

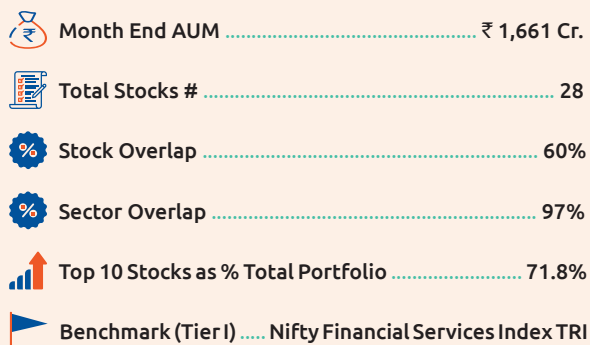
# Sundaram Financial Services Opportunities Fund

An open-ended equity scheme investing in banking and financial services sector



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —

Fund Insights - December 2025



## FUND FACTS & FEATURES

**Fund Managers**  
Mr. Rohit Seksaria

**Launch**  
June 2008

**Minimum Investment**  
Rs.100/- per application and multiples of Rs.1/- thereafter

**SIP**  
Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750

**Exit Load**  
0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/STP within 30 days from the date of allotment.  
NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/STP after 30 days from the date of allotment

**Plan / Option**  
Regular and Direct  
Growth & IDCW (Payout, Re-investment, Transfer)

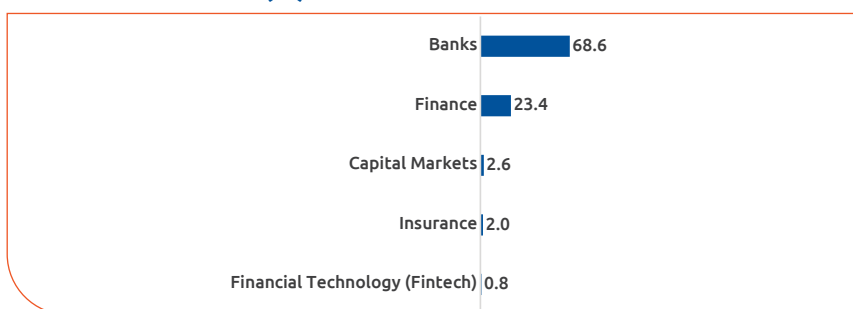
## FUND MANAGER UPDATE

RBI's supportive stance of growth and accommodative policy stance has improved overall sentiment of financial sector. Major Banks may see a temporary NIM compression due to the rate reversal cycle. Meanwhile, well managed NBFCs could benefit from this period.

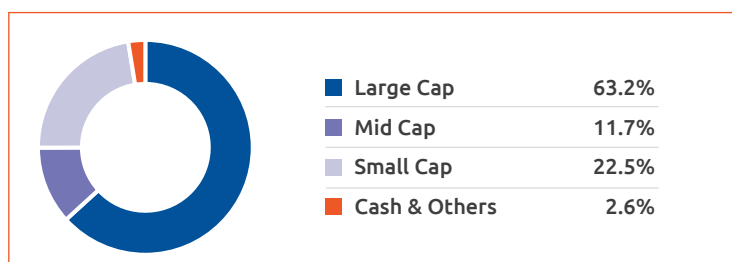
Bank credit growth can improve by over next 12 months as Banks benefit from 1) demand boost from tax rate cut, 2) supply of financial and regulatory liquidity and 3) improved risk appetite as retail asset quality is showing sign of improvement.

The portfolio is overweight in Lending Financials, Capital Market and Insurance which has potential to grow although presently overall high valuation with the background mentioned above and these segments are immune from global crisis.

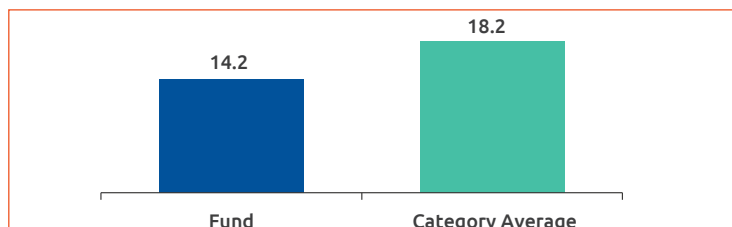
## INDUSTRY PROFILE (%)



