

Form No. MGT-7

Annual Return (other than OPCs and Small Companies)

[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]



Form language

☒ English

☐ Hindi

All fields marked in * are mandatory
Refer instruction kit for filing the form

I. REGISTRATION AND OTHER DETAILS

(i) Corporate Identity Number (CIN): L67190WB2014PLC204622

(ii)

- (a) Financial year for which the annual return is being filed (From date) (DD/MM/YYYY): 01/04/2025
(b) Financial year for which the annual return is being filed (To date) (DD/MM/YYYY): 31/03/2026
(c) Type of Annual filing: Original
(d) SRN of MGT-7 filed earlier for the same financial years: N.A.

(iii)

Particulars	As on filing date	As on the financial year end date
Name of the company	BANDHAN BANK LIMITED	BANDHAN BANK LIMITED
Registered office address	DN-32, Sector V Salt Lake Kolkata - 700091 West Bengal, India	DN-32, Sector V Salt Lake Kolkata - 700091 West Bengal, India
Latitude details	22.5726	22.5726
Longitude details	88.4337	88.4337

(a) Photograph of the registered office of the Company showing external building and name prominently visible



(b) Permanent Account Number (PAN) of the company: AAGCB1323G

(c) E-mail ID of the company: companysecretary@bandhanbank.com

(d) Telephone number with STD code: 033 66090909

(e) Website: www.bandhan.bank.in

(iv) Date of Incorporation (DD/MM/YYYY): 23/12/2014

(v)

(a) Class of Company (as on the financial year end date): Public Company

(Private company/Public company/One Person Company)

(b) Category of the Company (as on the financial year end date): Company limited by shares

(Company limited by shares/Company limited by guarantee/Unlimited company)

(c) Sub-category of the Company (as on the financial year end date): Indian Non-Government Company

(Indian Non-Government company/Union Government Company/State Government Company/Guarantee and association company/Subsidiary of Foreign Company)

(vi) Whether company is having share capital (as on the financial year end date): Yes

(vii)

(a) Whether shares listed on recognized Stock Exchange(s): Yes

(b) Details of stock exchanges where shares are listed

Sr. No.	Stock Exchange Name	Code
1.	BSE Limited (BSE)	A1
2.	National Stock Exchange of India Limited (NSE)	A1024

(viii) Number of Registrar and Transfer Agent: 1

CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent
L72400MH2017PLC444072	KFIN TECHNOLOGIES LIMITED	301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Kurla, Mumbai, Mumbai, Maharashtra, India, 400070	INR000000221

(ix)

(a) Whether Annual General Meeting (AGM) held: No

(b) If yes, date of AGM (DD/MM/YYYY): N.A.

(c) Due date of AGM (DD/MM/YYYY): 31-08-2026

(d) Whether any extension for AGM granted: No

- (e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension: N.A.
- (f) Extended due date of AGM after grant of extension: N.A.
- (g) Specify the reasons for not holding the same: 12th AGM of Bandhan Bank will be held on August 24, 2026.

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

(i) Number of business activities: 1

S. No	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1.	K	Financial and insurance Service	K1	Banking activities by Central, Commercial and Saving banks	100

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES):

(i) No. of Companies for which information is to be given: 0

Sr No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/ Associate/Joint Venture	% of shares held
1.	NA				

IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

(i) SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised Capital	Issued Capital	Subscribed Capital	Paid-up Capital
Total number of equity shares	320,00,00,000	161,09,72,314	1,61,09,72,314	1,61,09,72,314
Total amount of equity shares (in rupees)	32,00,00,00,000	16,10,97,23,140	16,10,97,23,140	16,10,97,23,140

Number of classes:

1

Class of shares	Authorised Capital	Issued Capital	Subscribed Capital	Paid-up Capital
Equity Shares				
Number of equity shares	320,00,00,000	161,09,72,314	161,09,72,314	1,61,09,72,314
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	32,00,00,00,000	16,10,97,23,140	16,10,97,23,140	16,10,97,23,140

(b) Preference share capital

Particulars	Authorised Capital	Issued Capital	Subscribed Capital	Paid-up Capital
Total number of Preference shares	0	0	0	0
Total amount of Preference shares (in rupees)	0	0	0	0

Number of classes:

0

Class of shares Preference Shares	Authorised Capital	Issued Capital	Subscribed Capital	Paid-up Capital
Number of preference shares	0	0	0	0
Nominal value per share (in rupees)	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid- up amount	Total premium
	Physical	Demat	Total			
(i) Equity shares						
At the beginning of the year	10,69,612	1,60,99,01,793	1,61,09,71,405	16,10,97,14,050	16,10,97,14,050	0
Increase during the year	0	1,14,902	1,14,902	11,49,020	11,49,020	1,13,934.06
i Public Issues	0	0	0	0	0	0

Particulars	Number of shares			Total Nominal Amount	Total Paid- up amount	Total premium
	Physical	Demat	Total			
ii Rights issue	0	0	0	0	0	0
iii Bonus issue	0	0	0	0	0	0
iv Private Placement/ Preferential allotment	0	0	0	0	0	0
v ESOPs	0	909	909	9090	9090	1,13,934.06
vi Sweat equity shares allotted	0	0	0	0	0	0
vii Conversion of Preference share	0	0	0	0	0	0
viii Conversion of Debentures	0	0	0	0	0	0
ix GDRs/ADRs	0	0	0	0	0	0
x Others, specify (Dematerialisation of shares)	0	1,13,993	1,13,993	11,39,930	11,39,930	0
Decrease during the year	1,13,993	0	1,13,993	11,39,930	11,39,930	0
i Buy-back of shares	0	0	0	0	0	0
ii Shares forfeited	0	0	0	0	0	0
iii Reduction of share capital	0	0	0	0	0	0
iv Others, specify (Dematerialisation of shares)	1,13,993	0	1,13,993	11,39,930	11,39,930	0
At the end of the year	9,55,619	161,00,16,695	161,09,72,314	16,10,97,23,140	16,10,97,23,140	1,13,934.06
(ii) Preference shares						
At the beginning of the year	0	0	0	0	0	0
Increase during the year	0	0	0	0	0	0
i Issues of shares	0	0	0	0	0	0
ii Re-issue of forfeited shares	0	0	0	0	0	0
iii Others, specify	0	0	0	0	0	0
Decrease during the year	0	0	0	0	0	0
i Redemption of shares	0	0	0	0	0	0
ii Shares forfeited	0	0	0	0	0	0

Particulars	Number of shares			Total Nominal Amount	Total Paid- up amount	Total premium
	Physical	Demat	Total			
iii Reduction of share capital	0	0	0	0	0	0
iv Others, specify	0	0	0	0	0	0
At the end of the year	0	0	0	0	0	0

ISIN of the equity shares of the company - INE545U01014

(ii) Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares			
	Face value per share			
After split / consolidation	Number of shares			
	Face value per share			

(iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company):

(iv) Number of transfers

2

Attachments:

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I. Details of shares/Debentures Transfers

iv. Debentures (Outstanding as at the end of financial year)

(a) Non-convertible debentures

*Number of classes

1

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Non-convertible debentures	1500	5,00,000	75,00,00,000
Total	1500	5,00,000	75,00,00,000

Classes of non-convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	75,00,00,000	0	0	75,00,00,000
Total	75,00,00,000	0	0	75,00,00,000

(b) Partly convertible debentures

*Number of classes

0

Classes of debentures partly convertible	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
-	-	-	-
Total	-	-	-

Classes of convertible debentures partly	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
-	-	-	-	-
Total	-	-	-	-

(c) Fully convertible debentures

*Number of classes

0

Classes of debentures fully convertible	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
-	-	-	-
Total	-	-	-

Classes of fully convertible debentures	Outstanding as at the beginning of the year	Increase during year	Decrease during the year	Outstanding as at the end of the year
-	-	-	-	-
Total	-	-	-	-

(d) Summary of Indebtedness

Particulars	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	75,00,00,000	0	0	75,00,00,000
Partly convertible debentures	0	0	0	0
Fully convertible debentures	0	0	0	0
Total	75,00,00,000	0	0	75,00,00,000

v. Securities (other than shares and debentures):

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
-	-	-	-	-	-
Total	-	-	-	-	-

V. TURNOVER AND NET WORTH OF THE COMPANY (AS DEFINED IN THE COMPANIES ACT, 2013)

(i) Turnover	2,44,23,13,48,955
(ii) Net worth of the Company	2,47,47,12,96,681

VI. SHARE HOLDING PATTERN**A Promoters**

Sr. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family	0	0	0	0
	(i) Indian	0	0	0	0
	(ii) Non-resident Indian (NRI)	0	0	0	0
	(iii) Foreign national (other than NRI)	0	0	0	0
2	Government	0	0	0	0

Sr. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
	(i) Central Government	0	0	0	0
	(ii) State Government	0	0	0	0
	(iii) Government companies	0	0	0	0
3	Insurance companies	0	0	0	0
4	Banks	0	0	0	0
5	Financial institutions	0	0	0	0
6	Foreign institutional investors	0	0	0	0
7	Mutual funds	20,45,476	0.13	0	0
8	Venture capital	0	0	0	0
9	Body corporate (not mentioned above)	62,59,78,369	38.86	0	0
10	Others	0	0	0	0
	Total	62,80,23,845	38.98	0	0

Total number of shareholders (promoters)

2

B Public/Other than promoters

Sr No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	22,59,60,838	14.03	0	0
	(ii) Non-resident Indian (NRI)	1,12,08,213	0.70	0	0
	(iii) Foreign national (other than NRI)	0	0	0	0
2	Government	0	0	0	0
	(i) Central Government	0	0	0	0

Sr No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
	(ii)State Government	0	0	0	0
	(iii)Government companies	11,38,632	0.07	0	0
3	Insurance companies	7,88,98,741	4.90	0	0
4	Banks	18,352	0	0	0
5	Financial institutions	0	0	0	0
6	Foreign institutional investors	35,54,89,947	22.07	0	0
7	Mutual funds	25,13,60,830	15.60	0	0
8	Venture capital	0	0	0	0
9	Body corporate (not mentioned above)	1,74,64,309	1.08	0	0
10	Others (AIF, NBFC, IEPF, CM, Trusts)	4,14,08,607	2.57	0	0
	Total	98,29,48,469	61.02	0	0

Total number of shareholders (other than promoters)

7,30,321

Total number of shareholders (Promoters+ Public/Other than promoters)

7,30,323

Breakup of total number of shareholders (Promoters+ Other than promoters)

Sl. No	Category	Count
1	Individual - Female	1,52,782
2	Individual - Male	3,60,540
3	Individual - Transgender	2
4	Other than individuals	2,16,999
	Total	7,30,323

Name of the FII	Address	Date of Incorporation	Country of Incorporation	Number of shares held	% of shares held
List attached as Annex C					

VII. NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS

[Details of Promoters, Members (other than promoters), Debenture holders]

Details	At the beginning of the year	At the end of the year
Promoters	1	2
Members (other than promoters)	8,84,951	7,30,321
Debenture holders	1	1

VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A Promoter	0	1	0	1	0	0
B Non-Promoter						
i Non-independent	3	0	3	0	0	0
ii Independent	0	9	0	8	0	0
C Nominee Directors representing						
i. Banks and FIs	0	0	0	0	0	0
ii Investing institutions	0	0	0	0	0	0
iii Government	0	0	0	0	0	0
iv Small share holders	0	0	0	0	0	0
v Others	0	1	0	1	0	0
Total	3	11	3	10	0	0

