Sundaram **Financial Services Opportunities** Fund

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

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Insights - August 2026

- Month End AUM ..... ₹ 1,679 Cr.
- Total Stocks # 28
- Stock Overlap 53%
- Sector Overlap 97%
- Top 10 Stocks as % Total Portfolio 65.5%
- Benchmark (Tier I) ..... Nifty Financial Services Index TRI

FUND FACTS & FEATURES

Fund Managers
Mr. Rohit Seksaria & Mr. Shalav Saket (Overseas)

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

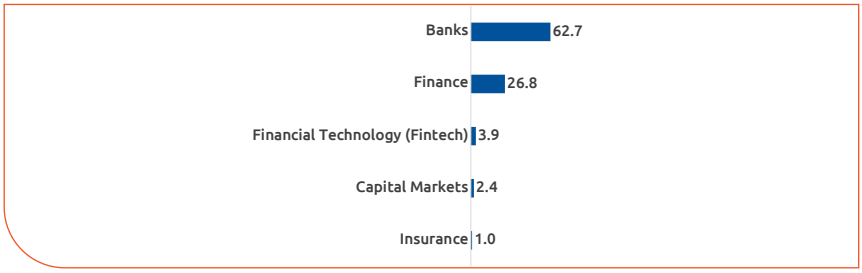
Exit Load
0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/STP within 30 days from the date of allotment.
NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/STP after 30 days from the date of allotment

FUND MANAGER UPDATE

The Financial Services sector remains well positioned, supported by the RBI's growth-oriented and accommodative policy stance. Healthy credit demand, improving financial inclusion and stable asset quality continue to provide a favourable operating environment. The recent rise in crude oil prices led to short-term concerns around inflation and interest rates, creating near-term volatility in the sector. However, this also resulted in more reasonable valuations across several financial stocks. As macro concerns ease and growth remains resilient, the sector is well placed to benefit from earnings growth, improving sentiment and valuation re-rating. We remain constructive on the long-term outlook for financial services.

The portfolio is also taking opportunities from emerging Fintech & Capital Market companies.

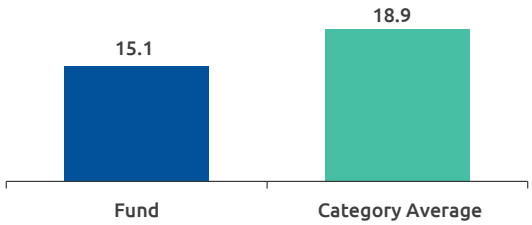
INDUSTRY PROFILE (%)



PORTFOLIO CONSTRUCTION - SECTOR BETS

Overweights Vs Benchmark		Underweight Vs Benchmark	
Financial Technology (Fintech)	3.9	Insurance	5.9
Banks	2.2	Capital Markets	2.2
Finance	-1.3	Finance	1.3

PRICE TO EARNINGS*



** Trailing P/E, Source: Value Research as of July 31, 2026*

MARKET CAP (%)

Large Cap	58.5%
Mid Cap	7.6%
Small Cap	30.8%
Cash & Others	3.2%

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	4.9	0.8	(0.4)	10,487	10,075	9,957	1,20,000	1,23,543	1,21,700	1,19,713
Last 3 years	12.1	10.4	8.6	14,074	13,462	12,798	3,60,000	4,07,120	4,11,561	3,84,850
Last 5 years	13.9	11.1	10.4	19,142	16,903	16,405	6,00,000	8,29,260	7,82,588	7,36,862
Last 10 years	13.2	13.8	12.3	34,710	36,549	31,857	12,00,000	24,84,890	23,30,498	22,35,869
Since Inception	14.0	14.7	11.0	1,07,475	1,19,814	66,358	21,70,000	85,52,521	95,36,811	73,60,353

Past performance may or may not be sustained in future. Data as on July 31, 2026. Source: Fact Sheet, Computation In-house. 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 July 31, 2026. SIP values are in rupees. Different plans shall have a different expense structure. **Inception Date:** Jun 16, 2008, **Benchmark (Tier I):** Nifty Financial Services Index TR, **Additional Benchmark:** Nifty 50 TRI.

