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FACTSHEET
(Data as on 31st July 2026)

Arudha SIF
by Bandhan Mutual Fund

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

Arudha Hybrid Long-Short Fund

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

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Arudha SIF
by Bandhan Mutual Fund

INVESTMENT OBJECTIVE

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

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

FUND DETAILS

Monthly Avg AUM: ₹ 113.83 Crores
Month end AUM: ₹ 116.76 Crores

Inception Date: 28 January 2026

Fund Manager:
Equity Portion: Mr. Kapil Kankonkar, Mr. Nilesh Saha
Debt Portion: Mr. Brijesh Shah, Mr. Debraj Lahiri.

Other Parameter:

Modified Duration£	3.25 Years
Average Maturity£	4.39 Years
Macaulay Duration£	3.42 Years
Yield to Maturity£	7.53%

£For debt allocation only

Base Expense Ratio*

Regular	0.63%
Direct	0.25%

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

Benchmark: CRISIL Hybrid 85+15 Conservative Index

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

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

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

SIP Frequency: Weekly/Monthly/Quarterly

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

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

Exit Load: Nil

NAV (₹) as on July 31, 2026

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

@Income Distribution and Capital Withdrawal.

TOP HOLDINGS

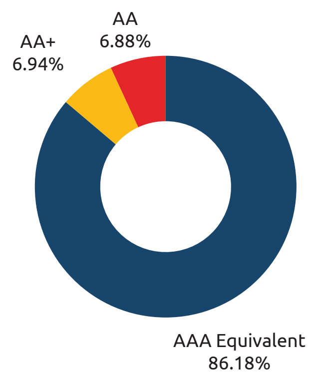
Company/Instrument	Industry/Rating	% of NAV
Adani Green Energy Ltd	Power	1.63%
Axis Bank Ltd	Banks	1.38%
Jio Financial Services Ltd.	Finance	1.34%
State Bank of India	Banks	1.32%
Reliance Industries Ltd	Petroleum Products	1.29%
Bharti Airtel Ltd.	Telecom - Services	1.28%
Vodafone Idea Ltd.	Telecom - Services	1.27%
Adani Energy Solutions Ltd.	Power	1.24%
Titan Company Ltd.	Consumer Durables	1.24%
AU Small Finance Bank Ltd	Banks	1.08%
Eternal Limited	Retailing	1.01%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	1.01%
Sun Pharma Ind Ltd	Pharmaceuticals & Biotechnology	1.01%
JSW Steel Ltd.	Ferrous Metals	0.95%
InterGlobe Aviation Ltd.	Transport Services	0.93%
Punjab National Bank	Banks	0.93%
IndusInd Bank Ltd.	Banks	0.91%
Canara Bank	Banks	0.87%
HDFC Bank Ltd.	Banks	0.87%
BANK OF BARODA	Banks	0.79%
Bajaj Finance Ltd.	Finance	0.73%
Glenmark Pharmaceuticals Ltd.	Pharmaceuticals & Biotechnology	0.72%
REC Ltd.	Finance	0.70%
Delhivery Limited	Transport Services	0.69%
Divi's Laboratories Ltd.	Pharmaceuticals & Biotechnology	0.69%
HDFC Life Insurance Company Ltd.	Insurance	0.67%
Aditya Birla Capital Ltd	Finance	0.64%
DLF Limited	Realty	0.64%
Indus Towers Ltd.	Telecom - Services	0.63%
Ambuja Cements Ltd.	Cement & Cement Products	0.62%
Others Equity Total		**9.18%**
Equity Total		**38.29%**
Equity Futures		
Crompton Greaves Consumer Electrical Ltd 25/08/2026		-0.05%
Godrej Properties Ltd. 25/08/2026		-0.06%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD 25/08/2026		-0.07%
Bharat Petroleum Corporation Ltd 25/08/2026		-0.11%
INDIAN HOTELS COMPANY LIMITED 25/08/2026		-0.13%
Cholamandalam Investment and Finance Com 25/08/2026		-0.20%
Indian Oil Corporation Ltd. 25/08/2026		-0.23%
Bank of India 25/08/2026		-0.25%
Adani Power Ltd 25/08/2026		-0.32%
TVS Motor Company Ltd 25/08/2026		-0.32%
Kotak Bank Ltd 25/08/2026		-0.34%
UPL Ltd. 25/08/2026		-0.35%
Max Financial Services Ltd. 25/08/2026		-0.41%
United Spirits Ltd. 25/08/2026		-0.47%
Hindalco Industries Ltd. 25/08/2026		-0.47%
Bharat Electronics Ltd. 25/08/2026		-0.48%
Adani Enterprises Ltd. 25/08/2026		-0.48%
Maruti Suzuki India Ltd 25/08/2026		-0.48%
Oil & Natural Gas Corporation Ltd. 25/08/2026		-0.51%
Larsen and Toubro Ltd 25/08/2026		-0.53%
Tata Consumer Products Ltd. 25/08/2026		-0.56%