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date

15

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity shares held	Date of cessation (after closure of financial year: If any) (DD/MM/YYYY)
Mr. Anup Kumar Sinha	08249893	Independent Director	0	05/07/2026
Mr. Partha Pratim Sengupta	08273324	Managing Director	0	-
Mr. Ratan Kumar Kesh	10082714	Executive Director	300	-
Mr. Rajinder Kumar Babbar	10540386	Executive Director	1700	-
Mr. Avijit Mukerji	03534116	Nominee Director	0	-
Mr. Gauri Prosad Sarma	09107885	Independent Director	0	-
Mr. Arun Kumar Singh	09498086	Nominee Director	0	-
Mr. Narayan Vasudeo Prabhutendulkar	00869913	Independent Director	0	-
Mr. Subrata Dutta Gupta	08767943	Independent Director	0	-
Mr. Suhail Chander	06941577	Independent Director	0	-
Mr. Vijay Nautamlal Bhatt	00751001	Independent Director	0	-
Ms. Veni Thapar	01811724	Independent Director	0	-
Mr. Debashish Mukherjee	08193978	Independent Director	0	-
Mr. Rajeev Vijay Shankar Mantri	AFOPM9497G	Chief Financial Officer	0	-
Mr. Indranil Banerjee	AJSPB1563A	Company Secretary	3600	-

B (ii) Particulars of change in director(s) and Key managerial personnel during the year

12

Name	DIN/PAN	Designation at the beginning/ during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)
Mr. Philip Mathew	09638394	Independent Director	15/06/2025	Cessation

Name	DIN/PAN	Designation at the beginning/ during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)
Ms. Veni Thapar	01811724	Additional Director	27/06/2025	Appointment
Mr. Allamaraju Subramanya Ramasastry	06916673	Independent Director	01/07/2025	Cessation
Ms. Aparajita Mitra	09484337	Independent Director	13/07/2025	Cessation
Ms. Veni Thapar	01811724	Independent Director	21/08/2025	Change in designation
Ms. Divya Krishnan	09276201	Nominee Director	28/08/2025	Cessation
Mr. Avijit Mukerji	03534116	Additional Director	25/09/2025	Appointment
Mr. Gauri Prosad Sarma	09107885	Additional Director	28/10/2025	Appointment
Mr. Avijit Mukerji	03534116	Nominee Director	11/12/2025	Change in designation
Mr. Gauri Prosad Sarma	09107885	Independent Director	11/12/2025	Change in designation
Mr. Santanu Mukherjee	07716452	Independent Director	16/12/2025	Cessation
Mr. Debashish Mukherjee	08193978	Additional Director	25/03/2026	Appointment

IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/ BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

*Number of meetings held

1

Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	21/08/2025	7,97,153	143	40.05

B. BOARD MEETINGS

*Number of meetings held

16

Sr. No.	Date of Meeting	Total Number of Directors entitled as on the date of meeting	Attendance	
			Number of Directors Attended	% of attendance
1.	30/04/2025	14	14	100
2.	30/05/2025	14	14	100
3.	27/06/2025	13	13	100
4.	18/07/2025	12	12	100
5.	02/08/2025	12	12	100
6.	22&23/08/2025	12	12	100
7.	25/09/2025	11	11	100
8.	28/10/2025	12	12	100
9.	30/10/2025	13	13	100
10.	27/11/2025	13	13	100
11.	23/12/2025	12	12	100
12.	15/01/2026	12	12	100
13.	20/01/2026	12	11	91.67
14.	22/01/2026	12	11	91.67
15.	12/02/2026	12	12	100
16.	27&28/02/2026	12	12	100

C. COMMITTEE MEETINGS

Number of meetings held

72

Sr. No.	Type of Meeting	Date of Meeting (DD/MM/YYYY)	Total Number of members as on the date of Meeting	Attendance	
				Number of members Attended	% of Attendance
1.	Audit Committee	01/04/2025	5	5	100
2.	Audit Committee	02/04/2025	5	5	100
3.	Audit Committee	29/04/2025	5	5	100
4.	Audit Committee	20/05/2025	5	5	100
5.	Audit Committee	29/05/2025	5	5	100

Sr. No.	Type of Meeting	Date of Meeting (DD/MM/YYYY)	Total Number of members as on the date of Meeting	Attendance	
				Number of members Attended	% of Attendance
6.	Audit Committee	18&19/06/2025	5	5	100
7.	Audit Committee	28/06/2025	5	5	100
8.	Audit Committee	17/07/2025	5	5	100
9.	Audit Committee	21/08/2025	5	4	80
10.	Audit Committee	11/09/2025	4	4	100
11.	Audit Committee	24/09/2025	4	4	100
12.	Audit Committee	29/10/2025	5	5	100
13.	Audit Committee	26/11/2025	5	5	100
14.	Audit Committee	19/12/2025	4	4	100
15.	Audit Committee	22/12/2025	4	4	100
16.	Audit Committee	02/01/2026	5	5	100
17.	Audit Committee	05/01/2026	5	5	100
18.	Audit Committee	21/01/2026	5	5	100
19.	Audit Committee	11/02/2026	5	5	100
20.	Audit Committee	18/02/2026	5	5	100
21.	Audit Committee	13/03/2026	5	5	100
22.	Nomination & Remuneration Committee	27/05/2025	3	3	100
23.	Nomination & Remuneration Committee	24/06/2025	3	3	100
24.	Nomination & Remuneration Committee	20/09/2025	3	3	100
25.	Nomination & Remuneration Committee	21/10/2025	3	3	100
26.	Nomination & Remuneration Committee	11/12/2025	3	3	100
27.	Nomination & Remuneration Committee	10/02/2026	3	3	100
28.	Risk Management Committee	28/05/2025	4	4	100
29.	Risk Management Committee	07/06/2025	4	4	100
30.	Risk Management Committee	20/06/2025	4	4	100
31.	Risk Management Committee	05/09/2025	4	4	100
32.	Risk Management Committee	08/10/2025	4	4	100

Sr. No.	Type of Meeting	Date of Meeting (DD/MM/YYYY)	Total Number of members as on the date of Meeting	Attendance	
				Number of members Attended	% of Attendance
33.	Risk Management Committee	28/11/2025	4	4	100
34.	Risk Management Committee	23/02/2026	4	4	100
35.	Corporate Social Responsibility and Sustainability Committee	28/05/2025	5	5	100
36.	Corporate Social Responsibility and Sustainability Committee	04/12/2025	3	3	100
37.	Customer Service Committee	23/04/2025	3	3	100
38.	Customer Service Committee	26/06/2025	3	3	100
39.	Customer Service Committee	04/09/2025	3	3	100
40.	Customer Service Committee	24/09/2025	3	3	100
41.	Customer Service Committee	26/11/2025	3	3	100
42.	Customer Service Committee	26/02/2026	4	4	100
43.	IT Strategy Committee	22/04/2025	5	5	100
44.	IT Strategy Committee	15/05/2025	5	5	100
45.	IT Strategy Committee	19/07/2025	5	5	100
46.	IT Strategy Committee	04/09/2025	5	4	80
47.	IT Strategy Committee	23/09/2025	5	5	100
48.	IT Strategy Committee	25/11/2025	6	6	100
49.	IT Strategy Committee	19/01/2026	5	5	100
50.	Stakeholders Relationship Committee	26/06/2025	4	4	100
51.	Stakeholders Relationship Committee	15/12/2025	3	3	100
52.	Stakeholders Relationship Committee	26/02/2026	3	3	100
53.	Committee Of Directors	16/06/2025	3	3	100
54.	Committee Of Directors	24/06/2025	3	3	100
55.	Committee Of Directors	24/07/2025	3	3	100
56.	Committee Of Directors	26/08/2025	3	3	100
57.	Committee Of Directors	03/09/2025	3	3	100
58.	Committee Of Directors	19/09/2025	3	3	100
59.	Committee Of Directors	24/10/2025	3	3	100
60.	Committee Of Directors	22/11/2025	3	3	100

Sr. No.	Type of Meeting	Date of Meeting (DD/MM/YYYY)	Total Number of members as on the date of Meeting	Attendance	
				Number of members Attended	% of Attendance
61.	Committee Of Directors	17/12/2025	3	3	100
62.	Committee Of Directors	24/12/2025	3	3	100
63.	Committee Of Directors	17/01/2026	4	4	100
64.	Committee Of Directors	21/02/2026	4	4	100
65.	Committee Of Directors	06/03/2026	4	4	100
66.	Committee Of Directors	23/03/2026	4	4	100
67.	Special Committee of the Board for Monitoring and Follow Up of Cases of Frauds	01/05/2025	5	5	100
68.	Special Committee of the Board for Monitoring and Follow Up of Cases of Frauds	05/09/2025	6	6	100
69.	Special Committee of the Board for Monitoring and Follow Up of Cases of Frauds	29/12/2025	5	4	80
70.	Special Committee of the Board for Monitoring and Follow Up of Cases of Frauds	21/02/2026	4	4	100
71.	Independent Directors Meeting	16/07/2025	7	7	100
72.	Independent Directors Meeting	15/12/2025	8	8	100

D ATTENDANCE OF DIRECTORS

Sr. No.	Name of the Director	Board Meetings			Committee Meetings			Whether attended
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	AGM held on (Y/N/NA)
1.	Dr. Anup Kumar Sinha	16	16	100	11	11	100	Y
2.	Mr. Partha Pratim Sengupta	16	16	100	40	40	100	Y

Sr. No.	Name of the Director	Board Meetings			Committee Meetings			Whether attended
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	AGM held on (Y/N/NA)
3.	Mr. Rajinder Kumar Babbar	16	16	100	4	4	100	Y
4.	Mr. Ratan Kumar Kesh	16	16	100	7	6	85.71	Y
5.	Dr. Allamraju Subramanya Ramasastry	3	3	100	8	8	100	NA
6.	Dr. Aparajita Mitra	3	3	100	5	5	100	NA
7.	Mr. Arun Kumar Singh	16	16	100	21	21	100	Y
8.	Mr. Avijit Mukerji	9	9	100	13	13	100	NA
9.	Ms. Divya Krishnan	6	6	100	10	9	90	Y
10.	Mr. Debashish Mukherjee	0	0	NA	0	0	NA	NA
11.	Mr. Gauri Prosad Sarma	8	8	100	8	8	100	NA
12.	Mr. Narayan Vasudeo Prabhutendulkar	16	16	100	36	36	100	Y
13.	Mr. Philip Mathew	2	2	100	2	2	100	NA
14.	Mr. Santanu Mukherjee	10	10	100	23	23	100	Y
15.	Mr. Subrata Dutta Gupta	16	14	87.5	27	26	96.30	Y
16.	Mr. Suhail Chander	16	16	100	29	29	100	Y
17.	Ms. Veni Thapar	13	13	100	26	26	100	Y
18.	Mr. Vijay Nautamlal Bhatt	16	16	100	31	31	100	Y

X. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL☐ Nil

A. Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered 3

Sr. No.	Name	Designation	Gross salary	Commission	Stock Option / Sweat equity	Others	Total amount
1.	Mr. Partha Pratim Sengupta	Managing Director & CEO	3,34,30,224	0	0	14,57,305	3,48,87,529
2.	Mr. Rajinder Kumar Babbar	Whole-time Director	2,85,59,256	0	0	56,80,759	3,42,40,015
3.	Mr. Ratan Kumar Kesh	Whole-time Director	2,74,50,729	0	0	81,48,448	3,58,69,177
	Total		8,94,40,209	0	0	1,55,56,512	10,49,96,721

A Number of CEO, CFO and Company secretary whose remuneration details to be entered 2

Sr. No.	Name	Designation	Gross Salary	Commission	Stock Option / Sweat equity	Others	Total amount
1.	Mr. Rajeev Mantri	Chief Financial Officer	3,23,20,148	0	0	62,40,459	3,85,60,607
2.	Mr. Indranil Banerjee	Company Secretary	1,32,36,433	0	0	37,33,724	1,69,70,157
	Total		4,55,56,581	0	0	99,74,183	5,55,30,764