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TOP 5 LARGE CAP STOCKS (%)

ICICI Bank Ltd	12.1
Axis Bank Ltd	9.4
HDFC Bank Ltd	8.5
State Bank Of India Ltd	8.1
Bajaj Finserv Ltd	5.6

TOP 5 MID CAP STOCKS (%)

One 97 Communications Ltd	2.0
PB Fintech Ltd	1.9
REC Ltd	1.1
Motilal Oswal Financial Services	1.0
ICICI Prudential Life Insurance	1.0

TOP 5 SMALL CAP STOCKS (%)

DCB Bank Ltd	4.2
PNB Housing Finance Ltd	4.0
Cholamandalam Financial	3.8
Bandhan Bank Ltd	3.1
Aavas Financiers Ltd	3.0

WHAT'S IN - OUT

What's In	What's Out
NA	NA

TOP 5 OVERWEIGHT STOCKS (%)

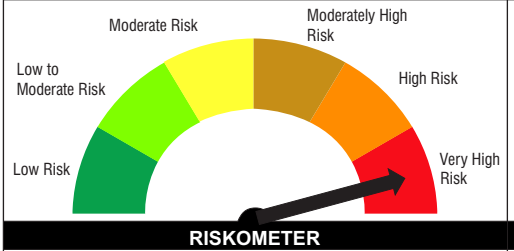
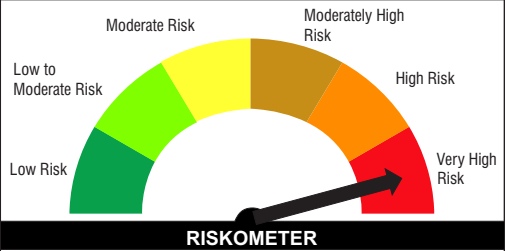
Stocks Name	Weight (%)
DCB Bank Ltd	4.2
PNB Housing Finance Ltd	4.0
Bank of Baroda	3.9
Cholamandalam Financial Holdings Ltd	3.8
Bandhan Bank Ltd	3.1

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

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 17)							
Sundaram Long Term Tax Advantage Fund - Series IV	11.1	3.0	15.9	11.9	17.8	12.3	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	11.3	3.0	15.7	11.9	17.7	12.3	Rohit Seksaria
Sundaram Small Cap Fund	10.8	5.2	16.8	17.1	16.3	15.3	Rohit Seksaria & Shalav Saket
Sundaram ELSS Tax Saver Fund	-1.9	3.4	9.3	12.3	11.0	12.5	Bharath S & Rohit Seksaria & Shalav SAKET
Sundaram Equity Savings Fund	1.2	4.1	8.0	8.0	8.2	8.0	Clyton Richard Fernandes, Rohit Seksaria (Equity); Kumaresh Ramakrishnan (Fixed Income)
Sundaram Arbitrage Fund	5.9	7.3	6.6	7.6	5.6	6.5	Rohit Seksaria; Kumaresh Ramakrishnan (Fixed Income)

Data as on July 31, 2026. 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.

RISKOMETERt	Fund	Nifty Financial Services Index TR
This product is suitable for investors who are seeking* • Long term capital growth • Investment in equity and equity related instruments of companies engaged in Banking & Financial Services **Investors should consult their financial advisers if in doubt about whether the product is suitable for them.*	 RISKOMETER *The risk of the scheme is Very High*	 RISKOMETER *The risk of the benchmark is Very High*

SEBI Registered Name: Sundaram Mutual Fund & Registration Number: MF/034/97/2

For more details, consult your Mutual Fund Distributor. You can also call us on 1860 425 7237 or visit www.sundarammutual.com.

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