30 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty 200 Quality 30 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan Small Cap Fund	The Fund seeks to generate long term capital appreciation by investing predominantly in equities and equity linked securities of small cap segment. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Infrastructure Fund	The investment objective of the scheme is to seek to generate long-term capital growth through an active diversified portfolio of predominantly equity and equity related instruments of companies that are participating in and benefiting from growth in Indian infrastructure and infrastructural related activities. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Transportation & Logistics Fund	The Scheme seeks to generate long-term capital growth by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Financial Services Fund	The Scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in financial services. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Innovation Fund	The Scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity-related instruments of companies following innovation theme.
Bandhan US Equity Fund of Fund	The Fund seeks to generate long term capital appreciation by investing in units/shares of overseas Mutual Fund Scheme (/s) / Exchange Traded Fund (/s) investing in US Equity securities. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan US Treasury Bond 0-1 year Fund of Fund	The investment objective of the Scheme is to provide long-term capital appreciation by passively investing in units / shares of overseas Index Funds and / or ETFs which track an index with US treasury securities in the 0-1 year maturity range as its constituents, subject to tracking error. However, there can be no assurance that the investment objective of the Scheme will be realized.
Bandhan ELSS Tax saver Fund	The investment objective of the Scheme is to seek to generate long term capital growth from a diversified portfolio of predominantly equity and equity related securities. There can be no assurance that the investment objective of the scheme will be realised. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Arbitrage Fund	The investment objective of the Scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunity in the cash and the derivative segments of the equity markets and the arbitrage opportunity available within the derivative segments and by investing the balance in debt and money market instruments. However there is no assurance that the investment objective of the scheme will be realized. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Equity Savings Fund	To generate income by predominantly investing in arbitrage opportunities in the cash and derivatives segments of the equity markets along with debt and money market instruments and to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan BSE Sensex ETF (BSE scrip code: 540154)	The fund seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index, subject to tracking errors. There can be no assurance or guarantee that the investment objective of the Scheme would be achieved. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Nifty 50 ETF (NSE scrip code: IDFNIFTYET)	The fund seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index, subject to tracking errors. There can be no assurance or guarantee that the investment objective of the Scheme would be achieved. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Balanced Advantage Fund	The primary objective of the scheme is to seek to generate long term capital appreciation with relatively lower volatility through systematic allocation of funds into equity and equity related instruments; and for defensive purposes in equity derivatives. The secondary objective of the scheme will be to generate in come and capital appreciation through investment in Debt & Money Market instruments. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Aggressive Hybrid Fund[££]	The Fund seeks to generate long term capital appreciation by investing predominantly in equity and equity related instruments. The Fund also seeks to generate current income by investing in debt securities and money market instruments. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Retirement Fund	The investment objective of the Scheme is to provide long-term capital appreciation / income by investing in a mix of equity, debt and other instruments to help investors meet their retirement goals. However, there can be no assurance that the investment objective of the scheme will be realized.
Bandhan Conservative Hybrid Fund[§]	The primary objective of the Scheme is to generate regular returns through investment predominantly in debt instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's total assets in equity securities. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Asset Allocation Fund of Fund - Conservative Plan	The investment objective of the scheme is to provide diversification across asset classes and generate a mix of capital appreciation and income predominantly through investment in equity funds and debt funds of Bandhan Mutual Fund based on a defined asset allocation model. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Asset Allocation Fund of Fund - Moderate Plan	The investment objective of the scheme is to provide diversification across asset classes and generate a mix of capital appreciation and income predominantly through investment in equity funds and debt funds of Bandhan Mutual Fund based on a defined asset allocation model. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Asset Allocation Fund of Fund - Aggressive Plan	The investment objective of the scheme is to provide diversification across asset classes and generate a mix of capital appreciation and income predominantly through investment in equity funds and debt funds of Bandhan Mutual Fund based on a defined asset allocation model. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Income Plus Arbitrage Fund of Funds[$$]	To generate long-term capital appreciation from a portfolio created by investing in debt oriented mutual fund schemes and arbitrage fund of Bandhan Mutual Fund. **Disclaimer:** However, there can be no assurance that the investment objective of the scheme will be realized.