B Number of other directors whose remuneration details to be entered 15

Sr. No.	Name	Designation	Gross salary	Commission	Stock Option / Sweat equity	Others	Total amount
1.	Dr. Anup Kumar Sinha	Non-Executive Chairman	27,00,000	0	0	21,00,000	48,00,000
2.	Dr. Allamraju Subramanya Ramasastry	Independent Director	4,50,000	0	0	7,95,000	12,45,000
3.	Dr. Aparajita Mitra	Independent Director	5,10,000	0	0	6,15,000	11,25,000

Sr. No.	Name	Designation	Gross salary	Commis sion	Stock Option / Sweat equity	Others	Total amount
4.	Mr. Arun Kumar Singh	Nominee Director	18,00,000	0	0	30,15,000	48,15,000
5.	Mr. Avijit Mukerji	Nominee Director	9,30,000	0	0	17,40,000	26,70,000
6.	Ms. Divya Krishnan	Nominee Director	7,35,000	0	0	12,00,000	19,35,000
7.	Mr. Debashish Mukherjee	Independent Director	35,000	0	0	0	35,000
8.	Mr. Gauri Prosad Sarma	Independent Director	7,70,000	0	0	12,00,000	19,70,000
9.	Mr. Narayan Vasudeo Prabhutendulkar	Independent Director	18,00,000	0	0	38,40,000	56,40,000
10.	Mr. Philip Mathew	Independent Director	3,70,000	0	0	3,00,000	6,70,000
11.	Mr. Santanu Mukherjee	Independent Director	12,75,000	0	0	25,65,000	38,40,000
12.	Mr. Subrata Dutta Gupta	Independent Director	18,00,000	0	0	28,20,000	46,20,000
13.	Mr. Suhail Chander	Independent Director	18,00,000	0	0	32,85,000	50,85,000
14.	Ms. Veni Thapar	Independent Director	13,70,000	0	0	30,00,000	43,70,000
15.	Mr. Vijay Nautamlal Bhatt	Independent Director	18,00,000	0	0	35,40,000	53,40,000
	Total		1,81,45,000	0	0	3,00,15,000	4,81,60,000

XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

A Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year - **Yes**

B If No, give reasons/observations

XII. PENALTY AND PUNISHMENT- DETAILS THEREOF

A. DETAILS OF PENALTIES/ PUNISHMENT IMPOSED ON COMPANY/ DIRECTORS/OFFICERS: **Nil**

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

B. DETAILS OF COMPOUNDING OF OFFENCES: Nil

Name of the company/ directors/ officers	Name of the court/ Concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in rupees)

XIII. Details of Shareholder/ Debenture holder

Number of shareholders	7,30,323
Number of debenture holder	1

XIV. Attachments

- (a) List of Shareholder,
- (b) debenture holders
- (c) Optional attachment(s), if any

XV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

I/We certify that:

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
- (b) Unless otherwise expressly stated to the contrary elsewhere in this return, the Company has complied with applicable provisions of the Act during the financial year.

- (c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
- (d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of **Bandhan Bank** Limited as required to be maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on **31/03/2026**

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:

- A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
- B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:
1. its status under the Act;
 2. maintenance of registers/records & making entries therein within the time prescribed therefor;
 3. filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal, Court or other authorities within/beyond the prescribed time;
 4. calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
 5. closure of Register of Members/ Security holders, as the case may be.
 6. advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
 7. contracts/arrangements with related parties as specified in section 188 of the Act;
 8. issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;

9. keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act
10. declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor Education and Protection Fund in accordance with section 125 of the Act;
11. signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
12. constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them;
13. appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;
14. approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;
15. acceptance/ renewal/ repayment of deposits;
16. borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction of charges in that respect, wherever applicable;
17. loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the provisions of section 186 of the Act ;
18. alteration of the provisions of the Memorandum and/ or Articles of Association of the Company

To be digitally signed by

DSC BOX

Name

Bhavisha Jewani

Date (DD/MM/YYYY)

Place

Whether associate or fellow:

☐ Associate ☒ Fellow

Certificate of practice number

9346

XVI. Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person

9917

(b) Name of the Designated Person

Indranil Banerjee

Declaration

I am authorised by the Board of Directors of the Company vide resolution number 49 dated 05/06/2018 to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2. All the required attachments have been completely and legibly attached to this form.

*To be digitally signed by

DSC BOX

* Designation

*(Director /Liquidator/ Interim Resolution Professional
{IRP}/Resolution Professional {RP})*

Director

*DIN of the Director; or

PAN of the Interim Resolution Professional (IRP); or

Resolution Professional (RP) ; or Liquidator

08273324

*To be digitally signed by

DSC BOX

☒ Company Secretary ☐ Company secretary in practice

*Whether associate or fellow:

☐ Associate ☒ Fellow

Membership number Certificate of practice
number

9917

Save

Submit

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement/ certificate and punishment for false evidence respectively.

For office use only:

eForm Service request
number (SRN) eForm
filing date
(DD/MM/YYYY)

eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company

Annex A

MGT – 7

(IV). (iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company) *

Sr. No.	Date of registration of transfer (Date Month Year)	(Equity / Preference Shares / Debentures / Stock)	Type of transfer	No. of Shares/ Debentures/ Units Transferred	Amount per share / Debenture / Unit (in Rs.)	Ledger Folio of Transferor	Transferor's Name	Ledger Folio of Transferee	Transferee's Name
1.	04/11/2025	Equity	TRM	3,692	10	BAN1168940	Sanjay A Shah	BAN1028135	Anant R Shah
2.	05/02/2026	Equity	TRM	5,929	10	BAN1168626	Kumudben M Gosalia	BAN1028136	Pritesh Mahendrabhai Gosalia

TRM stands for Transmission

for **Bandhan Bank Limited**

Indranil Banerjee

Company Secretary

FCS 9917

14th Floor, Adventz Infinity @5, BN 5,
Sector V, Salt Lake City, Kolkata 700091

MGT-7

VI. (a) SHARE HOLDING PATTERN – Promoters & Promoter Group

SI No.	Shareholder's name	Category (Promoter / Promoter Group)	Equity		Preference	
			No. of shares	Percentage	No. of shares	Percentage
1.	Bandhan Financial Holdings Limited	Promoter	62,59,78,369	38.86	-	-
2.	Bandhan Financial Services Limited	Promoter	0	0	-	-
3.	Financial Inclusion Trust (Trustees: Sanjit Kumar Mallick, Arindam Banik and Soumendu Sengupta)	Promoter	0	0	-	-
4.	North East Financial Inclusion Trust (Trustees: Amit Hazra, Jayanta Choudhury, Subrata Sarkar)	Promoter	0	0	-	-
5.	Bandhan Konnagar	Promoter Group	0	0	-	-
6.	Bandhan AMC Limited	Promoter Group	0	0	-	-
7.	Bandhan Mutual Fund Trustee Limited	Promoter Group	0	0	-	-
8.	Quadra Medical Services Private Limited	Promoter Group	0	0	-	-
9.	Quadra Hospital and Medical Services Private Limited	Promoter Group	0	0	-	-
10.	Gamma Spect - Imaging & Diagnostic Centre Private Limited	Promoter Group	0	0	-	-
11.	Quadra Medical Research & Foundation Private Limited	Promoter Group	0	0	-	-
12.	Bandhan Life Insurance Limited	Promoter Group	0	0	-	-
13.	Bandhan Technologies Private Limited (previously known as Genisys Information Systems (India) Private Limited)	Promoter Group	0	0	-	-
14.	Bandhan Mutual Fund (Trustee: Bandhan Mutual Fund Trustee Limited)	Promoter Group	20,45,476	0.13	-	-

15.	Novus Global Horizon Private Limited (<i>Previously known as Unnayan Enterprises Private Limited</i>)	Promoter Group	0	0	-	-
16.	Bandhan Investment Managers (Mauritius) Limited	Promoter Group	0	0	-	-
17.	Bandhan Technologies Ltd. (UK) (<i>formerly, Genisys Software Limited, UK</i>)	Promoter Group	0	0	-	-
18.	Bandhan Technologies INC (USA) (<i>formerly, Genisys Software Limited, USA</i>)	Promoter Group	0	0	-	-
19.	Bandhan Technologies LLC, USA	Promoter Group	0	0	-	-

Note: The RBI vide letter dated April 15, 2025, advised that Bandhan Mutual Fund is considered to be a part of the Promoter Group of the Bank, and the holding of Bandhan Mutual Fund in the Bank will be part of the "aggregate holding" of Bandhan Financial Holdings Limited in the Bank.

for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary

FCS 9917

14th Floor, Adventz Infinity @5, BN 5,
Sector V, Salt Lake City, Kolkata 700 091

VI.(c) * Details of Foreign Institutional Investors' (FIIs) holding shares of the Company

BANDHAN BANK LIMITED					
SL NO	NAME/JOINT NAME(S)	ADDRESS	COUNTRY OF INCORPORATION	NUMBER OF SHARES HELD	% OF SHARES HELD
1	CALADIUM INVESTMENT PTE. LTD.	168 ROBINSON ROAD 37-01 CAPITAL TOWER		34596479	2.15
2	GOVERNMENT PENSION FUND GLOBAL	BANKPLASSEN 2 P O BOX 1179 SENTRUM OSLO 0107	NORWAY	31453712	1.95
3	CALADIUM INVESTMENT PTE LTD	HSBC SECURITIES SERVICES 11TH FLOOR, BLDG 3, NESCO - IT PARK NESCO COMPLEX, W.E. HIGHWAY GOREGAON (EAST), MUMBAI	INDIA	25585386	1.59
4	MFS EMERGING MARKETS EQUITY FUND	111 HUNTINGTON AVENUE BOSTON MA	UNITED STATES OF AMERICA	22994392	1.43
5	BLACKROCK STRATEGIC FUNDS - BLACKROCK EMERGING MAR KETS EQUITY STRATEGIES FUND	49 AVENUE J-F KENNEDY	LUXEMBOURG	20461197	1.27
6	VONTOBEL FUND - MTX SUSTAINABLE EMERGING MARKETS L EADERS	NOV-13 BOULEVARD DE LA FOIRE L-1528	LUXEMBOURG	19080543	1.18
7	MATTHEWS EMERGING MARKETS SMALL COMPANIES FUND	FOUR EMBARCADERO CENTER SUITE 550 SAN FRANCISCO CA	UNITED STATES OF AMERICA	12222216	0.76
8	VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND	100 VANGUARD BOULEVARD MALVERN PA	UNITED STATES OF AMERICA	11622470	0.72
9	VANGUARD EMERGING MARKETS STOCK INDEX FUND, A SERI ES OF VANGUARD INTERNATIONAL EQUITY INDEX FUNDS	100 VANGUARD BOULEVARD MALVERN PA	UNITED STATES OF AMERICA	10967163	0.68
10	INTERNATIONAL FINANCE CORPORATION	2121 PENNSYLVANIA AVENUE NW WASHINGTON DC		10538086	0.65
11	ISHARES CORE MSCI EMERGING MARKETS ETF	400 HOWARD STREET SAN FRANCISCO CA 94105		9663021	0.60
12	ROBECO CAPITAL GROWTH FUNDS - ROBECO SUSTAINABLE E MERGING STARS EQUITIES	6 ROUTE DE TREVES SENNINGERBERG L		8523502	0.53
13	MATTHEWS EMERGING MARKETS SUSTAINABLE FUTURE FUND	FOUR EMBARCADERO CENTER SUITE 550 SAN FRANCISCO CA	UNITED STATES OF AMERICA	7587570	0.47
14	VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOT AL INTERNATIONAL STOCK MARKET INDEX TRUST II	100 VANGUARD BOULEVARD MALVERN PENNSYLVANIA		5745168	0.36
15	EMERGING MARKETS CORE EQUITY 2 PORTFOLIO OF DFA IN VESTMENT DIMENSIONS GROUP INC.	6300 BEE CAVE ROAD BUILDING ONE AUSTIN TEXAS 78746 USA	UNITED STATES OF AMERICA	5206987	0.32
16	VONTOBEL FUND - MTX SUSTAINABLE ASIAN LEADERS (EX JAPAN)	NOV-13 BOULEVARD DE LA FOIRE L-1528	LUXEMBOURG	5014241	0.31

