

Sandhani AML SLIC Fixed Income Fund

Trustee: Bangladesh General Insurance Company Limited

42 Dilkusha Commercial Area

Dhaka 1000

Sandhani AML SLIC Fixed Income Fund

Unaudited quarterly financial statements

For the period ended 31 March 2026

Sandhani AML SLIC Fixed Income Fund

Statement of Financial Position As at 31 Mech 2026

Particulars	Notes	Amount In Taka 31-Mar-26	Amount In Taka 2025
Assets			
Non Current Asstes			
Preliminary and issue expenses	3	1,385,966	1,626,140
Total Non Current Asstes		1,385,966	1,626,140
Current Assets			
Investment in shares and bonds/bills	1	841,830,319	627,405,336
Investment in mutual funds (open and close-ended)	2	7,751,749	7,751,749
Other current assets	4	27,451,704	26,268,751
Cash and cash equivalents	5	248,480,694	428,793,691
Total Current Asstes		1,125,514,467	1,090,219,528
Total assets		1,126,900,433	1,091,845,667
Equity and liabilities			
Equity			
Unit fund	6	839,737,820	841,071,420
Unit premium reserve	7	17,420,792	17,830,697
Fair value reserve (Annexure A)	15	7,963,852	-
Retained earnings	8	258,543,278	229,695,800
Total equity		1,123,665,742	1,088,597,918
Liabilities			
Accounts payable	9	3,234,691	3,247,750
Total liabilities		3,234,691	3,247,750
Total equity and liabilities		1,126,900,433	1,091,845,667
Net Asset Value (NAV) per unit:			
At cost	10	13.29	13.02
At market price	11	13.38	12.94

These financial statements should be read in conjunction with the annexed notes


Chief Investment Officer
For & on behalf of
Sandhani Asset Management Ltd.


Managing Director & CEO
For & on behalf of
Sandhani Asset Management Ltd.

Dhaka, Bangladesh
April 27, 2026

Sandhani AML SLIC Fixed Income Fund
Statement of Profit or Loss and Other Comprehensive Income
For the Period ended 31 March 2026

Particulars	Notes	Amount In Taka 31-Mar-26	Amount In Taka 31-Mar-25
Income			
Capital gains	12	735,842	(1,987,060)
Dividend income (Annex E)		746,919	1,289,500
Interest on bonds		15,163,082	12,216,569
Interest income	13	9,696,432	10,261,407
Profit from investment in Beximco Green-Sukuk Al Istisna'a		-	-
Coupon from APSCL Non-Convertible and Fully Redeemable Coupon Bearing Bond		79,406	-
Total income		26,421,681	21,780,416
Expenses			
Asset management fee		2,733,872	2,267,390
Preliminary and issue expenses	3	240,174	240,174
Trustee fee		273,387	224,436
Annual fee to BSEC		268,483	209,800
Other operating expenses	14	298,195	154,440
Custodian fee		125,202	80,044
Audit fee		-	-
CDBL fee		48,092	46,519
Dividend Receivable Write off		-	-
Total expenses		3,987,405	3,222,804
Profit before provision		22,434,276	18,557,612
(Provision)/Write back of provision against diminution in value of investment	15	6,413,202	(1,530,423)
Profit/(Loss) for the year		28,847,478	17,027,189
Other comprehensive income			
Fair value reserve (Annexure A)	15	7,963,852	-
Total comprehensive income/(loss) for the year		36,811,330	17,027,189
Profit/(loss) for the year		28,847,478	17,027,189
Number of units		83,973,782	82,420,737
Earnings per unit for the year	16	0.34	0.21

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Dhaka, Bangladesh
April 27, 2026

