

OPPORTUNITY FUND

ULIF01627/06/16OPPORTUN0138

Fund Manager	:	Varun Bang
Investment Objective	:	This Fund will aim at investing in equities of various sectors to diversify the portfolio and to generate attractive returns in the long term. The Fund will also have the flexibility to invest in Fixed Interest Assets and Money Market instruments up to 20%.
NAV	:	42.44
AUM	:	243.29 Cr

EQUITY HOLDINGS	% of AUM	EQUITY HOLDINGS	% of AUM
HEALTHCARE GLOBAL ENTERPRISES LIMITED	2.65	BANK OF BARODA	0.59
DCB BANK LIMITED	2.33	SML MAHINDRA LIMITED	0.59
THE SOUTH INDIAN BANK LIMITED	2.25	CEAT LIMITED	0.56
SOBHA LIMITED	2.17	CARBORUNDUM UNIVERSAL LTD.	0.55
PFIZER LIMITED	2.08	EID PARRY INDIA LIMITED	0.53
CARE RATINGS LIMITED	1.99	LEMON TREE HOTELS LIMITED	0.52
GRAPHITE INDIA LIMITED	1.96	ZF COMMERCIAL VEHICLE CONTROL SYSTEMS INDIA LTD.	0.52
ECLERX SERVICES LIMITED.	1.95	SANOFI INDIA LIMITED	0.51
SAGILITY INDIA LTD.	1.93	HINDUSTAN ZINC LIMITED	0.49
CIE AUTOMOTIVE INDIA LIMITED	1.90	HOME FIRST FINANCE COMPANY INDIA LIMITED	0.48
THE GREAT EASTERN SHIPPING COMPANY LTD.	1.82	TRIVENI TURBINE LIMITED	0.48
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.81	NEULAND LABORATORIES LTD	0.47
TIMKEN INDIA LIMITED	1.68	PNB HOUSING FINANCE LIMITED	0.47
FIRSTSOURCE SOLUTIONS LTD.	1.61	ALIVUS LIFE SCIENCES LTD	0.46
CRISIL LIMITED.	1.59	CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	0.46
STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED	1.49	KALPATARU PROJECTS INTERNATIONAL LTD.	0.46
JM FINANCIAL LTD.	1.47	ACTION CONSTRUCTION EQUIPMENT LTD.	0.46
CYIENT LIMITED	1.45	HEXWARE TECHNOLOGIES LIMITED	0.46
PIRAMAL PHARMA LIMITED	1.41	SUVEN PHARMACEUTICALS LIMITED	0.45
ARVIND LIMITED	1.37	UTI ASSET MANAGEMENT COMPANY LIMITED	0.43
SONA BLW PRECISION FORGINGS LTD.	1.34	NBCC (INDIA) LIMITED	0.43
CONCORD BIOTECH LIMITED.	1.31	CUMMINS INDIA LIMITED	0.42
INDIAN ENERGY EXCHANGE LIMITED	1.29	CESC LIMITED	0.41
GMM PFAUDLER LIMITED	1.29	AVANTI FEEDS LIMITED	0.41
ITC HOTEL LIMITED	1.22	ELECON ENGINEERING COMPANY LTD	0.41
MAHINDRA LIFESPACE DEVELOPERS LTD.	1.20	EMMVEE PHOTOVOLTAIC POWER LTD	0.40
KARUR VYSYA BANK LIMITED	1.20	CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.39
BALKRISHNA INDUSTRIES LIMITED	1.20	CASTROL INDIA LIMITED	0.38
REDINGTON LTD.	1.18	MRS. BECTORS FOOD SPECIALITIES LIMITED	0.37
RAINBOW CHILDRENS MEDICARE LIMITED.	1.16	INDRAPRASTHA GAS LIMITED	0.37
DELHIVERY LTD.	1.13	RADICO KHAITAN LTD.	0.37
HINDUSTAN COPPER LTD.	1.12	ATUL LIMITED	0.37
THE RAMCO CEMENTS LIMITED	1.08	NAVIN FLUORINE INTERNATIONAL LIMITED	0.36
BRIGADE ENTERPRISES LIMITED	1.08	MAHANAGAR GAS LIMITED	0.35
ATHER ENERGY LTD	0.99	SUMITOMO CHEMICAL INDIA LIMITED	0.34
CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	0.98	MANAPPURAM FINANCE LIMITED	0.34
BALRAMPUR CHINI MILLS LIMITED	0.97	ALKYL AMINES CHEMICALS LTD.	0.33
DR. LAL PATH LABS LTD.	0.95	NUVOCO VISTAS CORPORATION LTD.	0.33
CITY UNION BANK LIMITED	0.94	ENGINEERS INDIA LIMITED	0.32
RBL BANK LIMITED	0.94	GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.32
PVR LIMITED	0.89	KIRLOSKAR BROTHERS LIMITED	0.31
NLC INDIA LTD	0.88	NATCO PHARMA LIMITED	0.28
ADITYA BIRLA SUN LIFE AMC LIMITED	0.86	TECHNO ELECTRIC & ENGINEERING COMPANY LTD.	0.24
EPL LIMITED	0.86	KEC INTERNATIONAL LIMITED	0.24
CAN FIN HOMES LIMITED.	0.85	GABRIEL INDIA LIMITED	0.24
HONASA CONSUMER LTD.	0.79	INDEGENE LTD.	0.20
BILLIONBRAINS GARAGE VENTURES LTD.	0.79	AEGIS VOPAK TERMINALS LTD	0.20
COMPUTER AGE MANAGEMENT SERVICES LTD	0.77	TENNECO CLEAN AIR INDIA LIMITED	0.17
SPR AUTO TECHNOLOGIES LIMITED.	0.76	MOTHERSON SUMI WIRING INDIA LIMITED	0.15
SUNDARAM FINANCE LIMITED.	0.75	SCHNEIDER ELECTRIC INFRASTRUCTURE LTD.	0.15
KIRLOSKAR FERROUS INDUSTRIES LIMITED	0.74	INTERNATIONAL GEMMOLOGICAL INSTITUTE (INDIA) LTD.	0.14
CHALET HOTELS LIMITED	0.74	SAPPHIRE FOODS INDIA LIMITED	0.13
UNO MINDA LIMITED	0.73	GALAXY SURFACTANTS LIMITED	0.09
NUVAMA WEALTH MANAGEMENT LIMITED	0.72	GUJARAT MINERAL DEVELOPMENT CORPORATION LTD.	0.09
TCI EXPRESS LIMITED	0.72	ORCHID PHARMA LIMITED	0.08
LEELA PALACES HOTELS & RESORTS LTD	0.70	SHYAM METALICS AND ENERGY LTD.	0.04
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.70	METRO BRANDS LTD.	0.04
LUMAX AUTO TECHNOLOGIES LIMITED	0.68	NHPC LIMITED	0.03
KRISHNA INSTITUTE OF MEDICAL SCIENCES LTD	0.62	PRAJ INDUSTRIES LIMITED	0.03
ZENSAR TECHNOLOGIES LIMITED.	0.61		
ENDURANCE TECHNOLOGIES LIMITED	0.59		