Bandhan Liquid Fund	The Scheme seeks to offer an investment avenue for short term savings by looking to generate returns commensurate with a low risk strategy and with high liquidity, from a portfolio that is invested in debt and money market securities with maturity up to 91 days. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Overnight Fund	The Fund seeks to offer an investment avenue for short term savings by looking to generate returns in line with the overnight rates. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Ultra Short Duration Fund[ßß]	The Scheme seeks to offer an investment avenue for short term savings by looking to generate stable returns with a low risk strategy from a portfolio that is invested in debt and money market securities such that the Macaulay duration of the portfolio is between 3 to 6 months. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Low Duration Fund	The Scheme seeks to offer an investment avenue for short term savings by looking to generate returns commensurate with a low risk strategy from a portfolio that is invested in debt and money market securities such that the Macaulay duration of the portfolio is between 6 months and 12 months. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Money Market Fund[$]	To generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in money market instruments. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Banking and PSU Fund[¥]	The Scheme seeks to generate returns through investments in debt and money market instruments predominantly issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions(PFIs). **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Corporate Bond Fund	The Fund seeks to provide steady income and capital appreciation by investing primarily in AA+ and above rated corporate debt securities across maturities. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Floater Fund[¢]	The Fund seeks to generate returns by creating a portfolio that is primarily invested in floating rate instruments, including fixed rate instruments swapped for floating returns and other debt and money market instruments. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Credit Risk Fund	The Fund seeks to generate returns by investing predominantly in AA and below rated corporate debt securities across maturities. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Bond Fund – Short Term Plan	The scheme seeks to invest in a diversified set of debt and money market securities with the aim of generating optimal returns over short term such that the Macaulay duration of the portfolio is between 1 year and 3 years. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Bond Fund – Medium Term Plan	The scheme seeks to invest in a diversified set of debt and money market securities with the aim of generating optimal returns over medium term such that the Macaulay duration of the portfolio is between 3 years and 4 years. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Bond Fund – Income Plan	The scheme seeks to invest in a diversified set of debt and money market securities with the aim of generating optimal returns over medium to long term such that the Macaulay duration of the portfolio is between 4 years and 7 years. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Dynamic Bond Fund	To generate optimal returns by active management of the portfolio by investing in debt and money market instruments across maturities. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Long Duration Fund	The scheme seeks to invest in a diversified set of debt and money market securities, such that the Macaulay duration of the Portfolio is greater than 7 years, with the aim of generating optimal returns over long term. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
Bandhan Government Securities Fund - Constant Maturity Plan	The scheme seeks to generate optimal returns with high liquidity by investing in Government Securities such that weighted average portfolio maturity of around 10 years. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.

Investment Objective	
Bandhan Government Securities Fund - Investment Plan	The scheme seeks to generate optimal returns with high liquidity by investing in Government Securities across maturities. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan CRISIL IBX Gilt April 2026 Index Fund	The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX Gilt Index - April 2026 before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan CRISIL IBX Gilt June 2027 Index Fund	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL Gilt 2027 Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan CRISIL IBX Gilt April 2028 Index Fund	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL Gilt 2028 Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan CRISIL IBX Gilt April 2032 Index Fund	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Crisil IBX Gilt Index - April 2032 before expenses, subject to tracking errors.
Bandhan CRISIL IBX 90:10 SDL Plus Gilt– November 2026 Index Fund	The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL plus Gilt Index– November 2026 before expenses, subject to tracking errors. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan CRISIL IBX 90:10 SDL Plus Gilt– September 2027 Index Fund	The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL Plus Gilt Index – September 2027 before expenses, subject to tracking errors. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan CRISIL IBX 90:10 SDL Plus Gilt– April 2032 Index Fund	The investment objective of the scheme is to provide investment returns corresponding to the total returns of the securities as represented by the CRISIL IBX 90:10 SDL plus Gilt Index – April 2032 before expenses, subject to tracking errors. **Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.