Sandhani AML SLIC Fixed Income Fund

**Statement of Changes in Equity
For the Period ended 31 March 2026**

Particulars	Unit fund	Fair value reserve	Unit premium reserve	Retained earnings	Total equity
	BDT		BDT	BDT	BDT
Balance as at 1 January 2026	841,071,420	-	17,830,697	229,695,800	1,088,597,918
Units sold during the year	7,610,940	-	-	-	7,610,940
Units surrendered during the year	(8,944,540)	-	-	-	(8,944,540)
Fair value reserve during the year	-	7,963,852	-	-	7,963,852
Adjustment relating to units sold/ surrendered during the year	-	-	(409,905)	-	(409,905)
Profit for the year	-	-	-	28,847,478	28,847,478
Balance as at 31 March 2026	<u>839,737,820</u>	<u>7,963,852</u>	<u>17,420,792</u>	<u>258,543,278</u>	<u>1,123,665,742</u>
Balance as at 1 January 2025	748,232,210		(1,252,872)	105,267,099	852,246,437
Units sold during the year	75,975,160		-	-	75,975,160
Units surrendered during the year	-		-	-	-
Adjustment relating to units sold/ surrendered during the year	-		1,252,872	14,054,832	15,307,703
Profit for the year	-		-	17,027,189	17,027,189
Balance as at 31 March 2025	<u>824,207,370</u>		<u>-</u>	<u>136,349,120</u>	<u>960,556,490</u>



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Managing Director & CEO
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Dhaka, Bangladesh
April 27, 2026

Sandhani AML SLIC Fixed Income Fund

Statement of Cash Flows

For the Period ended 31 March 2026

Particulars	Amount In Taka 31-Mar-26	Amount In Taka 31-Mar-25
A. Cash flows from operating activities		
Interest on bank deposits and bonds	22,702,750	24,431,470
Profit from investment in Beximco Green Sukuk Al Istisna'a	-	-
Coupon from APSCCL Non-Convertible and Fully Redeemable		
Coupon Bearing Bond	79,406	-
Dividend received	1,678,032	1,069,723
Capital gains	735,842	(1,987,060)
Other income	-	-
Paid for operating expenses	(3,717,593)	(2,843,046)
Net cash from/ (used in) operating activities	21,478,438	20,671,086
B. Cash flows from investing activities		
Cash received from/(used in) investment in securities	(200,047,930)	208,539,385
Net cash from/ (used in) investing activities	(200,047,930)	208,539,385
C. Cash flows from financing activities		
Cash (paid)/ received on account of surrender/ sale of units	(1,743,505)	90,029,992
Net cash from/ (used in) financing activities	(1,743,505)	90,029,992
D. Net changes in cash and cash equivalents (D=A+B+C)	(180,312,997)	319,240,462
E. Opening cash and cash equivalents	428,793,691	160,952,372
F. Closing cash and cash equivalents (F=D+E)	248,480,694	480,192,834
 Net operating cash flows per unit for the year	 0.26	 0.25

These financial statements should be read in conjunction with the annexed notes



Chief Investment Officer

For & on behalf of

Sandhani Asset Management Ltd.



Managing Director & CEO

For & on behalf of

Sandhani Asset Management Ltd.

Dhaka, Bangladesh
April 27, 2026

Sandhani AML SLIC Fixed Income Fund
Notes to the Financial Statements
As at and for the year ended 31 December 2025

Particulars	Amount In Taka	Amount In Taka	
	31-Mar-26	2025	
1. Investment in shares and bonds			
Investment in shares and bonds (note 5.1)	841,830,319	627,405,336	
	841,830,319	627,405,336	
1.1 Sector-wise break up:			
<u>Sector/Category</u>	<u>Total cost</u>	<u>Total market value</u>	<u>Surplus/ (Deficit)</u>
Pharmaceuticals and chemicals	71,883,620	69,436,300	(2,447,320)
Food and allied	17,464,638	10,628,944	(6,835,694)
Fuel and power	11,021,070	7,613,485	(3,407,586)
Cement	2,817,799	2,560,000	(257,799)
Financial institution	947,206	960,364	13,158
Banking	3,515,086	3,386,975	(128,111)
Textiles	970,821	864,000	(106,821)
Miscellaneous	1,122,233	1,065,000	(57,233)
Telecommunication	16,659,165	13,272,868	(3,386,297)
Treasury bonds/ bills	642,202,291	681,489,098	39,286,807
Corporate Bond	65,401,016	50,553,286	(14,847,730)
	834,004,945	841,830,319	7,825,374
Details are in Annex A.			
2. Investment in mutual funds (open and close-ended)			
<u>Category</u>	<u>Total cost</u>	<u>Total market value</u>	<u>Surplus/ (Deficit)</u>
Close-ended mutual funds (note 2.1)	7,613,272	7,751,749	138,477
	7,613,272	7,751,749	138,477
2.1 Close-ended mutual funds as at 31 December 2025:			
<u>Total cost</u>	<u>Total market value</u>	<u>Surplus/ (Deficit)</u>	
Vanguard AML BD Finance Mutual Fund One	5,272,749	5,272,749	-
SEML Lecture Equity Management Fund	2,340,523	2,479,000	138,477
	7,613,272	7,751,749	138,477
Details are in Annex B.			
3. Preliminary and issue expenses			
Opening balance		1,626,140	2,600,178
Less: Amortized during the year		(240,174)	(974,039)
Closing balance		1,385,966	1,626,140
4. Other current assets			
Interest receivable on bonds		15,058,794	13,648,505
Interest receivable on FDR accounts		10,260,055	9,940,982
Dividend receivable		612,534	1,543,648
BSEC prepaid annual fee		820,365	1,088,848
Interest receivable from bank account		428,172	768
Prepaid Trustee Fee		271,785	-
Advance CDBL annual fee		-	46,000
		27,451,704	26,268,751