BANDHAN BANK LIMITED					
SL NO	NAME/JOINT NAME(S)	ADDRESS	COUNTRY OF INCORPORATION	NUMBER OF SHARES HELD	% OF SHARES HELD
17	FLORIDA RETIREMENT SYSTEM - VONTOBEL ASSET MANAGEM ENT, INC.	STANDARD CHARTERED BANK SECURITIES SERVICES, 3RD FLOOR 23-25 MAHATMA GANDHI ROAD FORT, MUMBAI	INDIA	4706322	0.29
18	BNP PARIBAS FUNDS INDIA EQUITY	10 RUE EDWARD STEICHEN NA	LUXEMBOURG	3753920	0.23
19	ABU DHABI INVESTMENT AUTHORITY - MONSOON	211 CORNICHE STREET PO BOX 3600 ABU DHABI	UNITED ARAB EMIRATES	3716384	0.23
20	LGPS CENTRAL EMERGING MARKETS EQUITY ACTIVE MULTI MANAGER FUND, A SUB FUND OF LGPS CENTRAL AUTHORISE D CONTRACTUAL SCHEME	1ST FLOOR I9 WOLVERHAMPTON INTERCHANGE WOLVERHAMPTON		3617932	0.22
21	EMPLOYEES PROVIDENT FUND BOARD MANAGED BY NOMURA A SSET MANAGEMENT MALAYSIA SDN BHD	MENARA KWSP NO.1 PERSIARAN KWASA UTAMA KWASA DAMANSARA SEKSYEN U4 SHAH ALAM SELANGOR DARUL EHSAN	MALAYSIA	3508853	0.22
22	EMERGING MARKETS SMALL CAPITALIZATION EQUITY INDEX NON-LENDABLE FUND	400 HOWARD STREET SAN FRANCISCO CA 94105	UNITED STATES OF AMERICA	3388006	0.21
23	UBAM - POSITIVE IMPACT EMERGING EQUITY	287-289 ROUTE D'ARLON LUXEMBOURG LUXEMBOURG		3290359	0.20
24	AMSELECT - VONTOBEL GLOBAL EQUITY EMERGING	60 AVENUE JOHN F. KENNEDY LUXEMBOURG		3267458	0.20
25	AMERICAN CENTURY ETF TRUST- AVANTIS EMERGING MARKET S EQUITY ETF	4500 MAIN STREET KANSAS CITY MISSOURI		3151704	0.20
26	CANADA PENSION PLAN INVESTMENT BOARD	ONE QUEEN STREET EAST SUITE 2500 TORONTO ONTARIO	CANADA	3050622	0.19
27	REB EMERGING MARKETS FINANCIALS FUND, LP	SUITE 100 4215 WEST LOVERS LANE DALLAS TEXAS		2956617	0.18
28	HSBC BANK PLC AS TRUSTEE OF STATE STREET AUT EMERG ING MARKET SCREENED INDEX EQUITY FUND	8 CANADA SQUARE LONDON LONDON		2862728	0.18
29	PIMCO EQUITY SERIES: PIMCO RAE EMERGING MARKETS FU ND	650 NEWPORT CENTER DRIVE NEWPORT BEACH CALIFORNIA	UNITED STATES OF AMERICA	2720109	0.17
30	BOFA SECURITIES EUROPE SA - ODI	51 RUE LA BOETIE PARIS		2635713	0.16
31	THRIFT SAVINGS PLAN	77 K STREET N.E. SUITE 1000 WASHINGTON D.C		2621523	0.16
32	ISHARES CORE MSCI EM IMI UCITS ETF	JP MORGAN 200 CAPITAL DOCK 79 SIR JOHN ROGERSONS QUAY DUBLIN	IRELAND	2219791	0.14
33	STATE STREET GLOBAL SMALL CAP EQUITY EX-U.S. INDEX NON- LENDING SERIES FUND	ONE IRON STREET BOSTON MA	UNITED STATES OF AMERICA	2204285	0.14
34	MATTHEWS ASIA FUNDS - ASIA DISCOVERY FUND	80 ROUTE D'ESCH L-1470 LUXEMBOURG GRAND DUCHY OF LUXEMBOURG	LUXEMBOURG	2184310	0.14

BANDHAN BANK LIMITED					
SL NO	NAME/JOINT NAME(S)	ADDRESS	COUNTRY OF INCORPORATION	NUMBER OF SHARES HELD	% OF SHARES HELD
35	VANDERBILT UNIVERSITY - REB CAPITAL MANAGEMENT, LL C	2100 WEST END AVENUE SUITE 1000 NASHVILLE TENNESSEE		2127000	0.13
36	SPDR PORTFOLIO EMERGING MARKETS ETF	STATE STREET FINANCIAL CENTER ONE LINCOLN STREET BOSTON MA	UNITED STATES OF AMERICA	1889965	0.12
37	VANGUARD FTSE ALL-WORLD EX-US INDEX FUND, A SERIES OF VANGUARD INTERNATIONAL EQUITY INDEX FUNDS	100 VANGUARD BOULEVARD MALVERN PA	UNITED STATES OF AMERICA	1797271	0.11
38	VONTOBEL FUND - MTX EMERGING MARKETS LEADERS EX CH INA	NOV-13 BOULEVARD DE LA FOIRE LUXEMBOURG		1765280	0.11
39	QUADRATURE TRADING VCC - SUB-FUND NO. 1	JPMORGAN CHASE BANK, N.A. INDIA SUB CUSTODY 3RD FLR, JP MORGAN TOWER, OFF CST ROAD KALINA, SANTACRUZ EAST, MUMBAI	INDIA	1603674	0.10
40	ISHARES MSCI INDIA SMALL-CAP ETF	400 HOWARD STREET SAN FRANCISCO CA 94105		1479469	0.09
41	DIMENSIONAL EMERGING MARKETS CORE EQUITY 2 ETF OF DIMENSIONAL ETF TRUST	251 LITTLE FALLS DRIVE NEW CASTLE COUNTY WILMINGTON DELAWARE		1433499	0.09
42	TM BRUNEL PENSION PARTNERSHIP ACS - TM BRUNEL EMER GING MARKETS EQUITY FUND MANAGED BY ROBECO INSTITU TIONAL ASSET MANAGEMENT B.V.	EXCHANGE BUILDING ST JOHN'S STREET CHICHESTER WEST SUSSEX PO19 1UP		1418839	0.09
43	LEGAL AND GENERAL ASSURANCE (PENSIONS MANAGEMENT) LIMITED	ONE COLEMAN STREET LONDON	UNITED KINGDOM	1376771	0.09
44	WISDOMTREE INDIA EARNINGS FUND	3RD FLOOR 250 WEST 34TH STREET NEW YORK NEW YORK		1323939	0.08
45	MORGAN STANLEY ASIA (SINGAPORE) PTE. - ODI	2 CENTRAL BOULEVARD #22-01 WEST TOWER IOI CENTRAL BOULEVARD TOWERS		1304708	0.08
46	THE REGENTS OF THE UNIVERSITY OF CALIFORNIA - STAT E STREET GLOBAL ADVISORS	1111 BROADWAY SUITE 2100 OAKLAND CA		1288807	0.08
47	EDMOND DE ROTHSCHILD INDIA	47 RUE DU FAUBOURG SAINT HONORE PARIS	FRANCE	1287429	0.08
48	FRANKLIN TEMPLETON ETF TRUST - FRANKLIN FTSE INDIA ETF	ONE FRANKLIN PARKWAY SAN MATEO 94403 1906		1284050	0.08
49	ISHARES CORE MSCI TOTAL INTERNATIONAL STOCK ETF	1209 THE CORPORATION TRUST COMPANY ORANGE STREET WILMINGTON DELAWARE		1277932	0.08
50	EMERGING MARKETS SMALL CAPITALIZATION EQUITY INDEX FUND	400 HOWARD STREET SAN FRANCISCO CA 94105	UNITED STATES OF AMERICA	1203225	0.07
51	MATTHEWS EMERGING MARKETS EQUITY FUND	FOUR EMBARCADERO CENTER SUITE 550 SAN FRANCISCO CA		1177428	0.07
52	MFS HERITAGE TRUST COMPANY COLLECTIVE INVESTMENT T RUST -	111 HUNTINGTON AVENUE BOSTON MASSACHUSETTS		1169061	0.07

BANDHAN BANK LIMITED					
SL NO	NAME/JOINT NAME(S)	ADDRESS	COUNTRY OF INCORPORATION	NUMBER OF SHARES HELD	% OF SHARES HELD
	MFS EMERGING MARKETS EQUITY FUND I				
53	VANGUARD FIDUCIARY TRUST COMPANY INSTITUTIONAL TOTAL INTERNATIONAL STOCK MARKET INDEX TRUST	100 VANGUARD BOULEVARD MALVERN PENNSYLVANIA		1078942	0.07
54	MATTHEWS EMERGING MARKETS SUSTAINABLE FUTURE ACTIVE ETF	FOUR EMBARCADERO CENTER SUITE 550 SAN FRANCISCO CALIFORNIA		1049758	0.07
55	THE EMERGING MARKETS SMALL CAP SERIES OF THE DFA INVESTMENT TRUST COMPANY	6300 BEE CAVE ROAD BUILDING ONE AUSTIN TEXAS 78746 USA	UNITED STATES OF AMERICA	1000007	0.06
56	SCHWAB EMERGING MARKETS EQUITY ETF	211 MAIN STREET SAN FRANCISCO CA	UNITED STATES OF AMERICA	961014	0.06
57	FRANKLIN TEMPLETON ICADV FRANKLIN FTSE INDIA UCITS ETF	70 SIR JOHN ROGERSON'S QUAY DUBLIN		892776	0.06
58	VANGUARD TOTAL WORLD STOCK INDEX FUND	100 VANGUARD BOULEVARD MALVERN PA	UNITED STATES OF AMERICA	873019	0.05
59	DIMENSIONAL EMERGING MARKETS VALUE FUND	6300 BEE CAVE ROAD BUILDING ONE AUSTIN TEXAS 78746 USA	UNITED STATES OF AMERICA	770813	0.05
60	DIMENSIONAL EMERGING CORE EQUITY MARKET ETF OF DIMENSIONAL ETF TRUST	251 LITTLE FALLS DRIVE NEW CASTLE COUNTY WILMINGTON DELAWARE		709756	0.04
61	CALIFORNIA PUBLIC EMPLOYEES' RETIREMENT SYSTEM	400 Q STREET LPE ROOM 4800 SACRAMENTO CA	UNITED STATES OF AMERICA	661425	0.04
62	CUSTODY BANK OF JAPAN, LTD. REPRESENTATIVE BNP PARIBAS INDIAN INNOVATION EQUITY FUND (FOR QUALIFIED INSTITUTIONAL INVESTORS ONLY)	8-DEC HARUMI 1-CHOME CHUO-KU TOKYO		659702	0.04
63	DIMENSIONAL WORLD EX U.S. CORE EQUITY 2 ETF OF DIMENSIONAL ETF TRUST	251 LITTLE FALLS DRIVE NEW CASTLE COUNTY WILMINGTON DELAWARE		347214	0.02
64	MATTHEWS EMERGING MARKETS DISCOVERY ACTIVE ETF	FOUR EMBARCADERO CENTER SUITE 550 SAN FRANCISCO CALIFORNIA		612816	0.04
65	SCHRODER INTERNATIONAL SELECTION FUND INDIAN OPPORTUNITIES	5 RUE HOHENHOF L-1736 SENNINGERBERG GRAND DUCHY OF LUXEMBOURG	LUXEMBOURG	600986	0.04
66	MATTHEWS ASIA FUNDS - EMERGING MARKETS DISCOVERY FUND	80 ROUTE D'ESCH L-1470 LUXEMBOURG GRAND DUCHY OF LUXEMBOURG RCS LUXEMBOURG		585186	0.04
67	COLLEGE RETIREMENT EQUITIES FUND - STOCK ACCOUNT	730 THIRD AVENUE NEW YORK NEW YORK	UNITED STATES OF AMERICA	577745	0.04
68	TRIVENI CAPITAL MASTER FUND LP	190 WALKERS CORPORATE LTD ELGIN AVENUE GEORGE TOWN GRAND CAYMAN		536810	0.03
69	WISDOMTREE EMERGING MARKETS SMALLCAP DIVIDEND FUND	250 WEST 34TH STREET 3RD FLOOR NEW YORK	UNITED STATES OF AMERICA	521868	0.03