Bandhan Nifty Smallcap 250 Index Fund	The investment objective of the Scheme is to replicate the Nifty Smallcap 250 index by investing in securities of the Nifty Smallcap 250 Index in the same proportion/ weightage with an aim to provide returns before expenses that closely correspond to the total return of Nifty Smallcap 250 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized, and the scheme does not assure or guarantee any returns.
Bandhan BSE Healthcare Index Fund	The investment objective of the Scheme is to replicate the BSE Healthcare Index by investing in securities of the BSE Healthcare Index in the same proportion / weightage with an aim to provide returns before expenses that track the total return of BSE Healthcare Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan Nifty Midcap 150 Index Fund	The investment objective of the Scheme is to replicate the Nifty Midcap 150 Index by investing in securities of the Nifty Midcap 150 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Midcap 150 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan Business Cycle Fund	The scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity-related instruments with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. **Disclaimer:** There is no assurance or guarantee that the scheme's objectives will be realised.
Bandhan Multi-Factor Fund	The scheme seeks to generate medium to long term capital appreciation by investing predominantly in equity and equity related instruments selected based on a multi-factor quantitative model. **Disclaimer:** There is no assurance or guarantee that the investment objective of the scheme will be realised
Bandhan Nifty 500 Momentum 50 Index Fund	The investment objective of the Scheme is to replicate the Nifty 500 Momentum 50 Index by investing in securities of the Nifty 500 Momentum 50 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty 500 Momentum 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan Nifty 500 Value 50 Index Fund	The investment objective of the Scheme is to replicate the Nifty 500 Value 50 Index by investing in securities of the Nifty 500 Value 50 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty 500 Value 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan Nifty Alpha Low Volatility 30 Index Fund	The investment objective of the Scheme is to replicate the Nifty Alpha Low Volatility 30 Index by investing in securities of the Nifty Alpha Low Volatility 30 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Alpha Low Volatility 30 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan Nifty Next 50 Index Fund	The investment objective of the Scheme is to replicate the Nifty Next 50 Index by investing in securities of the Nifty Next 50 Index in the same proportion / weightage with an aim to provide returns before expenses that tracks the total return of Nifty Next 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 Fund	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL-IBX 10:90 Gilt + SDL Index – Dec 2029 before expenses, subject to tracking errors. However, there is no assurance or guarantee that the investment objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL-IBX Financial Services 3-6 Months Debt Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved and the scheme does not assure or guarantee any returns.

Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised. [§]With effect from 12th July 2024, the name of "Bandhan Regular Savings Fund" has changed to "Bandhan Conservative Hybrid Fund" [§§]With effect from 28th January 2025, the name of "Bandhan All Seasons Bond Fund" has changed to "Bandhan Income Plus Arbitrage Fund of Funds". [££]With effect from 19th March 2025, the name of "Bandhan Hybrid Equity Fund" has changed to "Bandhan Aggressive Hybrid Fund". [£]With effect from 13th June 2025, the name of "Bandhan Core Equity Fund" has changed to "Bandhan Large & Mid Cap Fund". [¥¥]With effect from 13th June 2025, the name of "Bandhan Sterling Value Fund" has changed to "Bandhan Value Fund". [$$]With effect from 13th June 2025, the name of "Bandhan Focused Equity Fund" has changed to "Bandhan Focused Fund". [@@]With effect from 07th July 2025, the name of "Bandhan Ultra Short Term Fund" has changed to "Bandhan Ultra Short Duration Fund". [$]With effect from 07th July 2025, the name of "Bandhan Money Manager Fund" has changed to "Bandhan Money Market Fund". [¥]With effect from 07th July 2025, the name of "Bandhan Banking & PSU Debt Fund" has changed to "Bandhan Banking and PSU Fund". [¢]With effect from 07th July 2025, the name of "Bandhan Floating Rate Fund" has changed to "Bandhan Floater Fund"

Bandhan AMC Offices

WEST	
Ahmedabad	3rd Floor, Chandan House, Above Kotak Mahindra Bank, Opp Gruh Finance , Near Mithakhali six roads, Ahmedabad-380006. Tel.:1-800-2666688/1-800-30066688/ · 044-30463501
Bhopal	Plot No 49, First Floor, Above Tata Capital Limited, M P Nagar, Zone II, Bhopal (MP)-462011. Tel.:1-800-2666688/ 1-800-30066688/ · 044-30463501
Jabalpur - Madhya Pradesh	Ground Floor, Motor Mitra Building Napier Town, Jabalpur. (M.P) Pin: 482 002.