Particulars	Amount In Taka	Amount In Taka
	31-Mar-26	2025
5. Cash and cash equivalents		
FDR accounts (Details are in Annex C)	241,400,000	417,350,000
Bank accounts (note 5.1)	7,045,112	11,443,691
BO account	35,582	-
	248,480,694	428,793,691
5.1 Bank accounts		
Name of the bank and branches	Account no.	
Community Bank PLC, Gulshan Branch	0070324218301	7,040,653
Modhumoti Bank PLC, Motijheel Branch	110113500000134	1,495
City Bank PLC, Gulshan Branch	1104283438002	913
BRAC Bank PLC, Head Office	1513205147845001	1,027
BRAC Bank PLC, Head Office	2051478450002	578
BRAC Bank PLC, Head Office	2051478450003	261
BRAC Bank PLC, Head Office	2051478450004	186
		7,045,112
		11,443,691
6. Unit fund		
Opening balance	841,071,420	748,232,210
Add: Units sold during the year	7,610,940	142,313,480
	848,682,360	890,545,690
Less: Units surrendered during the year	(8,944,540)	(49,474,270)
Closing balance	839,737,820	841,071,420
The unit capital represents 78,922,154 units of BDT 10 each.		
Sponsor's contribution out of the fund		
10,000,000 units of BDT 10 each	100,000,000	100,000,000
7. Unit premium reserve		
Opening balance	17,830,697	-
Add: Premium on sold units during the year	2,497,070	32,122,385
	20,327,768	32,122,385
Less: Adjustment against surrendered units during the year	(2,906,976)	(14,291,688)
Closing balance	17,420,792	17,830,697
8. Retained earnings		
Opening balance	229,695,800	105,267,099
Add: Profit/ (loss) for the year	28,847,478	124,428,701
	258,543,278	229,695,800
Less: Adjustment against surrendered units during the year	-	-
Closing balance	258,543,278	229,695,800
9. Accounts payable		
Asset management fee	2,771,440	2,737,569
Custodian fee	395,669	270,467
Publication and other operational expenses	67,582	120,291
Audit fee	-	74,750
CDBL fee	-	170
Trustee fee	-	44,503
	3,234,691	3,247,750
10. Net asset value per unit (at cost price)		
Total assets at cost price	1,118,936,581	1,097,284,831
Less: Total liabilities	(3,234,691)	(3,247,750)
Net asset value (NAV)	1,115,701,890	1,094,037,080
Number of outstanding units	83,973,782	93,391,063
Net asset value (NAV) per unit	13.29	11.71
11. Net asset value per unit (at market price)		
Total assets at market value	1,126,900,433	1,090,871,629
Less: Total liabilities	(3,234,691)	(3,247,750)
Net asset value (NAV)	1,123,665,742	1,087,623,879
Number of outstanding units	83,973,782	93,391,063
Net asset value (NAV) per unit	13.38	11.65