BANDHAN BANK LIMITED					
SL NO	NAME/JOINT NAME(S)	ADDRESS	COUNTRY OF INCORPORATION	NUMBER OF SHARES HELD	% OF SHARES HELD
70	TSP CUSTOM EMERGING MARKETS SECURITIES LENDING FUN D	ONE IRON STREET BOSTON BOSTON MASSACHUSETTS		521534	0.03
71	NORTHERN TRUST COLLECTIVE EMERGING MARKETS SMALL C AP INDEX FUND- NON LENDING	50 S LASALLE STREET CHICAGO ILLINOIS	UNITED STATES OF AMERICA	497561	0.03
72	PIMCO RAE EMERGING MARKETS FUND LLC	251 LITTLE FALLS DRIVE WILMINGTON DE	UNITED STATES OF AMERICA	493410	0.03
73	DIMENSIONAL EMERGING MARKETS VALUE ETF OF DIMENSIO NAL ETF TRUST	251 LITTLE FALLS DRIVE NEW CASTLE COUNTY WILMINGTON DELAWARE		492887	0.03
74	PUBLIC EMPLOYEES RETIREMENT SYSTEM OF OHIO	277 EAST TOWN STREET COLUMBUS OH 43215 USA	UNITED STATES OF AMERICA	479931	0.03
75	SOCIETE GENERALE - ODI	29 BOULEVARD HAUSSMANN PARIS		465367	0.03
76	ISHARES IV PUBLIC LIMITED COMPANY - ISHARES MSCI E M IMI SCREENED UCITS ETF	JP MORGAN 200 CAPITAL DOCK 79 SIR JOHN ROGERSON'S QUAY DUBLIN		458262	0.03
77	FIDELITY SALEM STREET TRUST FIDELITY TOTAL INTERNA TIONAL INDEX FUND	245 SUMMER STREET BOSTON MASSACHUSETTS	UNITED STATES OF AMERICA	451161	0.03
78	VANGUARD FUNDS PUBLIC LIMITED COMPANY - VANGUARD F TSE EMERGING MARKETS UCITS ETF	70 SIR JOHN ROGERSON'S QUAY DUBLIN	IRELAND	419864	0.03
79	CITY OF NEW YORK GROUP TRUST	ONE CENTRE STREET NEW YORK NY 10007 2341	UNITED STATES OF AMERICA	415262	0.03
80	EMERGING MARKETS VALUE FUND OF DIMENSIONAL FUNDS P LC	3 DUBLIN LANDINGS NORTH WALL QUAY DUBLIN 1	IRELAND	396469	0.02
81	AMERICAN CENTURY ETF TRUST- AVANTIS EMERGING MARKET S VALUE ETF	4500 MAIN STREET KANSAS CITY KANSAS CITY MO MISSOURI		390427	0.02
82	CALIFORNIA STATE TEACHERS RETIREMENT SYSTEM - NORT HERN TRUST INVESTMENTS, INC.	100 WATERFRONT PLACE WEST SACRAMENTO CALIFORNIA CALIFORNIA		374835	0.02
83	BLACKROCK COLLECTIVE INVESTMENT FUNDS - ISHARES EM ERGING MARKETS EQUITY INDEX FUND (UK)	12 THROGMORTON AVENUE LONDON	UNITED KINGDOM	369234	0.02
84	VONTOBEL FUND II - MTX EMERGING MARKETS SUSTAINABI LITY CHAMPIONS	NOV-13 BOULEVARD DE LA FOIRE LUXEMBOURG GRAND DUCHY OF LUXEMBOURG		362795	0.02
85	EMERGING MARKETS CORE EQUITY FUND OF DIMENSIONAL F UNDS ICVC	20 TRITON STREET REGENTS PLACE LONDON NW1 3BF U K	UNITED KINGDOM	357532	0.02
86	EMERGING MARKETS TARGETED VALUE FUND OF THE DIMENS IONAL FUNDS II PUBLIC LIMITED COMPANY	3 DUBLIN LANDINGS NORTH WALL QUAY DUBLIN 1	IRELAND	356418	0.02
87	UNITED NATIONS FOR AND ON BEHALF OF THE UNITED NAT IONS JOINT STAFF PENSION FUND	885 SECOND AVENUE 30TH FLOOR NEW YORK NY	UNITED STATES OF AMERICA	329935	0.02

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88	LEGAL & GENERAL GLOBAL EMERGING MARKETS INDEX FUND	50 BANK STREET LONDON	UNITED KINGDOM	325707	0.02
89	PUTM ACS SUSTAINABLE INDEX EMERGING MARKET EQUITY FUND	1 WYTHALL GREEN WAY BIRMINGHAM ENGLAND		318879	0.02
90	VANGUARD FUNDS PUBLIC LIMITED COMPANY - VANGUARD F TSE ALL-WORLD UCITS ETF	70 SIR JOHN ROGERSON'S QUAY DUBLIN	IRELAND	311980	0.02
91	INVESTERINGSFORENINGEN MAJ INVEST EMERGING MARKETS VALUE KL	BERNSTORFFSGADE COPENHAGEN	DENMARK	294749	0.02
92	AMUNDI FUNDS INDIA EQUITY CONTRA	5 ALLEE SCHEFFER LUXEMBOURG LUXEMBOURG		261955	0.02
93	CARNELIAN INDIA AMRITKAAL FUND	UNIT NO. 422B 4TH FLOOR PRAGYA TOWER BLOCK 15A GIFT SEZ ROAD 1C GIFT CITY GANDHINAGAR GUJARAT		261000	0.02
94	BNPPF S-FUND EQUITY EMERGING MARKETS	MONTAGNE DU PARC 3 - 1000 BRUXELLES BRUXELLES		256638	0.02
95	SSGA SPDR ETFS EUROPE I PUBLIC LIMITED COMPANY - S PDR MSCI EMERGING MARKETS SMALL CAP UCITS ETF	78 SIR JOHN ROGERSONS QUAY DUBLIN 2	IRELAND	245569	0.02
96	EMERGING MARKETS SUSTAINABILITY CORE 1 PORTFOLIO	6300 BEE CAVE ROAD BUILDING ONE		216689	0.01
97	STATE STREET MSCI EMERGING MARKETS SMALL CAP INDEX SECURITIES LENDING FUND	ONE IRON STREET BOSTON MA	UNITED STATES OF AMERICA	212560	0.01
98	UTAH STATE RETIREMENT SYSTEMS	540 EAST 200 SOUTH SALT LAKE CITY UTAH	UNITED STATES OF AMERICA	209634	0.01
99	WORLD EX U.S. CORE EQUITY PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	6300 BEE CAVE ROAD BUILDING ONE AUSTIN TEXAS 78746 USA	UNITED STATES OF AMERICA	209168	0.01
100	LEGAL & GENERAL EMERGING MARKETS EX CHINA SMALL CAP COLLECTIVE INVESTMENT TRUST FUND	201? 17TH STREET NW SUITE 1000 ATLANTA GEORGIA		206377	0.01
101	MERCER QIF FUND PLC-MERCER INVESTMENT FUND 1	70 SIR JOHN ROGERSON'S QUAY DUBLIN 2	IRELAND	201105	0.01
102	EMERGING MARKETS SOCIAL CORE EQUITY PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	6300 BEE CAVE ROAD BUILDING ONE AUSTIN TEXAS 78746 USA	UNITED STATES OF AMERICA	198738	0.01
103	MFS EMERGING MARKETS EQUITY FUND	30 ADELAIDE STREET EAST SUITE 1100 TORONTO ONTARIO	CANADA	194367	0.01
104	TEXAS MUNICIPAL RETIREMENT SYSTEM	2717 PERSEVERANCE DRIVE SUITE 300 AUSTIN TX		189636	0.01
105	LOS ANGELES CITY EMPLOYEES RETIREMENT SYSTEM	202 WEST FIRST STREET SUITE 500 LOS ANGELES CALIFORNIA	UNITED STATES OF AMERICA	185577	0.01

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106	ISHARES MSCI EMERGING MARKETS SMALL-CAP ETF	400 HOWARD STREET SAN FRANCISCO CA 94105		185426	0.01
107	BVK PERSONALVORSORGE DES KANTONS ZURICH	OBSTGARTENSTRASSE 21 ZURICH	SWITZERLAND	181944	0.01
108	ISHARES CORE MSCI EMERGING MARKETS IMI INDEX ETF	161 BAY STREET SUITE 2500 P.O. BOX 614 TORONTO ONTARIO		179070	0.01
109	STATE STREET GLOBAL ALL CAP EQUITY EX-US INDEX POR TFOlio	ONE IRON STREET BOSTON MA	UNITED STATES OF AMERICA	178088	0.01
110	ST. JAMES'S PLACE GLOBAL SMALLER COMPANIES UNIT TR UST MANAGED BY NORTHERN TRUST GLOBAL INVESTMENTS L IMITED	250 BISHOPSGATE LONDON LONDON LONDON		177419	0.01
111	ISHARES MSCI EM SMALL CAP UCITS ETF	JP MORGAN 200 CAPITAL DOCK 79 SIR JOHN ROGERSONS QUAY DUBLIN 2	IRELAND	169569	0.01
112	STATE STREET MSCI EMERGING MARKETS SMALL CAP INDEX NON-LENDING COMMON TRUST FUND	ONE IRON STREET BOSTON MA	UNITED STATES OF AMERICA	168477	0.01
113	WISDOMTREE EMERGING MARKETS EX-STATE-OWNED ENTERPR ISES FUND	250 WEST 34TH STREET 3RD FLOOR NEW YORK	UNITED STATES OF AMERICA	165710	0.01
114	MFS MERIDIAN FUNDS - EMERGING MARKETS EQUITY FUND	4 RUE ALBERT BORSCHETTE LUXEMBOURG	LUXEMBOURG	160141	0.01
115	DFA INTERNATIONAL CORE EQUITY FUND	C/O DIMENSIONAL FUND ADVISORS CANADA ULC 745 THURLOW STREET SUITE 2100 VANCOUVER BC V6E 0C5 CANADA	CANADA	159636	0.01
116	SCOTTISH WIDOWS INVESTMENT SOLUTIONS FUNDS ICVC - EMERGING MARKETS TILTED EQUITY TRACKER FUND	25 GRESHAM STREET LONDON	UNITED KINGDOM	152654	0.01
117	AMERICAN CENTURY ETF TRUST - AVANTIS EMERGING MARK ETS EQUITY FUND	4500 MAIN STREET KANSAS CITY MISSOURI		152535	0.01
118	DIMENSIONAL EMERGING MARKETS SUSTAINABILITY CORE 1 ETF OF DIMENSIONAL ETF TRUST	251 LITTLE FALLS DRIVE NEW CASTLE COUNTY WILMINGTON DELAWARE		149008	0.01
119	VANGUARD ESG INTERNATIONAL STOCK ETF	100 VANGUARD BOULEVARD MALVERN PENNSYLVANIA		147824	0.01
120	THE MASTER TRUST BANK OF JAPAN, LTD. AS TRUSTEE FO R GOVERNMENT PENSION INVESTMENT FUND MTBJ40004582 8	11-MAR HAMAMATSUCHO 2-CHOME MINATO-KU TOKYO 105-8579 JAPAN	JAPAN	146819	0.01
121	BMO MSCI EMERGING MARKETS INDEX ETF	100 KING STREET WEST 43RD FLOOR TORONTO ONTARIO	CANADA	133368	0.01
122	DFA AUSTRALIA LIMITED AS RESPONSIBLE ENTITY FOR DI MENSIONAL EMERGING MARKETS VALUE TRUST	LEVEL 43 1 MACQUARIE PLACE SYDNEY NSW	AUSTRALIA	128075	0.01