Goa (Panjim)	Shop No. F-27 & F-28, 1st Floor, Alfran Plaza, Block D, M G Road, Opp CAMS office, Panaji, Goa-403001. Tel.:1-800-2666688/ 1-800-30066688/ · 044-30463501
Indore	405, 4th Floor, D M Towers, 21/1 Race Course Road, Indore 452001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Mumbai OWC	6th Floor, Tower 1C, One World Centre, Jupiter Mills Compound, 841 Senapati Bapat Marg, Elphinstone (W) Mumbai 400013. Tel No.: 022 434 22740/022 662 89840
Mumbai (Borivali)	Ground floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (W) Mumbai 400092. Tel.: 022 487 94555/022 6940 2355
Mumbai (Churchgate)	Unit no. 27, Ground Floor, Khetan Bhavan, 198, Jamshedji Tata Road, Churchgate, Mumbai 400020. Tel.:022 43422958/022 66289958
Mumbai (Ghatkopar)	Office no. 120, First Floor, Zest business spaces, MG Road, Ghatkopar East, Mumbai 400077. Tel.: 022 43422773/022 66289873
Mumbai (Thane)	Shop No.1, Ground Floor, Konark Tower CHS, Ghantali Devi Road, Thane West 400602. Tel.: 022 43422959/022 66289959
Thane - Dosti	Unit No 802, 8th Floor, Dosti Pinnacle, Plot No. E-7, Road No. 22 , Wagle Industrial Estate, Thane (West), Mumbai 400604. Tel.: 023 434 22740/022 662 89840
Nagpur	6, Fortune Business Centre, Vasant Vihar Complex, W.H.C Road, Shankar Nagar, Nagpur 440010. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Nasik	Unit No. 4, Ground Floor, Sammriddhi Residency, Tilakwadi, Opp. City Pride Hotel, Nashik - 422 002. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Aurangabad	Office no. 122, Investment, Samarth Nagar, Varad Ganesh Road, Aurangabad 431001. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Pune	1st Floor, Herekar Park Apartment, Next to Kamla Nehru Park, Off Bhandarkar Road, Pune 411004. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Kolhapur	Unit No. UG5, Upper Ground Floor, Jaduban Plaza, Unit No. 1108K/34K, E-Ward, Shahupuri, Kolhapur, Maharashtra - 416 001.
Amravati	Mangilal Dada Heights, 3rd Floor, Near Kedia Traders, Shrikrishna Peth, Dufferin Road, Near Irwin Square, Amravati, Maharashtra - 444 601.
Anand	Narayan Empire, No. 4, Ground Floor, Opp. Mazda Bakery, Besides Panchal Hall, Anand Vidyanagar Road, Anand - 388 001
Rajkot	Office no. 201, 2nd Floor, Star Plaza, Phulchab Chowk, Rajkot 360001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Surat	HG-12, International Trade Centre, Majura Gate Crossing, Ring Road, Surat 395002. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Vadodara	1st Floor, Emerald One, C-175, Jetalpur Road, Alkapuri, Vadodara – 390007. Tel No.: 1-800-2666688/1-800-30066688/ · 044-30463501
Jamnagar	Platinum, Office No. 204, 2nd Floor, Near Joggers Park Colony, Jamnagar, Gujarat - 361 008.