Particulars	Amount In Taka	Amount In Taka
	31-Mar-26	2025
12. Capital gains	31-Mar-26	31-Mar-25
Capital gains on sale of securities	735,842	(1,987,060)
	<u>735,842</u>	<u>(1,987,060)</u>
Details are in Annex D.		
13. Interest income		
Interest on FDR accounts	9,269,029	9,990,411
Interest on bank accounts	427,403	270,996
	<u>9,696,432</u>	<u>10,261,407</u>
14. Other operating expenses		
Bank charges and excise duty	275,195	110,280
Printing and publication expenses	23,000	44,160
Bidding fees - IPO	-	-
	<u>298,195</u>	<u>154,440</u>
15. (Provision)/ Write back of provision against diminution in value of investment		
Required Provision as of March 31, 2026	7,963,852	(38,831,533)
Provision as of	(6,413,202)	(37,301,111)
Write Back/ (Provision) for the year	<u>14,377,053</u>	<u>(1,530,423)</u>
Closing provision:		
Shares and bonds/bills	7,825,374	(38,811,679)
Mutual funds	138,477	(19,855)
	<u>7,963,852</u>	<u>(38,831,533)</u>
Details are in Annex A and Annex B.		
16. Earnings per unit		
Profit for the year (A)	28,847,478	17,027,189
Number of units (B)	83,973,782	82,420,737
Earnings per unit (A/B)	<u>0.34</u>	<u>0.21</u>
17. Net operating cash flows per unit for the year		
Net cash inflow/ (outflow) from operating activities	21,478,438	20,671,086
Number of units	83,973,782	82,420,737
Net operating cash flows per unit	<u>0.26</u>	<u>0.25</u>

Details of investment in shares and bonds/bills
As at 31 March 2026

Sl. no.	Particulars	Sector	No. of shares	Number of saleable Unit	Average cost price	Total cost value	Market value	Total market value	Appreciation / (Erosion)
					BDT	BDT	BDT	BDT	BDT
A. Investment in shares									
1	Reckitt Benckiser (Bangladesh) PLC.	Pharmaceuticals and chemicals	330	330	4,173.58	1,377,282	3,474.20	1,146,486	(230,796)
2	MARICO Bangladesh Limited	Pharmaceuticals and chemicals	4,248	4,248	2,495.54	10,601,037	2,731.80	11,604,686	1,003,650
3	The ACME Laboratories PLC.	Pharmaceuticals and chemicals	68,000	68,000	82.55	5,613,443	75.50	5,134,000	(479,443)
4	Square Pharmaceuticals PLC.	Pharmaceuticals and chemicals	46,277	46,277	216.46	10,016,889	210.80	9,755,192	(261,697)
5	Rensata Preference Shares	Pharmaceuticals and chemicals	21,000	21,000	1,900.00	39,900,000	1,900.00	39,900,000	-
6	Rensata PLC.	Pharmaceuticals and chemicals	4,480	4,480	976.56	4,374,959	423.20	1,895,936	(2,479,033)
	Sub-total				71,883,620			69,436,300	(2,447,320)
1	British American Tobacco Bangladesh	Food and allied	30,232	30,232	435.01	13,151,122	221.30	6,690,342	(6,460,780)
2	Olympic Industries PLC.	Food and allied	26,775	26,775	161.10	4,313,516	147.10	3,938,603	(374,914)
	Sub-total				17,464,638			10,628,944	(6,835,694)
1	Jamuna Oil Company Limited	Fuel and power	15,679	15,679	182.00	3,010,384	171.1	2,682,677	(327,717)
2	M.JL Bangladesh PLC.	Fuel and power	14,072	14,072	95.18	1,339,360	89.00	1,252,408	(86,952)
3	Padma Oil PLC.	Fuel and power	5,000	5,000	204.51	1,022,550	176.00	880,000	(142,550)
4	United Power Generation & Distribution Company PLC.	Fuel and power	24,000	24,000	235.37	5,648,767	116.60	2,798,400	(2,850,367)
	Sub-total				11,021,070			7,613,485	(3,407,586)
1	Lafarge Holcim Bangladesh PLC.	Cement	50,000	50,000	56.36	2,817,799	51.20	2,560,000	(257,799)
	Sub-total				2,817,799			2,560,000	(257,799)
1	IDLC Finance Ltd.	Financial institution	24,313	24,313	38.96	947,206	39.50	960,364	13,158
	Sub-total				947,206			960,364	13,158
1	Eastern Bank PLC.	Banking	61,125	61,125	25.36	1,550,298	26.20	1,601,475	51,177
2	The City Bank PLC.	Banking	15,000	15,000	32.08	481,200	29.70	445,500	(35,700)
3	BRAC Bank PLC.	Banking	20,000	20,000	74.18	1,483,589	67.00	1,340,000	(143,589)
	Sub-total				3,515,086			3,386,975	(128,111)
1	Square Textiles PLC.	Textiles	18,000	18,000	53.93	970,821	48.00	864,000	(106,821)
	Sub-total				970,821			864,000	(106,821)
1	Bangladesh Shipping Corporation	Miscellaneous	10,000	10,000	112.22	1,122,233	106.50	1,065,000	(57,233)
	Sub-total				1,122,233			1,065,000	(57,233)
1	Grameenphone	Telecommunication	54,397	54,397	306.25	16,659,165	244.00	13,272,868	(3,386,297)
	Sub-total				16,659,165			13,272,868	(3,386,297)
	Sub-total (A)				126,401,639			109,787,936	(16,613,703)