Company/Instrument	Industry/Rating	% of NAV
LIC Housing Finance Limited 25/08/2026		-0.57%
Mahindra and Mahindra Ltd 25/08/2026		-0.58%
ICICI Bank Ltd 25/08/2026		-0.60%
RBL Bank Ltd. 25/08/2026		-0.61%
Ambuja Cements Ltd. 25/08/2026		-0.63%
Indus Towers Ltd. 25/08/2026		-0.63%
Aditya Birla Capital Ltd 25/08/2026		-0.65%
DLF Limited 25/08/2026		-0.65%
HDFC Life Insurance Company Ltd. 25/08/2026		-0.68%
Delhivery Limited 25/08/2026		-0.69%
Divi's Laboratories Ltd. 25/08/2026		-0.69%
REC Ltd. 25/08/2026		-0.70%
Glenmark Pharmaceuticals Ltd. 25/08/2026		-0.72%
Bajaj Finance Ltd. 25/08/2026		-0.74%
BANK OF BARODA 25/08/2026		-0.79%
Canara Bank 25/08/2026		-0.87%
HDFC Bank Ltd. 25/08/2026		-0.88%
IndusInd Bank Ltd. 25/08/2026		-0.91%
InterGlobe Aviation Ltd. 25/08/2026		-0.93%
Punjab National Bank 25/08/2026		-0.93%
JSW Steel Ltd. 25/08/2026		-0.96%
Eternal Limited 25/08/2026		-1.01%
Hindustan Petroleum Corporation Ltd. 25/08/2026		-1.02%
Sun Pharma Ind Ltd 25/08/2026		-1.02%
AU Small Finance Bank Ltd 25/08/2026		-1.08%
Adani Energy Solutions Ltd. 25/08/2026		-1.24%
Titan Company Ltd. 25/08/2026		-1.24%
Vodafone Idea Ltd. 25/08/2026		-1.28%
Bharti Airtel Ltd. 25/08/2026		-1.29%
Reliance Industries Ltd 25/08/2026		-1.29%
State Bank of India 25/08/2026		-1.33%
Jio Financial Services Ltd. 29/09/2026		-1.35%
Axis Bank Ltd 25/08/2026		-1.39%
Adani Green Energy Ltd 25/08/2026		-1.64%
Equity Futures Total		**-38.41%**
Corporate Bond		
6.68% GSEC BONDS- 07/07/2040	SOV	9.97%
7.42% SIDBI 2029(SR- VII) 12/03/2029	AAA	8.56%
7.7% Bajaj Finance Ltd - 20/9/2029	AAA	8.52%
7.85% Bajaj Housing Finance (01/09/2028)	AAA	4.30%
7.44% UNSNCD NABARD - 17/07/2029	AAA	4.29%
7.12% EXIM Bank NCD (MD 27/06/2030)	AAA	4.28%
(3MTBILL+3.15%):MUTHFIN 53A I:MAT:4.9.29	AA+	4.28%
7.3763% Bajaj Fin (Option II)26/06/28	AAA	4.25%
07.99% UNSEC NCD GSGL 2029 SR 2 26/3/29	AA	4.24%
Corporate Bond Total		**52.72%**
Certificate of Deposite		
BANK OF BARODA - 05/03/2027	A1+	4.11%
PUNJAB NATIONAL BANK - 28/01/2027	A1+	2.48%
Certificate of Deposite Total		**6.60%**
Net Cash and Cash Equivalent		**2.39%**
Grand Total		**100.00%**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

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

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



This product is suitable for investors who are seeking:	Risk-band*	Benchmark Risk- band (as applicable)
• To generate short to medium term optimal returns. • An Interval investment strategy investing predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives. *Investors should consult their financial advisers in if doubt about whether the product is suitable for them.	**RISK-LEVEL 1** Arudha Hybrid Long-Short Fund	**RISK-LEVEL 3** CRISIL Hybrid 85+15 ConservativeIndex

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Performance of the Schemes

Data as on 31st July, 2026

Arudha SIF by Bandhan Mutual Fund

Arudha Hybrid Long-Short Fund - Regular Plan

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

Arudha Hybrid Long-Short Fund - Direct Plan

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

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