

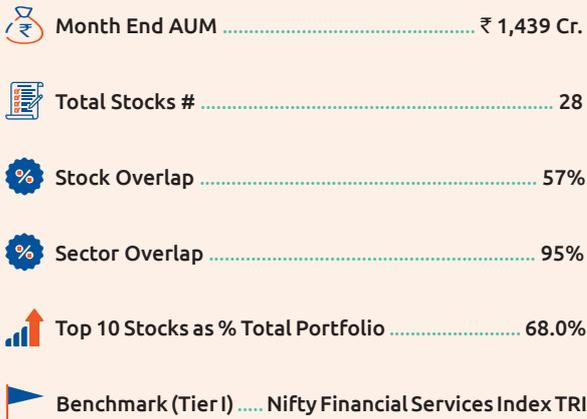
# Sundaram Financial Services Opportunities Fund

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



**SUNDARAM MUTUAL**  
Sundaram Finance Group

Fund Insights - April 2026



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0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/STP within 30 days from the date of allotment.  
NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/STP after 30 days from the date of allotment

## FUND MANAGER UPDATE

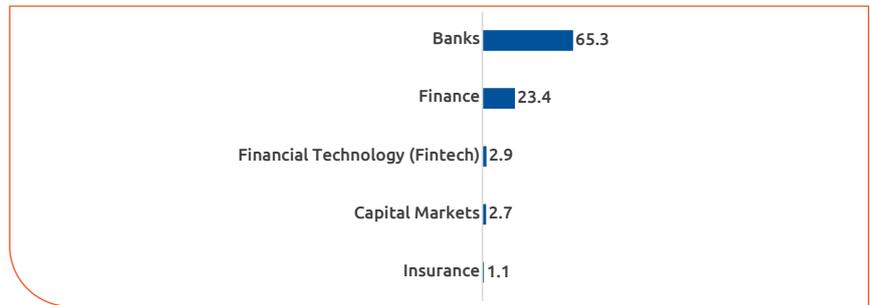
RBI's supportive stance of growth and accommodative policy stance has improved overall sentiment of financial sector. Major Banks saw a temporary NIM compression due to the rate reversal cycle this year. However, NIMs should stabilize or marginally improve from next year. Well managed NBFCs could also benefit from this period.

Bank credit growth can continue to remain strong 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 which is expected to show good growth and is still available at cheap valuations.

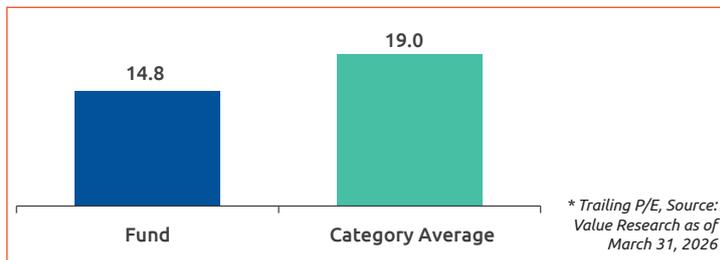
## INDUSTRY PROFILE (%)



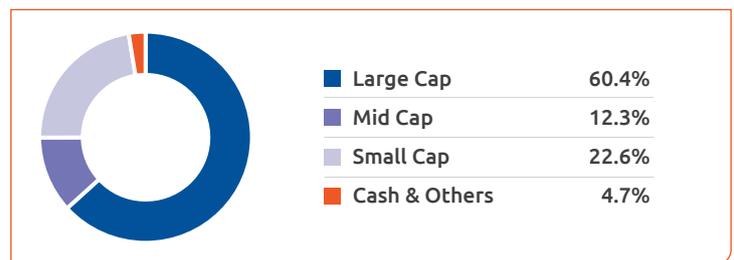
## PORTFOLIO CONSTRUCTION - SECTOR BETS

Overweights Vs Benchmark		Underweight Vs Benchmark	
Banks	3.1	Insurance	6.8
Financial Technology (Fintech)	2.9	Finance	2.6
Capital Markets	-1.3	Capital Markets	1.3

## PRICE TO EARNINGS\*



## MARKET CAP (%)



## 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	(1.9)	(5.3)	(4.0)	9,808	9,474	9,601	1,20,000	1,07,390	1,06,369	1,07,930
Last 3 years	13.6	10.3	10.0	14,650	13,422	13,320	3,60,000	3,70,421	3,75,002	3,62,571
Last 5 years	12.1	9.3	10.0	17,679	15,637	16,113	6,00,000	7,50,278	7,11,753	6,94,631
Since Inception	13.3	14.1	10.6	93,018	1,05,307	60,358	21,30,000	73,65,752	83,45,075	66,56,999

Past performance may or may not be sustained in future. Returns/investment value are as of March 31, 2026. 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 March 31, 2026. SIP values are in rupees.

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## TOP 5 LARGE CAP STOCKS (%)

HDFC Bank Ltd	15.8
ICICI Bank Ltd	11.9
Axis Bank Ltd	9.8
State Bank Of India Ltd	6.8
Bajaj Finserv Ltd	4.6

## TOP 5 MID CAP STOCKS (%)

Cholamandalam Fin. Hol.	3.2
REC Ltd	2.4
One 97 Communications Ltd	1.5
PB Fintech Ltd	1.4
ICICI Prudential Life Insurance	1.1

## TOP 5 SMALL CAP STOCKS (%)

DCB Bank Ltd	4.4
PNB Housing Finance Ltd	3.5
CSB Bank Ltd	3.0
Ujjivan Small Finance Bank Ltd	2.8
Aavas Financiers Ltd	2.8

## WHAT'S IN - OUT

What's In	What's Out
-	-

## TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
DCB Bank Ltd	4.4
Bank of Baroda	3.8
PNB Housing Finance Ltd	3.5
Cholamandalam Financial Holdings Ltd	3.2
CSB Bank Ltd	3.0

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 III	4.9	(3.1)	15.7	12.9	20.0	11.7	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series IV	5.0	(3.1)	15.9	12.9	19.9	11.7	Rohit Seksaria
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	1.8	(4.9)	14.6	19.9	19.8	14.3	Rohit Seksaria
Sundaram Value Fund	(4.7)	(2.9)	9.4	13.2	9.8	11.9	Rohit Seksaria
Sundaram Equity Savings Fund	0.3	3.1	9.7	8.6	8.1	7.9	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	6.0	7.3	6.7	7.7	5.5	6.4	Rohit Seksaria; Dwijendra Srivastava (Fixed Income)

Data as on March 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.

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.