Sandhani AML SLIC Fixed Income Fund

Details of investment in shares and bonds/bills
As at 31 March 2026

Annex A
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Sl. no.	Particulars	Sector	No. of shares	Number of saleable Unit	Average cost price	Total cost value	Market value	Total market value	Appreciation / (Erosion)
B. Investment in bonds/ bills									
1	BD0942241201 (TB20Y1242)	Treasury Bond	130,000	130,000	77.58	10,086,452	92,107	11,973,910	1,888,458
2	BD0943281206 (TB20Y0143)	Treasury Bond	50,000	50,000	77.72	3,886,125	92,9338	4,646,690	760,565
3	BD0944051202 (TB20Y0744)	Treasury Bond	570,000	570,000	100.65	57,369,909	121,9736	69,524,952	12,155,043
4	BD0945461202 (TB20Y0545)	Treasury Bond	100,000	100,000	99.70	9,970,460	117,0364	11,703,640	1,733,180
5	BD0945081208 (TB20Y0845)	Treasury Bond	150,000	150,000	98.28	14,741,825	104,6556	15,698,340	956,515
6	BD0931081204 (TB20Y0831)	Treasury Bond	150,000	150,000	100.49	15,073,185	100,2249	15,033,735	(39,450)
7	BD0937821157 (TB15Y0437)	Treasury Bond	100,000	100,000	82.94	8,293,800	85,0861	8,508,610	214,810
8	BD0937901157 (TB15Y0637)	Treasury Bond	350,000	350,000	78.54	27,490,400	88,5254	30,963,890	3,493,490
9	BD0939371151 (TB15Y0339)	Treasury Bond	100,000	100,000	96.51	9,650,890	115,4949	11,549,490	1,898,600
10	BD0940381157 (TB15Y0340)	Treasury Bond	200,000	200,000	99.42	19,884,238	116,1421	23,228,420	3,344,182
11	BD0940081153 (TB15Y0840)	Treasury Bond	150,000	150,000	98.95	14,841,810	100,9768	15,146,520	304,710
12	BD0933071104 (TB10Y0833)	Treasury Bond	50,000	50,000	83.24	4,161,846	96,8078	4,840,390	678,545
13	BD0934311103 (TB10Y0234)	Treasury Bond	350,000	350,000	98.06	34,322,225	111,191	38,916,850	4,594,625
14	BD0934401102 (TB10Y0434)	Treasury Bond	20,000	20,000	97.98	1,959,602	111,6828	2,233,656	274,054
15	BD0935291106 (TB10Y0135)	Treasury Bond	200,000	200,000	111.32	22,264,460	111,9584	22,391,680	127,220
16	BD0935371106 (TB10Y0335)	Treasury Bond	20,000	20,000	97.89	1,957,728	111,0376	2,220,752	263,024
17	BD0935451106 (TB10Y0535)	Treasury Bond	90,000	90,000	99.10	8,919,232	109,1386	9,822,474	903,242
18	BD0935031106 (TB10Y0735)	Treasury Bond	50,000	50,000	100.43	5,021,435	100,897	5,044,850	23,415
19	BD0935191108 (TB10Y1135)	Treasury Bond	50,000	50,000	97.42	4,870,975	102,1934	5,109,670	238,695
20	BD0929401059 (TB5Y0429)	Treasury Bond	45,000	45,000	98.93	4,451,761	106,1499	4,776,746	324,984
21	BD0929151050 (TB5Y1029)	Treasury Bond	275,000	275,000	100.0249	27,506,861	107,5392	29,573,280	2,066,429
22	BD0929241059 (TB5Y1229)	Treasury Bond	105,000	105,000	100.85	10,588,605	107,3776	11,274,648	706,043
23	BD0930321056 (TB5Y0230)	Treasury Bond	200,000	200,000	100.31	20,061,200	100,9743	20,184,860	133,660
24	BD0930401056 (TB5Y0430)	Treasury Bond	135,000	135,000	101.84	13,749,011	106,5356	14,382,333	633,323
25	BD0930481058 (TB5Y0630)	Treasury Bond	20,000	20,000	108.40	2,168,014	107.47	2,149,400	(18,614)
26	BD0930211058 (TB5Y1130)	Treasury Bond	50,000	50,000	100.10	5,004,885	102,9812	5,149,060	144,175
27	BD0929061052 (TB5Y0828)	Treasury Bond	107,000	107,000	98.47	10,536,194	98,5963	10,549,804	13,610