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123	HSBC POOLED INVESTMENT FUND - HSBC POOLED ASIA PAC IFIC EX JAPAN EQUITY INDEX TRACKING FUND	HSBC MAIN BUILDING 1 QUEENS ROAD CENTRAL HONG KONG	HONG KONG	125018	0.01
124	DIMENSIONAL FUNDS PLC - MULTI-FACTOR EQUITY FUND	3 DUBLIN LANDINGS NORTH WALL QUAY DUBLIN 1	IRELAND	124002	0.01
125	SPARTAN GROUP TRUST FOR EMPLOYEE BENEFIT PLANS SPARTAN TOTAL INTERNATIONAL INDEX POOL	100 SUMMER STREET 12TH FLOOR BOSTON MA		123323	0.01
126	IRISH LIFE ASSURANCE PLC	IRISH LIFE CENTRE LOWER ABBEY STREET DUBLIN 1 DUBLIN	IRELAND	122117	0.01
127	EMERGING MARKETS EX CHINA CORE EQUITY PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	SUITE 820 7 ST. PAUL STREET BALTIMORE MARYLAND		118546	0.01
128	EMERGING MARKETS CORE EQUITY LOWER CARBON ESG SCREENED FUND OF DIMENSIONAL FUNDS PLC	3 DUBLIN LANDINGS NORTH WALL QUAY DUBLIN 1 IRELAND		113230	0.01
129	MONDRIAN EMERGING MARKETS EQUITY ESG FUND, L.P.	1105 N. MARKET STREET SUITE 1300 COUNTY OF NEW CASTLE WILMINGTON DELAWARE		103550	0.01
130	MFS VARIABLE INSURANCE TRUST II - MFS EMERGING MARKETS EQUITY PORTFOLIO	111 HUNTINGTON AVENUE BOSTON MA	UNITED STATES OF AMERICA	99659	0.01
131	VANGUARD INVESTMENT SERIES PLC - VANGUARD ESG EMERGING MARKETS ALL CAP EQUITY INDEX FUND	70 SIR JOHN ROGERSON'S QU DUBLIN 2 DUBLIN		97179	0.01
132	DFA INTERNATIONAL VECTOR EQUITY FUND	C/O DIMENSIONAL FUND ADVISORS CANADA ULC 745 THURLOW STREET SUITE 2100 VANCOUVER BC V6E 0C5 CANADA	CANADA	92304	0.01
133	DFA AUSTRALIA LIMITED AS RESPONSIBLE ENTITY FOR DIMENSIONAL EMERGING MARKETS SUSTAINABILITY TRUST	LEVEL 43 1 MACQUARIE PLACE SYDNEY NEW SOUTH WALES		91654	0.01
134	JOHN HANCOCK TRUST COMPANY COLLECTIVE INVESTMENT TRUST - JOHN HANCOCK EMERGING MARKETS EQUITY TRUST	197 STEPHEN BROWN BUILDING CLARENDON STREET BOSTON MASSACHUSETTS		90411	0.01
135	THE BOARD OF THE PENSION PROTECTION FUND	RENAISSANCE 12 DINGWALL ROAD CROYDON		88975	0.01
136	DWS INVESTMENT S.A. ON BEHALF OF ARERO - DER WELTFONDS	2 BOULEVARD KONRAD ADENAUER		88456	0.01
137	FUNDPARTNER SOLUTIONS (SUISSE) SA- TURICUM - AKTIE N - UND IMMOBILIENWERTSCHRIFTEN	ROUTE DES ACACIAS 60 CAROUGE	SWITZERLAND	86188	0.01

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138	WORLD EX U.S. TARGETED VALUE PORTFOLIO OF DFA INVE STMENT DIMENSIONS GROUP INC.	6300 BEE CAVE ROAD BUILDING ONE AUSTIN TEXAS 78746 USA	UNITED STATES OF AMERICA	85794	0.01
139	LEGAL & GENERAL UCITS ETF PLC - L&G GERD KOMMER MUL TIFACTOR EQUITY UCITS ETF	70 SIR JOHN ROGERSON'S QUAY NA DUBLIN NA		85457	0.01
140	ALL COUNTRY EX US EQUITY MARKET SUBTRUST OF DFA GR OUP TRUST	ONE CONGRESS STREET BOSTON MASSACHUSETTS		81688	0.01
141	AMUNDI MODERATE GROWTH FUND	50/F CHAMPION TOWER THREE GARDEN ROAD CENTRAL HONG KONG	HONG KONG	81188	0.01
142	PREMIER INVESTMENT FUND LIMITED	10TH FLOOR STANDARD CHARTERED TOWER 19 CYBERCITY EBENE	MAURITIUS	78888	0.00
143	HSBC INDEX TRACKER INVESTMENTS FUNDS FTSE ALL-WORL D INDEX FUND	HSBC - LEVEL 23 8 CANADA SQUARE CANARY WHARF CANARY WHARF LONDON		75087	0.00
144	BUREAU OF LABOR FUNDS- LABOR PENSION FUND-GLOBAL E QUITY FUNDAMENTAL INDEXATION- BLACKROCK INSTITUTION AL TRUST COMPANY, N.A.-69013	NO.6 10 FLOOR SECTION 1 ROOSEVELT RD ZHONGZHENG TAIPEI		75036	0.00
145	BUREAU OF LABOR FUNDS- LABOR PENSION FUND-GLOBAL E QUITY FUNDAMENTAL INDEXATION-STATE STREET GLOBAL A DVISORS ASIA LIMITED-69014	NO.6 10 FLOOR SECTION 1 ROOSEVELT RD ZHONGZHENG TAIPEI		73177	0.00
146	STATE OF ALASKA RETIREMENT AND BENEFITS PLANS MANA GED BY DIMENSIONAL FUND ADVISORS LP	DEPARTMENT OF REVENUE TREASURY DIVISION PO BOX 110405 JUNEAU AK		72964	0.00
147	FRANKLIN TEMPLETON ICAV FRANKLIN AC ASIA EX JAPAN UCITS ETF	70 SIR JOHN ROGERSON'S QUAY DUBLIN		71856	0.00
148	WORLD ALLOCATION 60/40 FUND OF DIMENSIONAL FUNDS P LC	3 DUBLIN LANDINGS NORTH WALL QUAY DUBLIN 1 IRELAND		71690	0.00
149	PEOPLE'S BANK OF CHINA	NO 32 CHENGFANG STREET XICHENG DISTRICT BEIJING	CHINA	69645	0.00
150	EMERGING MARKETS SMALL CAPITALIZATION EQUITY INDEX FUND B	400 HOWARD STREET SAN FRANCISCO CA 94105	UNITED STATES OF AMERICA	68880	0.00
151	BONITAS POOLED INVESTMENT FUND SERIES - SMART ASIA N EQUITY FUND	18 F COSCO TOWER 183 QUEENS ROAD CENTRAL HONG KONG		65541	0.00
152	ALASKA PERMANENT FUND - DIMENSIONAL FUND ADVISORS LP - EMERGING MARKETS ALL-CAP VALUE EQUITY	801 WEST 10TH STREET SUITE 302 JUNEAU ALASKA		65258	0.00

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153	EMERGING MARKETS TARGETED VALUE PORTFOLIO	6300 BEE CAVE ROAD BUILDING ONE		63618	0.00
154	DIMENSIONAL EMERGING MARKETS EX CHINA CORE EQUITY ETF OF DIMENSIONAL ETF TRUST	251 LITTLE FALLS DRIVE NEW CASTLE COUNTY WILMINGTON DELAWARE		60679	0.00
155	DOORDARSHI INDIA FUND LP .	251 LITTLE FALLS DRIVE COUNTY OF NEW CASTLE WILMINGTON DE DELAWARE		60000	0.00
156	UBS ASSET MANAGEMENT LIFE LTD	5 BROADGATE LONDON		59703	0.00
157	BNP PARIBAS FINANCIAL MARKETS - ODI	1 RUE LAFFITTE PARIS		59274	0.00
158	STICHTING PENSIOENFONDS VOOR DE WONINGCORPORATIES	CEINTUURBAAN 2 110 A HARDERWIJK		55377	0.00
159	SA EMERGING MARKETS VALUE FUND	10 ALMADEN BLVD 15 TH FLOOR SAN JOSE CALIFORNIA	UNITED STATES OF AMERICA	54816	0.00
160	STOREBRAND GLOBAL ALL COUNTRIES	VASAGATAN 10 STOCKHOLM	SWEDEN	53485	0.00
161	STICHTING BEDRIJFSTAKPENSIOENFONDS VOOR DE DETAILH ANDEL	VARROLAAN 124 UTRECHT THE NETHERLANDS		52619	0.00
162	MANAGED PENSION FUNDS LIMITED - EMERGING MARKETS S CREENED INDEX EQUITY SUB-FUND	20 CHURCHILL PLACE CANARY WHARF LONDON	UNITED KINGDOM	51585	0.00
163	VGS CAPITAL HOLDINGS VCC - KSEMA INDIA GALAXY FUND	1 RAFFLES PLACE ONE RAFFLES PLACE #02-01 SINGAPORE SINGAPORE SINGAPORE		50000	0.00
164	AMERICAN CENTURY ETF TRUST- AVANTIS RESPONSIBLE EME RGING MARKETS EQUITY ETF	4500 MAIN STREET KANSAS CITY MISSOURI		46631	0.00
165	STICHTING DEPOSITARY APG EME MULTI CLIENT POOL	OUDE LINDESTRAT 70 HEERLEN LIMBURG		43544	0.00
166	UBS AG - ODI	BAHNHOFSTRASSE 45 ZURICH	SWITZERLAND	43031	0.00
167	SCHRODER INDIA EQUITY FUND	JP MORGAN CHASE BANK N.A, INDIA SUB CUSTODY 3RD FLR,JP MORGAN TOWER,OFF CST ROAD KALINA, SANTACRUZ - EAST, MUMBAI	INDIA	41033	0.00
168	AMUNDI ETF ICAV - AMUNDI PRIME ALL COUNTRY WORLD U CITS ETF	1 GEORGES QUAY PLAZA GEORGES QUAY DUBLIN		40668	0.00
169	HSBC ETFS PLC - HSBC MSCI EMERGING MARKETS SMALL C AP ESG UCITS ETF	25/28 NORTH WALL QUAY IFSC DUBLIN1 DUBLIN 1 LEINSTER		40516	0.00
170	THE DAI-ICHI LIFE INSURANCE COMPANY, LIMITED	13-JAN YURAKUCHO 1-CHOME CHIYODA-KU TOKYO	JAPAN	39700	0.00
171	AMERICAN CENTURY ETF TRUST - AVANTIS EMERGING MARK ETS EX-CHINA EQUITY ETF	4500 MAIN STREET KANSAS CITY MISSOURI		38568	0.00
172	VANGUARD ASIA EX JAPAN SHARES INDEX FUND	LEVEL 13 130 LONSDALE STREET MELBOURNE VIC	AUSTRALIA	36131	0.00