Bhavnagar	304, 3rd Floor, Corporate Center, Waghawadi Road, Bhavnagar, Gujarat - 364 002.
Valsad	Tarang Commercial, 101, 1st Floor, Opp. LIC Office, Halar Cross Road, Valsad, Gujarat- 396 001.
NORTH	
Gorakhpur	Shop No. 23A, Cross Road the Mall, Bank Road, Gorakhpur - 273 001.
Jaipur	310, 311 and 312, 3rd Floor, Ambition Tower, Nagar Chaukari Haveli, C- Scheme, Malan ka Chauraha, Subhash Marg, Jaipur - 302 001. Tel. No. : 1-800-2666688/1-800-30066688/ · 044-30463501
Agra	Office No. G2 & G3, Block No. - 20/4, Maruti Tower, Sanjay Palace, Agra, Uttar Pradesh - 282 002. Tel. No. : 1-800-2666688/1-800-30066688/ · 044-30463501
Amritsar	Unit No SF-1, 2nd Floor, Eminent Mall, Mall Road, Amritsar 143001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Chandigarh	SCO. No. 2469-70, 1st Floor, Sector 22 C, Chandigarh 160022. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Dehradun	G-12A, G-12B, G-12C, Ground Floor, 24A, 112/28, NCR Plaza, Ravindranath Tagore Marg, New Cantt. Rd, Dehradun 248001. Tel.: 011 473 11291
Jalandhar	Office No. 1, 2nd Floor, Satnam Complex, BMC Chowk, G.T. Road, Jalandhar 144001. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Kanpur	Office No. 215-214, 2nd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur 208001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Lucknow	First Floor, Regency Plaza Building, 5, Park Road, Opp. Dr. Shyama Prasad Mukherjee Civil Hospital, Raj Bhavan Colony, Hazratganj, Lucknow - 226 001. Mob: 011 473 11359
Allahabad	Block No 4C, S. N. Towers, Maharishi Dayanand Marg, Allahabad 211001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Prayagraj (Allahabad)	Vinayak Vrindavan Towers, F-12, 1st Floor, House No. 34/26, Tashkent Marg, Civil Lines, Prayagraj (Allahabad) - 211001.
Ludhiana	SCO 124, First Floor, Feroz Gandhi Market, Ludhiana 1410001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
New Delhi	4th Floor, Narain Manzil, 23 Barakhamba Road, New Dehi 110001. Tel.: 011 473 11326
Noida - (Uttar Pradesh)	Shop No. 101, First Floor, Plot No. P-1, Vishal Chambers, Sector -18, Noida, Uttar Pradesh - 201 301.
Varanasi	Premise No. D -64/127, 3rd Floor, Arihant Complex, Sigra, Uttar Pradesh 221010. Tel.: 011 473 11338
Gurugram	Shop No 117, 1st Floor, Vipul Agora, M.G Road, Gurgaon, Haryana 122001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Pitampura, Delhi	Shop No 01 & 02, Ground Floor, Pearls Best Heights - II, Plot No C-9, Pitampura, New Delhi 110034. Tel.: 011 473 11204
Jodhpur	Office No. 101, 1st Floor, PRM Plaza, Plot no. 947, Above Kotak Mahindra Bank, 10th D Road Sardarpura, Jodhpur 342003. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Meerut	Om Prakash Towers, 165/1, Ground Floor Portion, Mangal Pandey Nagar, University Road, Meerut, Uttar Pradesh - 250 004.