28	BD0927141038 (TB3Y1027)	Treasury Bond	50,000	50,000	100.34	5,016,880	99,931	4,996,550	(20,330)
29	BD0928011032 (TB3Y0728)	Treasury Bond	100,000	100,000	100.27	10,027,050	98,9965	9,996,650	(27,400)
30	BD0926191026 (TB2Y1126)	Treasury Bond	200,000	200,000	100.05	20,010,000	101,4303	20,286,060	276,060
31	BD0927311029 (TB2Y0227)	Treasury Bond	200,000	200,000	100.09	20,017,540	101,0019	20,200,390	182,840
32	BD0927431025 (TB2Y0527)	Treasury Bond	100,000	100,000	100.26	10,026,040	102,3623	10,236,230	210,190
33	BD0927471021 (TB2Y0627)	Treasury Bond	125,000	125,000	100.14	12,517,288	102,8754	12,859,425	342,138
34	BD0927011025 (TB2Y0727)	Treasury Bond	100,000	100,000	100.19	10,005,220	102,3161	10,231,610	226,390
35	BD0927091027 (TB2Y0927)	Treasury Bond	100,000	100,000	100.19	10,019,490	100,7141	10,071,410	51,920
36	BD0927171027 (TB2Y1127)	Treasury Bond	200,000	200,000	99.33	19,906,653	100,6756	20,135,120	228,468
37	BD09364410272	364 Days T-Bill	100,000	100,000	95.94	9,594,150	95,9415	9,594,150	-
38	BD0936441270	364 Days T-Bill	83,000	83,000	90.96	7,549,647	90,9596	7,549,647	-
39	BD0918237266	182 Days T-Bill	100,000	100,000	91.16	9,116,050	91,1605	9,116,050	-
40	BD0918241268	182 Days T-Bill	68,000	68,000	95.28	6,479,230	95,2828	6,479,230	-
41	BD0918236268	182 Days T-Bill	123,000	123,000	95.14	11,702,171	95,1396	11,702,171	-
42	BD0909172666	91 Days T-Bill	150,000	150,000	97.57	14,634,780	97,5652	14,634,780	-
43	BD0909172266	91 Days T-Bill	393,000	393,000	97.52	38,326,971	97,5241	38,326,971	-
44	BD0909173264	91 Days T-Bill	500,000	500,000	97.56	48,778,000	97,556	48,778,000	-
45	BD0909172265	91 Days T-Bill	56,000	56,000	97.61	5,466,059	97,6082	5,466,059	-
46	BD0909172263	91 Days T-Bill	43,000	43,000	97.60	4,196,955	97,6036	4,196,955	-
47	APSCL Non-Convertible and Fully Redeemable Coupon Bearing Bond	Corporate Bond	605	605	1,373.41	830,915	1,250.00	766,250	(74,665)
48	BEXIMCO GREEN-SUKUK AL ISTISNAVA	Corporate Bond	803,178	803,178	80.39	64,570,101	62.00	49,797,036	(14,773,065)
Sub-total (B)						732,042,384		841,830,319	24,439,077
Grand total (A+B)						834,004,945		841,830,319	7,825,374

Sandhani AML SLIC Fixed Income Fund

Annex B

**Details of investment in mutual funds (open and close-ended)
As at 31 March 2026**

Sl. No.	Instrument	Number of sellable unit A	Average cost price B	Total cost C=(AxB)	Market price per unit D	NAV per unit E	85% of net asset value (NAV) per unit F=(Ex85%)	Market price based on 85% of net asset value(NAV) G=(AXF)	Market price to be considered based on Circular** H=(AXD)	Net provision based on circular** I=(H-C)
		BDT			BDT		BDT		BDT	
Investment in close-ended mutual funds:										
1	Vanguard AML BD Finance Mutual Fund One	739,500	7.13	5,272,749	7.10	8.67	7.37	5,449,745	5,272,749	-
2	SEML Lecture Equity Management Fund	335,000	6.99	2,340,523	7.40	9.96	8.47	2,836,110	2,479,000	138,477
Total				7,613,272				8,285,855	7,751,749	138,477

* The required provisions of open-ended and close-ended mutual funds has been maintained as per Bangladesh Securities and Exchange Commission circular ref. no. SEC/CMRRCD/2009-193/172 dated 30 June 2015.