## MARKET CAP (%)



## PRICE TO EARNINGS\*

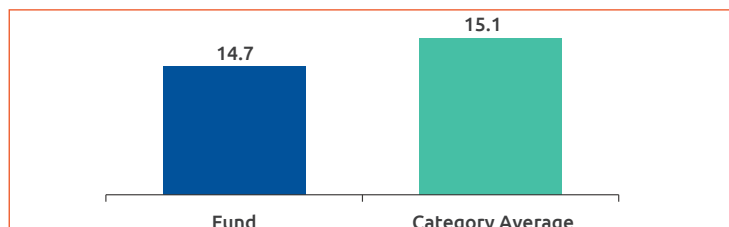


\* Trailing P/E, Source: Value Research as of December 31, 2025

## PORTFOLIO CONSTRUCTION - SECTOR BETS

Overweights Vs Benchmark		Underweight Vs Benchmark	
Banks	5.8	Insurance	5.5
Financial Technology (Fintech)	0.8	Finance	3.1
Capital Markets	-0.7	Capital Markets	0.7

## HISTORICAL EARNINGS GROWTH



Source: MorningStar; Data as of December 31, 2025

## TOP 5 LARGE CAP STOCKS (%)

HDFC Bank Ltd	18.6
ICICI Bank Ltd	11.5
Axis Bank Ltd	9.7
State Bank Of India Ltd	5.9
Bajaj Finserv Ltd	4.9

## TOP 5 MID CAP STOCKS (%)

Cholamandalam Financial	2.5
REC Ltd	2.4
ICICI Prudential Life Insurance	2.0
Mahindra & Mahindra Financial	1.2
Motilal Oswal Financial	1.0

## TOP 5 SMALL CAP STOCKS (%)

CSB Bank Ltd	4.4
DCB Bank Ltd	4.4
PNB Housing Finance Ltd	3.8
Ujjivan Small Finance Bank Ltd	3.4
Equitas Small Finance Bank	2.7

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## WHAT'S IN - OUT

What's In	What's Out
Aavas Financiers Ltd	Nil
Motilal Oswal Financial Services Ltd	Nil

## TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
CSB Bank Ltd	4.4
DCB Bank Ltd	4.4
Bank of Baroda	3.9
PNB Housing Finance Ltd	3.8
Ujjivan Small Finance Bank Ltd	3.4

Active positive bets are those where the fund has a higher weightage as compared to the benchmark.

## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)	Investment (₹)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)
Last 1 year	16.9	18.6	11.9	11,694	11,860	11,188	1,20,000	1,32,267	1,30,428	1,29,455
Last 3 years	17.9	14.4	14.3	16,416	14,983	14,941	3,60,000	4,57,081	4,55,919	4,38,437
Last 5 years	17.2	13.6	14.7	22,111	18,960	19,832	6,00,000	9,16,665	8,59,579	8,38,759
Since Inception	14.6	15.4	11.8	1,09,527	1,23,535	70,541	21,00,000	86,43,044	97,59,219	77,49,114

Past performance may or may not be sustained in future. Returns/investment value are as of December 31, 2025. Returns are on a compounded annual basis for period more than one year and absolute for one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on December 31, 2025. SIP values are in rupees.

## PERFORMANCE DETAILS OF OTHER FUNDS MANAGED BY THE FUND MANAGER

Scheme Name	1 year (%)		3 years (%)		5 years (%)		Fund Managers
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	
Performance details for schemes managed by Mr. Rohit Seksaria (No. of funds managed 16)							
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	0.8	(5.0)	19.8	22.9	26.3	21.1	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	4.1	7.6	20.5	16.4	25.8	16.8	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series IV	5.0	7.6	21.0	16.4	25.8	16.8	Rohit Seksaria
Sundaram Value Fund	7.1	7.8	13.9	16.7	15.1	16.9	Rohit Seksaria
Sundaram Equity Savings Fund	6.4	9.3	11.4	10.1	10.0	9.3	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	6.2	7.5	6.7	7.7	5.3	6.3	Rohit Seksaria; Dwijendra Srivastava (Fixed Income)

Data as on December 31, 2025. Source: Fact Sheet, Computation In-house. Past performance may or may not be sustained in the future. Different plans shall have a different expense structure. Returns are compounded on an annual basis for periods more than one year and absolute for one year period using the NAV of the Regular Plan – Growth Option. Returns are computed using weighted average performance using the NAV & AUM Weight of Transferor and Transferee/ Surviving Scheme for the merged funds from Principal AMC. Performance data of top 3 and bottom 3 funds (based on 5 year compounded return) managed by the fund managers are provided herein. All benchmark returns are calculated based on TRI.

RISKOMETER	Fund	Nifty Financial Services Index TR
<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related instruments of companies engaged in Banking &amp; Financial Services</li> </ul> <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p><b>RISKOMETER</b></p> <p>The risk of the scheme is Very High</p>	<p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Very High</p>

For more details, consult your Mutual Fund Distributor. You can also call us on 1860 425 7237 or visit [www.sundarammutual.com](http://www.sundarammutual.com).

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.