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173	BUREAU OF LABOR FUNDS- LABOR RETIREMENT FUND-GLOBA L EQUITY FUNDAMENTAL INDEXATION-UBS ASSET MANAGEME NT (SINGAPORE) LTD.-69020	NO.6 10 FLOOR SECTION 1 ROOSEVELT RD ZHONGZHENG TAIPEI		36120	0.00
174	NORTHERN TRUST COMMON ALL COUNTRY WORLD EX-US INVE STABLE MARKET INDEX FUND-NON LENDING	50 SOUTH LASALLE STREET CHICAGO ILLINOIS	UNITED STATES OF AMERICA	35630	0.00
175	VANGUARD INVESTMENTS FUNDS ICVC-VANGUARD FTSE GLOB AL ALL CAP INDEX FUND	4TH FLOOR THE WALBROOK BUILDING 25 WALBROOK LONDON		35238	0.00
176	VANGUARD FUNDS PLC / VANGUARD ESG GLOBAL ALL CAP U CITS ETF	70 SIR JOHN ROGERSON'S QUAY DUBLIN 2 DUBLIN		34928	0.00
177	3M EMPLOYEE RETIREMENT INCOME PLAN TRUST - PACIFIC INVESTMENT MANAGEMENT COMPANY LLC	3M CENTER BUILDING 223-2W-33 ST. PAUL MINNESOTA		34614	0.00
178	SPDR S AND P EMERGING ASIA PACIFIC ETF	STATE STREET FINANCIAL CENTER ONE LINCOLN STREET BOSTON MA	UNITED STATES OF AMERICA	34481	0.00
179	AMUNDI INDEX SOLUTIONS - AMUNDI PRIME EMERGING MAR KETS	5 ALLEE SCHEFFER LUXEMBOURG LUXEMBOURG		33411	0.00
180	PUB EQUITIES EMERGING MARKETS 1	UETLIBERGSTRASSE 231 ZURICH	SWITZERLAND	30344	0.00
181	DIMENSIONAL WORLD EX U.S. SUSTAINABILITY TARGETED VALUE PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	SUITE 820 7 ST. PAUL STREET BALTIMORE MARYLAND		29362	0.00
182	BUREAU OF LABOR FUNDS- LABOR RETIREMENT FUND-GLOBA L EQUITY FUNDAMENTAL INDEXATION-STATE STREET GLOBA L ADVISORS ASIA LIMITED-69019	NO.6 10 FLOOR SECTION 1 ROOSEVELT RD ZHONGZHENG TAIPEI		29247	0.00
183	REASSURE LIMITED	WINDSOR HOUSE IRONMASTERS WAY TELFORD		28603	0.00
184	UNIVERSAL - INVESTMENT - GESELLSCHAFT MBH ON BEHAL F OF FOVERUKA PENSION UNIVERSAL	THEODOR-HEUSS-ALLEE 70 FRANKFURT AM MAIN		27090	0.00
185	AMERICAN CENTURY ICAV - AVANTIS EMERGING MARKETS E QUITY UCITS ETF	7TH FLOOR BLOCK A ONE PARK PLACE UPPER HATCH STREET DUBLIN 2		25481	0.00
186	MFS EMERGING MARKETS EQUITY TRUST	LEVEL 1 575 BOURKE STREET MELBOURNE VICTORIA 3000	AUSTRALIA	24795	0.00
187	LEGAL & GENERAL FUTURE WORLD ESG TILTED AND OPTIMI SED EMERGING MARKETS INDEX FUND	50 BANK STREET LONDON LONDON		24175	0.00
188	ALASKA PERMANENT FUND - DIMENSIONAL FUND ADVISORS LP -	801 WEST 10TH STREET SUITE 302 JUNEAU ALASKA		23694	0.00

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	EMERGING MARKETS SMALL CAP EQUITY				
189	ULLICO DIVERSIFIED INTERNATIONAL EQUITY FUND, L.P.	8403 COLESVILLE ROAD 13TH FLR SILVER SPRING MD		22595	0.00
190	MACKENZIE EMERGING MARKETS EQUITY INDEX ETF	180 QUEEN STREET WEST TORONTO ONTARIO		22273	0.00
191	AMERICAN CENTURY ETF TRUST- AVANTIS EMERGING MARKET S SMALL CAP EQUITY ETF	4500 MAIN STREET KANSAS CITY MISSOURI		22268	0.00
192	VANGUARD EMERGING MARKETS EX-CHINA ETF	THE VANGUARD GROUP INC 100 VANGUARD BLVD. MALVERN PENNSYLVANIA		21099	0.00
193	SOMERVILLE TRADING ENTERPRISES, LLC	251 LITTLE FALLS DRIVE NEW CASTLE WILMINGTON DELAWARE		20844	0.00
194	BERESFORD FUNDS ICAV	BERESFORD COURT BERESFORD PLACE	IRELAND	20238	0.00
195	THE MASTER TRUST BANK OF JAPAN, LTD. AS TRUSTEE FO R EASTSPRING INVESTMENTS SUSTAINABLE GLOBAL EMERGI NG MKTS EQ MOTHER	2-11-3 HAMAMATSUCHO MINATO KU TOKYO JAPAN		19764	0.00
196	MERCER UCITS COMMON CONTRACTUAL FUND - NFU MUTUAL GLOBAL REGIONAL CORE FUND	6TH FLOOR 2 GRAND CANAL SQUARE DUBLIN DUBLIN 2		19709	0.00
197	ALASKA PERMANENT FUND	801 WEST 10TH STREET JUNEAU ALASKA	UNITED STATES OF AMERICA	19687	0.00
198	AMUNDI INCOME FUND	50/F CHAMPION TOWER THREE GARDEN ROAD CENTRAL HONG KONG	HONG KONG	19205	0.00
199	ISHARES EMERGING MARKETS IMI EQUITY INDEX FUND	LEVEL37 CHIFLEY TOWER 2 CHIFLEY SQUARE SYDNEY NSW 2000	AUSTRALIA	18829	0.00
200	STATE STREET IRELAND UNIT TRUST STATE STREET IUT E MERGING MARKET EQUITY INDEX FUND	78 SIR JOHN ROGERSONS QUAY DUBLIN 2 IRELAND	IRELAND	18728	0.00
201	TEACHERS RETIREMENT SYSTEM OF THE CITY OF NEW YORK	55 WATER STREET NEW YORK NEW YORK	UNITED STATES OF AMERICA	17388	0.00
202	LEGAL & GENERAL ICAV - L&G EMERGING MARKETS EQUITY FUTURE CORE FUND	70 SIR JOHN ROGERSON?S QUAY DUBLIN DUBLIN		17110	0.00
203	UNIVERSAL-INVESTMENT- LUXEMBOURG S.A. ON BEHALF OF MAJ INVEST FUNDS - EMERGING MARKETS VALUE	HSBC SECURITIES SERVICES 11TH FLOOR, BLDG 3, NESCO - IT PARK NESCO COMPLEX, W.E. HIGHWAY GOREGAON (EAST), MUMBAI	INDIA	15340	0.00
204	THE ASIO FUND VCC - SUB-FUND 3	BLOCK 8 1827 BUILDING VIVEA BUSINESS PARK MOKA		15000	0.00
205	ARERO - DER WELTFONDS - ESG	2 BOULEVARD KONRAD ADENAUER LUXEMBOURG		14757	0.00

BANDHAN BANK LIMITED					
SL NO	NAME/JOINT NAME(S)	ADDRESS	COUNTRY OF INCORPORATION	NUMBER OF SHARES HELD	% OF SHARES HELD
206	WISDOMTREE ISSUER ICAV - WISDOMTREE EMERGING MARKETS SMALLCAP DIVIDEND UCITS ETF	3 DUBLIN LANDINGS NORTH WALL QUAY DUBLIN 1 DUBLIN	IRELAND	14249	0.00
207	INTERNATIONAL MONETARY FUND-MANAGER A	CITIBANK N.A. CUSTODY SERVICES FIFC- 9TH FLOOR, G BLOCK PLOT C-54 AND C-55, BKC BANDRA - EAST, MUMBAI	INDIA	14044	0.00
208	STATE STREET MSCI ACWI EX USA IMI SCREENED NON-LENDING COMMON TRUST FUND	ONE IRON STREET BOSTON MA	UNITED STATES OF AMERICA	12876	0.00
209	MEDIOLANUM BEST BRANDS - MEDIOLANUM MORGAN STANLEY GLOBAL SELECTION	4TH FLOOR THE EXCHANGE GEORGES DOCK IFSC DUBLIN		12600	0.00
210	VERDIPAPIRFONDET STOREBRAND INDEKS NYE MARKEDER	PROF KOHTS VEI 9 LYSAKER	NORWAY	12505	0.00
211	FLEXSHARES MORNINGSTAR EMERGING MARKETS FACTOR TILT INDEX FUND	50 S LASALLE STREET CHICAGO IL	UNITED STATES OF AMERICA	11877	0.00
212	CALVERT WORLD VALUES FUND INC. - CALVERT EMERGING MARKETS ADVANCEMENT FUND	1825 CONNECTICUT AVENUE NW SUITE 400 DC WASHINGTON		11793	0.00
213	SCOTIA EMERGING MARKETS EQUITY INDEX TRACKER ETF	16TH FLOOR 40 TEMPERANCE STREET TORONTO ONTARIO		11758	0.00
214	MFS DEVELOPMENT FUNDS, LLC	111 HUNTINGTON AVENUE BOSTON MASSACHUSETTS		11226	0.00
215	BNYM MELLON DB SL ACWI EX-U.S. SMALL CAP FUND	240 GREENWICH STREET NEW YORK USA	UNITED STATES OF AMERICA	10124	0.00
216	WORLD EQUITY LOWER CARBON ESG SCREENED FUND OF DIMENSIONAL FUNDS PLC	3 DUBLIN LANDINGS NORTH WALL QUAY DUBLIN		9762	0.00
217	LEGAL & GENERAL UCITS ETF PLC - L&G EMERGING MARKETS ESG EXCLUSIONS PARIS ALIGNED UCITS ETF	70 SIR JOHN ROGERSON'S QUAY DUBLIN NA		9431	0.00
218	VANGUARD FUNDS PLC - VANGUARD ESG EMERGING MARKETS ALL CAP UCITS ETF	70 SIR JOHN ROGERSON'S QUAY DUBLIN 2 DUBLIN		9403	0.00
219	GOLDMAN SACHS ETF TRUST - GOLDMAN SACHS MARKETBETA EMERGING MARKETS EQUITY ETF	200 WEST STREET NEW YORK NY		9365	0.00
220	DFA GLOBAL SUSTAINABILITY CORE EQUITY FUND	SUITE 2110 745 THURLOW STREET VANCOUVER BRITISH COLUMBIA		9256	0.00
221	WISDOMTREE TRUE EMERGING MARKETS FUND	3RD FLOOR 250 WEST 34TH STREET NEW YORK NY		8343	0.00
222	SOCIETE GENERALE	29 BOULEVARD HAUSSMANN PARIS	FRANCE	8045	0.00
223	TRANS EXT GLOBAL EMRG MKTS	1000 RED RIVER STREET AUSTIN TEXAS	UNITED STATES OF AMERICA	6869	0.00
224	WASHINGTON STATE INVESTMENT BOARD MANAGED BY STATE STREET	2100 EVERGREEN PARK DRIVE SW OLYMPIA WASHINGTON	UNITED STATES OF AMERICA	6659	0.00

