

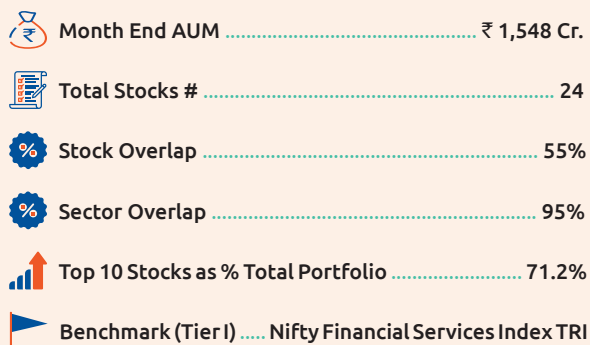
Sundaram Financial Services Opportunities Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - July 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

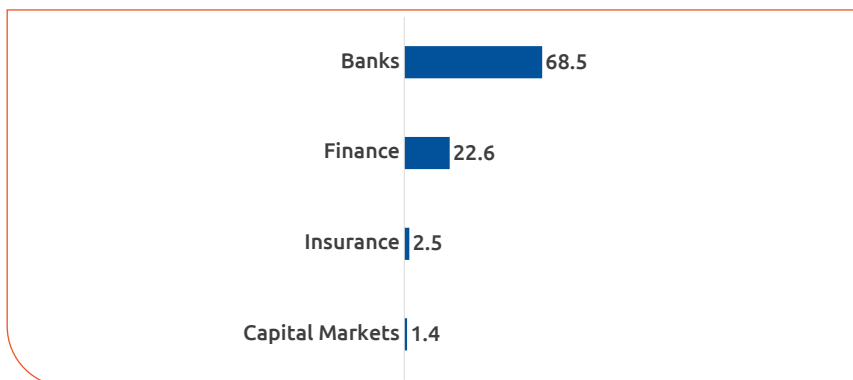
Exit Load
0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/STP within 30 days from the date of allotment.
NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/STP after 30 days from the date of allotment

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

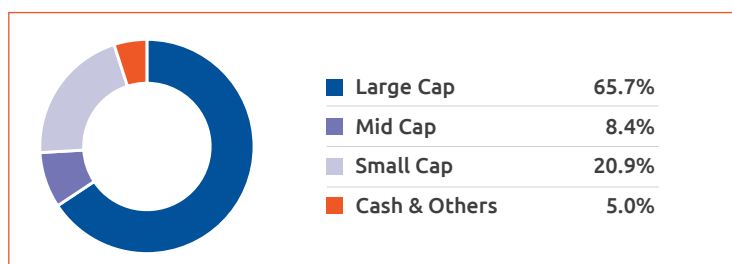
FUND MANAGER UPDATE

- 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 (%)



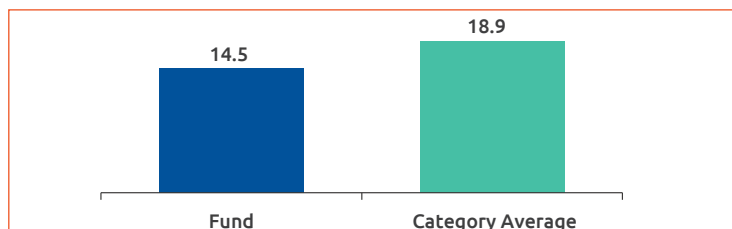
MARKET CAP (%)



PORTFOLIO CONSTRUCTION - SECTOR BETS

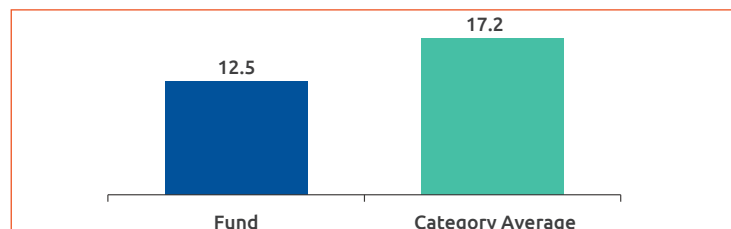
Overweights Vs Benchmark		Underweight Vs Benchmark	
Finance	5.4	Banks	7.8
Capital Markets	0.1	Insurance	2.7
Insurance	-2.7	Capital Markets	-0.1

PRICE TO EARNINGS*



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

HISTORICAL EARNINGS GROWTH



Source: MorningStar; Data as of July 31, 2025

TOP 5 LARGE CAP STOCKS (%)

HDFC Bank Ltd	19.9
ICICI Bank Ltd	12.8
Axis Bank Ltd	8.9
State Bank Of India Ltd	5.2
Shriram Finance Ltd	4.4

TOP 5 MID CAP STOCKS (%)

IndusInd Bank Ltd	2.6
ICICI Prudential Life Insurance	2.5
Cholamandalam Fin Holdings	1.3
Mahindra & Mahindra Fin Serv.	1.3
-	-

TOP 5 SMALL CAP STOCKS (%)

CSB Bank Ltd	4.5
PNB Housing Finance Ltd	4.4
DCB Bank Ltd	3.5
Ujjivan Small Finance Bank Ltd	3.3
Equitas Small Finance Bank	2.8

Sundaram Financial Services Opportunities Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —

WHAT'S IN - OUT

What's In	What's Out
HDB FINANCIAL SERVICES LIMITED	-
Cholamandalam Investment & Finance Company Ltd	-

TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
PNB Housing Finance Ltd	4.7
CSB Bank Ltd	4.0
Ujjivan Small Finance Bank Ltd	3.6
DCB Bank Ltd	3.5
Bank of Baroda	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	4.8	14.9	0.5	10,479	11,495	10,054	1,20,000	1,25,973	1,31,932	1,23,424
Last 3 years	20.0	16.3	14.3	17,305	15,721	14,946	3,60,000	4,60,252	4,64,576	4,37,305
Last 5 years	23.5	20.9	18.9	28,783	25,873	23,751	6,00,000	9,39,216	8,96,029	8,55,790
Since Inception	14.5	15.5	11.7	1,02,480	1,18,920	66,641	20,50,000	80,37,217	93,44,839	72,71,590

Past performance may or may not be sustained in future. Returns/investment value are as of July 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 July 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							
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	1.7	(5.5)	21.8	25.9	35.1	30.2	Rohit Seksaria
Sundaram Long Term Micro Cap Tax Advantage Fund - Series IV	0.9	(5.5)	21.7	25.9	34.3	30.2	Rohit Seksaria
Sundaram Long Term Micro Cap Tax Advantage Fund - Series V	1.6	(5.5)	21.4	25.9	34.2	30.2	Rohit Seksaria
Sundaram Diversified Equity	0.9	(1.6)	14.5	17.1	19.8	21.7	Bharath S & Rohit Seksaria
Sundaram Equity Savings Fund	5.7	5.5	11.8	10.1	11.5	10.7	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	6.6	7.5	6.6	7.4	5.2	5.9	Rohit Seksaria & Ashish Agarwal (Equity); Dwijendra Srivastava (Fixed Income)

Data as on July 31, 2025. Source: In-house Computation. 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>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related instruments of companies engaged in Banking & Financial Services <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p>RISKOMETER</p> <p>The risk of the scheme is Very High</p>	<p>RISKOMETER</p> <p>The risk of the benchmark is Very High</p>

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