INDUSTRY	% of AUM	INDUSTRY	% of AUM
FINANCIAL AND INSURANCE ACTIVITIES	19.12	EQUIPMENT	1.90
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.25	POSTAL AND COURIER ACTIVITIES	1.85
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	6.78	WATER TRANSPORT SERVICES (SHIPPING)	1.82
HUMAN HEALTH ACTIVITIES	5.39	HOUSING SECTOR	1.80
MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	5.07	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	1.57
CONSTRUCTION OF BUILDINGS	4.87	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	1.49
FINANCIAL RELATED ALLIED ACTIVITIES	4.86	MANUFACTURE OF TEXTILES	1.37
MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	3.92	MANUFACTURE OF ELECTRICAL EQUIPMENT	1.22
INFORMATION SERVICE ACTIVITIES	3.56	CIVIL ENGINEERING	0.94
ACCOMMODATION	3.19	MOTION PICTURE/ RADIO/ TELEVISION & OTHER ENTERTAINMENTS	0.89
INFRASTRUCTURE	2.68	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.79
MANUFACTURE OF RUBBER AND PLASTICS PRODUCTS	2.62	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.38
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	2.51	MANUFACTURE OF BEVERAGES	0.37
MANUFACTURE OF BASIC METALS	2.40	WAREHOUSING AND SUPPORT ACTIVITIES FOR TRANSPORTATION	0.20
MANUFACTURE OF FOOD PRODUCTS	2.27	FOOD & BEVERAGE SERVICE ACTIVITIES	0.13
OFFICE ADMINISTRATIVE, OFFICE SUPPORT	2.07	MINING OF COAL AND LIGNITE	0.09
MANUFACTURE OF FABRICATED METAL PRODUCTS, EXCEPT MACHINERY AND		RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.04



Bandhan
Life

ASSET ALLOCATION		
	F&U	ACTUAL
EQUITIES	80% – 100%	95.45%
FIXED INCOME SECURITIES	0%	-
MONEY MARKET	0% TO 20%	4.55%

PERFORMANCE		
Period	Fund	Nifty smallcap 250 Index**
Returns 1 Month	1.58%	2.52%
Returns 6 Month	10.31%	8.64%
Returns 1 Year	7.77%	15.25%
Returns 2 Year	-2.50%	4.07%
Returns 3 Year	13.03%	17.93%
Returns 4 Year	15.50%	19.47%
Returns 5 Year	16.09%	17.69%
Returns since inception (27-Jun-16)	16.41%	15.44%

****Notes:**

1. Please note that, effective from the 1st April 2026, the benchmark for the Opportunity Fund has been revised from 'Nifty Midcap 100' to 'Nifty Smallcap 250'

2. The One month and FYTD benchmark return for Opportunity fund represent return on Nifty Smallcap 250 rest benchmark returns represent Nifty Midcap 100

PORTFOLIO CHARACTERISTICS		
	PORTFOLIO	BENCHMARK
P/E*	25.30x	37.52x
P/B*	2.94x	3.39x
ACTIVE SHARE**	66.37%	-
*CALCULATED AS PER BLOOMBERG **ACTIVE SHARE MEASURES THE FRACTION OF A PORTFOLIO (BASED ON POSITION WEIGHTS THAT DIFFERS FROM THE BENCHMARK INDEX).		