BANDHAN BANK LIMITED					
SL NO	NAME/JOINT NAME(S)	ADDRESS	COUNTRY OF INCORPORATION	NUMBER OF SHARES HELD	% OF SHARES HELD
	GLOBAL ADVISORS GUARANTEED EDUCATION TUITI ON-GET				
225	MULTITUDE GROWTH FUNDS LIMITED	C/O ONS FINSERV LTD HOTEL AVENUE 11TH FLOOR BRAMER HOUSE EBENE		6000	0.00
226	BB DYNAMICS L.L.C-FZ	M FLOOR BUSINESS CENTER 1 THE MEYDAN HOTEL NAD AL SHEBA DUBAI		5625	0.00
227	SEI TRUST COMPANY AS TRUSTEE ON BEHALF OF SEGALL B RYANT AND HAMILL EMERGING MARKETS SMALL CAP TRUST	1 FREEDOM VALLEY DRIVE OAKS PENNSYLVANIA		4324	0.00
228	MORGAN STANLEY ASIA (SINGAPORE) PTE.	23 CHURCH STREET 16-01 CAPITAL SQUARE		4302	0.00
229	BNY MELLON EMERGING MARKETS EQUITY ETF	240 GREENWICH STREET NEW YORK NY		4235	0.00
230	STATE STREET GLOBAL ADVISORS, AUSTRALIA SERVICES LIMITED AS THE RESPONSIBLE ENTITY OF SPDR S&P EMERGING MARKETS CARBON CONTROL FUND	LEVEL 15 420 GEORGE STREET SYDNEY NSW		3923	0.00
231	THE INCUBATION FUND, LTD.	89 NEXUS WAY CAMANA BAY GRAND CAYMAN		3453	0.00
232	WISDOMTREE EMERGING MARKETS EFFICIENT CORE FUND	3RD FLOOR 250 WEST 34TH STREET NEW YORK NEW YORK		3403	0.00
233	FRANKLIN TEMPLETON ETF TRUST - FRANKLIN FTSE ASIA EX JAPAN ETF	ONE FRANKLIN PARKWAY SAN MATEO CALIFORNIA		3171	0.00
234	XTRACKERS EMERGING MARKETS CARBON REDUCTION AND CLIMATE IMPROVERS ETF	875 THIRD AVENUE NEW YORK NY 10022 UNITED STATES OF AMERICA		2874	0.00
235	TEACHER RETIREMENT SYSTEM OF TEXAS- SELF MANAGED 40	4655 MUELLER BLVD AUSTIN AUSTIN TEXAS		2829	0.00
236	FRANKLIN EMERGING MARKETS EQUITY INDEX ETF	200 KING STREET WEST SUITE 1500 TORONTO ONTARIO		2532	0.00
237	GOLDMAN SACHS INVESTMENTS (MAURITIUS) LTD	LEVEL 3 ALEXANDER HOUSE 35 CYBERCITY EBENE	MAURITIUS	2300	0.00
238	XTRACKERS NIFTY 500 INDIA ETF	875 THIRD AVENUE NEW YORK NEW YORK		1853	0.00
239	SPDR S&P EMERGING MARKETS EX-CHINA ETF	ONE IRON STREET BOSTON MASSACHUSETTS		1654	0.00
240	BNP PARIBAS FINANCIAL MARKETS	20 BOULEVARD DES ITALIENS PARIS	FRANCE	1081	0.00
241	AMUNDI ETF ICAV - AMUNDI MSCI INDIA IMI UCITS ETF	HSBC SECURITIES SERVICES 11TH FLOOR, BLDG 3, NESCO - IT PARK NESCO COMPLEX, W.E. HIGHWAY GOREGAON (EAST), MUMBAI	INDIA	1048	0.00
242	FRANKLIN TEMPLETON ICAV- FRANKLIN FTSE EMERGING MARKETS UCITS ETF	70 SIR JOHN ROGERSONS QUAY DUBLIN DUBLIN DUBLIN		982	0.00

BANDHAN BANK LIMITED					
SL NO	NAME/JOINT NAME(S)	ADDRESS	COUNTRY OF INCORPORATION	NUMBER OF SHARES HELD	% OF SHARES HELD
243	LAZARD ASSET MANAGEMENT LLC	30 ROCKEFELLER PLAZA NEW YORK NY	UNITED STATES OF AMERICA	947	0.00
244	WISDOMTREE ISSUER ICAV - WISDOMTREE INDIA EARNINGS UCITS ETF	STANDARD CHARTERED BANK SECURITIES SERVICES, 3RD FLOOR 23-25 MAHATMA GANDHI ROAD FORT, MUMBAI	INDIA	911	0.00
245	NUVAMA INDIA OPPORTUNITIES FUND - CLASS C	33 EDITH CAVELL STREET PORT LOUIS		760	0.00
246	FRANKLIN TEMPLETON ICAV- FRANKLIN FTSE EMERGING EX CHINA UCITS ETF	70 SIR JOHN ROGERSONS QUAY DUBLIN DUBLIN DUBLIN		712	0.00
247	CI WISDOMTREE EMERGING MARKETS DIVIDEND INDEX ETF	15 YORK STREET 2ND FLOOR TORONTO ONTARIO	CANADA	452	0.00
248	COPTHALL MAURITIUS INVESTMENT LIMITED - NON ODI AC COUNT	C/O IQ EQ CORPORATE SERVICES (MAURITIUS) LTD 33 EDITH CAVELL STREET PORT LOUIS		47	0.00
	TOTAL:			355185317	22.05

for **Bandhan Bank Limited**

Indranil Banerjee

Company Secretary

FCS 9917

14th Floor, Adventz Infinity @5, BN 5,

Sector V, Salt Lake City, Kolkata 700 091

VII. *NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS

{Details, Promoters, Members (other than promoters), Debenture holders}

Sl. No	Debenture Series	No. of Units	Nominal value per unit (Rs.)	Total Outstanding Value (Rs.)
1	F-016	1500	5,00,000	75,00,00,000

for **Bandhan Bank Limited****Indranil Banerjee****Company Secretary**

FCS 9917

14th Floor, Adventz Infinity @5, BN 5,
Sector V, Salt Lake City, Kolkata 700 091

Details of Designated Person under Section 89 of Companies Act 2013 read with rule 9 of The Companies (Management and Administration) Rules, 2014

SL. No	Name	Date of Approval
1.	Mr. Indranil Banerjee, Company Secretary - FCS 9917	November 24, 2023

for **Bandhan Bank Limited**

Indranil Banerjee

Company Secretary

FCS 9917

14th Floor, Adventz Infinity @5, BN 5,
Sector V, Salt Lake City, Kolkata 700 091



Form No. MGT-8

[Pursuant to Section 92 (2) of the Companies Act, 2013 and rule 11 (2) of Companies (Management and Administration) Rules, 2014]

We have examined the registers, records and books and papers of **Bandhan Bank Limited** ('the Bank') having CIN: **L67190WB2014PLC204622** as required to be maintained under the Companies Act, 2013 ('the Act') and the rules made thereunder for the financial year ended on March 31, 2026 ('audit period'). In our opinion and to the best of our information and according to the examinations carried out by us and explanations furnished to us by the Bank, its officers and agents, we certify that:

- A. the Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
- B. during the aforesaid financial year the Bank has complied with provisions of the Act & Rules made there under, wherever applicable, in respect of:
 - 1. its status under the Act;
 - 2. maintenance of registers/records & making entries therein within the time prescribed therefor;
 - 3. filing of forms and returns as stated in the annual return, with the Registrar of Companies and Investor Education and Protection fund within the prescribed time. Further, no forms were required to be filed with Regional Director, Central Government, the Tribunal, Court or other authorities;
 - 4. calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the Bank on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
 - 5. closure of Register of Members / Security holders, as the case may be; **No such event occurred during the audit period;**

Head Office

Ecstasy, 802-805, 8th Floor, Citi Of Joy, JSD, Mulund West, Mumbai - 400080, Maharashtra

Board Number: +91 22 3100 8600 **Website:** www.mmjc.in, www.csrcares.in

6. advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act; **Being a Banking Company, giving loans is considered as an Ordinary Course of business hence provisions of Section 185 of the Act are not applicable;**
7. contracts/arrangements with related parties as specified in section 188 of the Act;
8. allotment of 909 equity shares of face value of Rs. 10/ each pursuant to Exercise of Options under Bandhan Bank Employee Stock Option Plan Series 1 and transmission in demat. Further there were no instances of issue, transfer, buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
9. keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act;
10. declaration and payment of final dividend of ₹ 1.5 per equity share of face value ₹10 each to equity shareholders;

The Bank has transferred unpaid/unclaimed dividend/other amounts as applicable to the Investor Education and Protection Fund in accordance with section 125 of the Act;

11. signing of Audited Financial Statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
12. constitution/ appointment/ re-appointments/ resignation, disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them. Further there were no instance of retirement and filing up of casual vacancy;
13. appointment of auditors as per the provisions of section 139 of the Act. Further there were no instance of reappointment/filling up casual vacancies;
14. approval required to be taken from Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act **No such event occurred during the audit period;**
15. acceptance/ renewal/ repayment of deposits; **Being a Banking Company the provisions of Section 73 to 76 of the Act are not applicable;**
16. borrowings from public financial institutions, banks and others wherever applicable. Further there were no instances of borrowings from directors and creation/ modification/ satisfaction of charges in that respect;

17. loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the provisions of section 186 of the Act; **Being a Banking Company the provisions of Section 186 of the Act are not applicable;**

18. alteration of the provisions of the Memorandum and/ or Articles of Association of the Bank. **No such event occurred during the audit period**

For Makarand M. Joshi & Co.

Company Secretaries

ICSI UIN: P2009MH007000

Peer Review Cert. No.: 8256/2026

Bhavisha Jewani

Partner

FCS No.: 8503

CP No.: 9346

UDIN:

Date:

Place: Mumbai



Annexure I

Our certification in Form MGT-8 is to be read along with this letter:

1. Maintenance of secretarial record is the responsibility of the management of the Bank. Our responsibility is to express an opinion on these secretarial records based on our review.
2. We have followed the practices and processes as were appropriate to obtain reasonable assurance about the correctness of the contents of the Secretarial records. The verification was done on test basis to ensure that correct facts are reflected in secretarial records. We believe that the processes and practices, we followed provide a reasonable basis for our opinion.
3. We have not verified the correctness and appropriateness of financial records and Books of Accounts of the Bank and applicable accounting standards. Please refer Paragraph 16(b), 16(f) and 16(h)(vi) of the Statutory Auditors' Report given for FY 2025-26 regarding reporting under Rule 11 of the Companies (Audit and Auditors) Rules, 2014.
4. Wherever required, we have obtained the Management representation about the compliance of laws, rules and regulations and happening of events etc.
5. The compliance of the provisions of Companies Act, 2013 and Rules thereunder, Secretarial Standards, MCA Notifications and Circulars is the responsibility of management. Our examination was limited to the verification of records and compliance on test basis.
6. This certification is neither an assurance as to the future viability of the Bank nor of the efficacy or effectiveness with which the management has conducted the affairs of the Bank.

For Makarand M. Joshi & Co.
Company Secretaries
ICSI UIN: P2009MH007000
Peer Review Cert. No.: 8256/2026

Bhavisha Jewani
Partner
FCS No.: 8503
CP No.: 9346
UDIN:

Date:
Place: Mumbai

Head Office

Ecstasy, 802-805, 8th Floor, Citi Of Joy, JSD, Mulund West, Mumbai - 400080, Maharashtra

Board Number: +91 22 3100 8600 **Website:** www.mmjc.in, www.csrcares.in