Sandhani AML SLIC Fixed Income Fund

Annex C

Details of investment in FDR accounts
As at 31 March 2026

Sl. no.	Bank	Tenure	Account No.	Amount
				BDT
			0006817	9,700,000
1	Bengal Commercial Bank PLC.	3 Months	0006818	9,700,000
2	Bengal Commercial Bank PLC.	3 Months	0006819	9,700,000
3	Bengal Commercial Bank PLC.	3 Months	0011363	9,700,000
4	Bengal Commercial Bank PLC.	3 Months	0010957	9,700,000
5	Citizens Bank PLC	100 Days	0011022	9,700,000
6	Citizens Bank PLC	100 Days	0011021	9,700,000
7	Citizens Bank PLC	200 Days		9,700,000
8	Community Bank Bangladesh PLC	3 Months	0074TDCI25000073	9,700,000
9	Community Bank Bangladesh PLC	3 Months	0074TDCI25000082	9,700,000
10	Community Bank Bangladesh PLC	3 Months	0074TDCI25000064	9,700,000
11	Community Bank Bangladesh PLC	3 Months	0074TDCI25000091	9,700,000
12	Community Bank Bangladesh PLC	6 Months	0044TDCI25002080	9,700,000
13	Modhomoti Bank PLC	12 Months	0039471	8,500,000
14	Modhomoti Bank PLC	12 Months	0039472	8,500,000
15	Modhomoti Bank PLC	12 Months	0039473	8,500,000
16	Modhomoti Bank PLC	12 Months	0039474	8,500,000
17	Modhomoti Bank PLC	12 Months	0039475	8,500,000
18	Modhomoti Bank PLC	12 Months	0039476	7,500,000
19	Modhomoti Bank PLC	12 Months	0039497	8,500,000
20	Modhomoti Bank PLC	12 Months	0039498	8,500,000
21	Modhomoti Bank PLC	12 Months	0039499	8,500,000
22	Modhomoti Bank PLC	12 Months	0039500	8,500,000
23	Modhomoti Bank PLC	12 Months	0039501	8,500,000
24	Modhomoti Bank PLC	12 Months	0039502	2,500,000
25	United Commercial Bank PLC	6 Months	0721403000001240	8,500,000
26	United Commercial Bank PLC	6 Months	0721403000001238	8,500,000
27	United Commercial Bank PLC	6 Months	0721403000001218	8,500,000
28	United Commercial Bank PLC	6 Months	0721403000001229	4,500,000
Total				241,400,000

Sandhani AML SLIC Fixed Income Fund

Annex D

**Details of capital gain/(loss) on sale of securities
For the year ended 31 March 2026**

Sl. No.	Company Name	Cost of investment	Sale value	Gain/(loss)
		BDT	BDT	BDT
1	Bangladesh Shipping Corporation	1,122,233	1,136,153	13,919
2	Beximco Pharmaceutical PLC	32,882	35,492	2,610
3	BRAC Bank PLC	3,372,271	3,923,168	550,897
4	Eastern Bank PLC.	635,380	646,879	11,499
5	Grameenphone Ltd.	765,629	660,844	(104,785)
6	IDLC Finance PLC	2,182,864	2,273,801	90,937
7	Olympic Industries PLC.	4,577,656	4,668,662	91,005
8	The City Bank PLC	448,118	527,877	79,760
9	BD0909164263	9,746,140	9,746,140	-
Total		22,883,173	23,619,014	735,842

Sandhani AML SLIC Fixed Income Fund

Annex E

Details of dividend income
For the year ended 31 March 2026

Sl No.	Company Name	Sector	Amount
			BDT
1	Grameenphone	Telecommunication	571,169
2	Marico Bangladesh Limited	Pharmaceuticals & Chemicals	175,750
	Total		746,919