SOUTH	
Bengaluru	6th Floor, East Wing, Raheja Towers, 26-27 M G Road, Bangalore 560001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Chennai	4th Floor, Capitale Tower, 555, Anna Salai, Thiru Vi Ka Kudiyiruppu, Teynampet, Chennai 600018. Tel.: 044 456 44214
Thiruvananthapuram	Workcast Private Limited of TC 22/3642, 3rd Floor, City Center, Sasthamangalam, Thiruvananthapuram, Kerala - 695010.
Cochin	39/3992 B2, Ground Floor, Vantage Point, VRM Road, Ravipuram 682016. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Coimbatore	2nd Floor, No.49, Father Randy Street, Azad Road, R.S.Puram, Coimbatore 641002. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Hyderabad	S B Towers, Banjara Hills, Road no -1, Near by Nagarjuna Circle, Hyderabad, Telangana 500034. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Madurai	No.272, First floor, Suriya Towers, Good Shed Street, Madurai 625001. Tel. No.: 1-800-2666688/1-800-30066688/ · 044-30463501
Mangalore	1st Floor,Crystal Arcade, Balmatta Road, Hampankatta, Mangalore 575001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Andhra Pradesh	D. No 10-28-2/2/1, First Floor, Business Bay, Kailashmetta, Waltair Uplands, Visakhapatnam 530002. Tel.: 033 401 71019
Belgaum	A-101, Krrish Nest, Mangalwar Peth, Tilakwadi, Belgaum - 590 006.
Trichy - Tamil Naidu	Shri Balaji Arcade, 3rd Floor, No. C-5, 10th Cross West, Thillainagar, Trichy, Tamil Nadu - 620 018.
Mysore - (Karnataka)	1st Floor, 12th Main, 6th Cross, Kamli, Saraswathipuram, Mysore, Karnataka - 570 009.
EAST	
Raipur	Office No.T-19, 3rd Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) 492001. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Bhubaneswar	1st floor, Rajdhani House, 77 Kharavel Nagar, Janpath, Bhubaneshwar 751001. Tel: 033 401 71046
Guwahati	4E, 4th Floor, Ganapati Enclave, G S Road, Ulubari, Opp Bora Service Station, Guwahati 781007. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Jamshedpur	Third Floor, Tee Kay Corporate Towers, SB Shop Area, Main Road, Bistupur, Jamshedpur 831001. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Kolkata	1st Floor, Oswal Chambers, 2 Church Lane, Kolkata 700001. Tel.: 033 401 71035
Salt Lake (Kolkata)	3rd Floor, DD-30, Andromeda Building, Salt Lake, Sector-1, Kolkata - 700 064
Patna	Hari Ram Heritage, Shop No. 5, 4th Floor, S. P. Verma Road, Patna - 800 001. Tel.: 1-800-2666688/1-800-30066688/ · 044-30463501
Muzaffarpur	Ground Floor, Rajpati Kunj, Pani Tanki Chowk, Jaiswal Campus, Behind Dainik Bhaskar Office, Mithanpura Road, Muzaffarpur - 842 002.
Dhanbad - Jharkhand	Office No. 204, 2nd Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand - 826 001.
Ranchi	Shop No 104 & 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi 834001. Te.: 1-800-2666688/ 1-800-30066688/ · 044-30463501
Durgapur (West Bengal)	6th Floor, Space No. B, Pushpanjali, C71/A, Sahid Khudiram Sarani, City Centre, Durgapur - 713216. Te.: 1-800-2666688/1-800-30066688/ · 044-30463501
Siliguri	3rd Floor, Shelcon Plaza, Sevoke Road, Siliguri - 734 001.
Udaipur	1st Floor, Unit No 106, 107, 108, Amrit Shree, University Road, Digambar Jain Mandir, Shakti Nagar, Udaipur - 313 001.
EAST-CENTRAL	
Bhilai	Shop no.26, Commercial Complex, Nehru Nagar East, Bhilai, Durg, Chhattisgarh 490020. Tel.: 1-800-2666688/ 1-800-30066688/ · 044-30463501

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.