Sundaram Financial Services **Opportunities** Fund



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

Fund Insights - October 2025

Month End AUM₹ 1,601 Cr.
Total Stocks #
Stock Overlap
Sector Overlap
Top 10 Stocks as % Total Portfolio
Benchmark (Tier I) Nifty Financial Services Index TRI

FUND FACTS & FEATURES

Fund Managers Mr. Rohit Seksaria

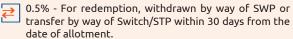




Rs.100/- per application and multiples of Rs.1/thereafter



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



NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/STP after 30 days from the date of allotment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

The Fund has a strong long-term record. It focuses on lending part of financial services, with O/W to microfinance and small finance banks and lower exposure to capital markets. In the past 1.5 years the fund saw volatility because small finance banks and NBFCs underperformed on asset-quality worries, while stocks in the capital market gained momentum irrespective of valuation.

Scheme	Quartile	Quartile	Quartile	Quartile	Quartile	Quartile
	1M	6M	1Y	3Y	5Y	10Y
Sundaram Financial Services Opportunities Fund - Reg-Growth	Q1	Q4	Q4	Q1	Q1	Q1

Present System-Level Credit Growth: October 2025 Snapshot from RBI Fortnightly Report YoY Credit Growth improving: System credit growth improved to 11.4% YoY as of 3-Oct-2025, up from 10.4% in the previous fortnight and 9.5% as of June-end. Sequential Growth: Loans grew by ~2% during the fortnight ending 3-Oct-2025, indicating a recovery trend. With current rates, improving credit growth and asset quality holding up should help the small lenders and benefit our portfolio over the next 6–12 months. We have seen this play out in Q2Fy26 results and are already seeing fund's performance improvement.

We continue to hold on to our view and have not made any significant change in the portfolio. We believe the current portfolio is well geared to capture the improving trends in lending ecosystem.

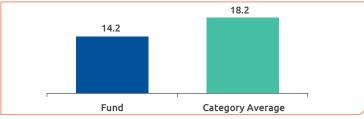
INDUSTRY PROFILE (%)



MARKET CAP (%)



PRICE TO EARNINGS*

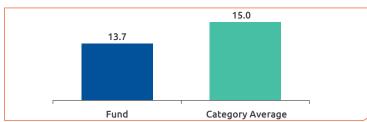


^{*} Trailing P/E, Source: Value Research as of October 31, 2025

PORTFOLIO CONSTRUCTION - SECTOR BETS

Overweights Vs Benchmark		Underweight Vs Benchmark		
Finance	3.4	Banks	5.2	
Financial Technology (Fintech)	0.6	Insurance	2.7	
Capital Markets	-0.4	Capital Markets	0.4	

HISTORICAL EARNINGS GROWTH



Source: MorningStar; Data as of October 31, 2025

TOP 5 LARGE CAP STOCKS (%)

	* *
HDFC Bank Ltd	19.2
ICICI Bank Ltd	11.7
Axis Bank Ltd	10.0
State Bank Of India Ltd	5.9
Shriram Finance Ltd	4.7

TOP 5 MID CAP STOCKS (%)

•	•
ICICI Prudential Life Insurance	2.3
Cholamandalam Financial Holdings	1.5
M & M Financial Services Ltd	1.5
IndusInd Bank Ltd	1.2
HDB FINANCIAL SERVICES	0.7

TOP 5 SMALL CAP STOCKS (%)

CSB Bank Ltd	4.2
DCB Bank Ltd	4.2
PNB Housing Finance Ltd	3.9
Ujjivan Small Finance Bank Ltd	3.4
Equitas Small Finance Bank	2.6

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WHAT'S IN - OUT

What's In	What's Out
PB Fintech Ltd	-

TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
CSB Bank Ltd	4.2
DCB Bank Ltd	4.2
PNB Housing Finance Ltd	3.9
Bank of Baroda	3.8
Ujjivan Small Finance Bank Ltd	3.5

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

PERFORMANCE Value of ₹ 10,000-a-month SIP **Performance** ₹ 10,000 invested Period **Additional Additional Additional** Investment Fund **Benchmark** Fund Benchmark Fund Benchmark Benchmark Benchmark Benchmark (%) Tier I (%) (₹) Tier I (₹) (₹) (₹) Tier I (₹) (₹) (%)10,829 11,475 10,759 1,20,000 1,29,003 Last 1 year 8.3 14.8 7.6 1,29,895 1,31,290 Last 3 years 18.1 14.6 13.9 16,496 15,073 14,781 3,60,000 4,53,705 4,57,724 4,40,394 Last 5 years 22.4 19.5 18.6 27,434 24,350 23,449 6,00,000 9,13,640 8,68,083 8,49,668 Since Inception 14.5 15.4 11.8 1,05,679 1.21.382 69,406 20,80,000 83,19,849 95,69,429 76,04,611

Past performance may or may not be sustained in future. Returns/investment value are as of October 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 October 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	
Scheme Name	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	ruliu Maliageis	
Performance details for schemes managed by Mr. Rohit Seksaria (No. of funds managed 15)								
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	1.8	(0.5)	19.5	24.6	32.1	26.8	Rohit Seksaria	
Sundaram Long Term Tax Advantage Fund - Series IV	5.2	5.3	20.5	16.2	31.8	21.0	Rohit Seksaria	
Sundaram Long Term Tax Advantage Fund - Series III	4.1	5.3	20.1	16.2	31.8	21.0	Rohit Seksaria	
Sundaram Value Fund	5.8	5.6	12.9	16.5	18.9	21.0	Bharath S & Rohit Seksaria	
Sundaram Equity Savings Fund	6.3	7.9	11.0	10.0	11.4	10.6	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)	
Sundaram Arbitrage Fund	6.2	7.7	6.7	7.6	5.2	6.1	Rohit Seksaria & Ashish Agarwal (Equity); Dwijendra Srivastava (Fixed Income)	

Data as on October 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.



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.