Sundaram **Financial Services Opportunities** Fund

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

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Insights - October 2026

- Month End AUM ..... ₹ 1,614 Cr.
- Total Stocks # 28
- Stock Overlap 53%
- Sector Overlap 98%
- Top 10 Stocks as % Total Portfolio 65.0%
- 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

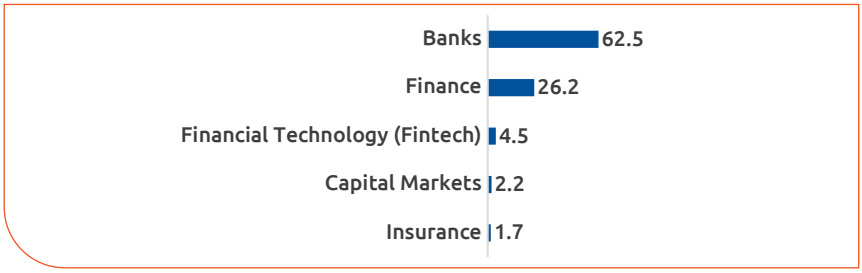
SIP
Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750

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0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/STP within 30 days from the date of allotment.
NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/STP after 30 days from the date of allotment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

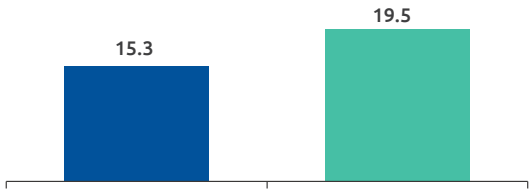
INDUSTRY PROFILE (%)



PORTFOLIO CONSTRUCTION - SECTOR BETS

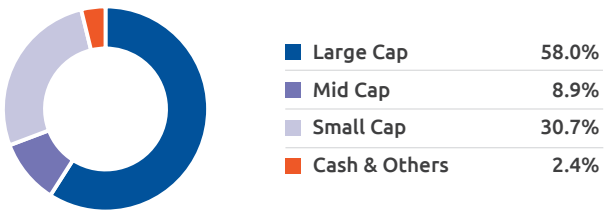
Overweights Vs Benchmark		Underweight Vs Benchmark	
Financial Technology (Fintech)	4.5	Insurance	5.1
Finance	0.3	Capital Markets	2.0
Banks	-0.6	Banks	0.6

PRICE TO EARNINGS*



** Trailing P/E, Source: Value Research as of September 30, 2026*

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	3.5	(4.4)	(7.1)	10,347	9,558	9,291	1,20,000	1,16,717	1,12,530	1,11,137
Last 3 years	9.8	8.6	6.1	13,245	12,807	11,931	3,60,000	3,82,671	3,75,353	3,52,090
Last 5 years	11.4	7.1	6.4	17,151	14,115	13,621	6,00,000	7,79,575	7,15,197	6,73,865
Last 10 years	12.5	12.8	11.5	32,615	33,427	29,635	12,00,000	23,39,592	21,15,484	20,36,841
Since Inception	13.6	14.1	10.4	1,03,214	1,11,231	61,643	21,90,000	82,32,313	88,72,279	68,55,910

Past performance may or may not be sustained in future. Data as on September 30, 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 September 30, 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	11.1
Axis Bank Ltd	10.1
HDFC Bank Ltd	8.4
State Bank Of India Ltd	7.9
Kotak Mahindra Bank Ltd	5.9

TOP 5 MID CAP STOCKS (%)

One 97 Communications Ltd	3.2
Piramal Finance Ltd	1.4
PB Fintech Ltd	1.3
Motilal Oswal Financial Services	1.2
REC Ltd	0.7

TOP 5 SMALL CAP STOCKS (%)

DCB Bank Ltd	4.5
PNB Housing Finance Ltd	4.4
Cholamandalam Financial	3.6
Bandhan Bank Ltd	3.3
Aavas Financiers Ltd	3.0

WHAT'S IN - OUT

What's In	What's Out
IIFL Finance Ltd	-

TOP 5 OVERWEIGHT STOCKS (%)

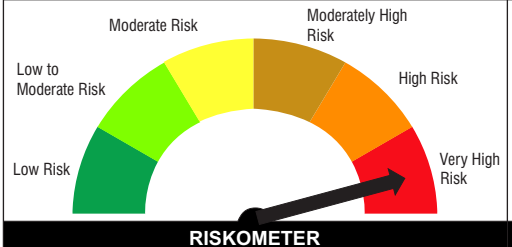
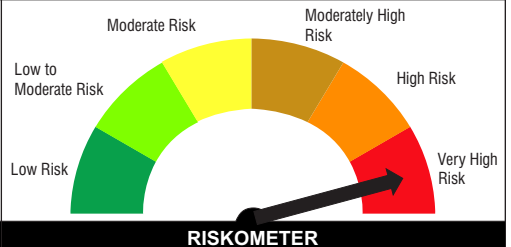
Stocks Name	Weight (%)
DCB Bank Ltd	4.5
PNB Housing Finance Ltd	4.4
Bank of Baroda	3.8
Cholamandalam Financial Holdings Ltd	3.6
Bandhan Bank Ltd	3.3

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	9.6	-2.3	12.3	9.2	16.3	8.9	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	10.2	-2.3	12.2	9.2	16.2	8.9	Rohit Seksaria
Sundaram Small Cap Fund	14.7	7.2	14.8	14.0	15.1	14.5	Rohit Seksaria & Shalav Saket
Sundaram ELSS Tax Saver Fund	-6.5	-2.0	6.8	9.5	7.7	9.0	Bharath S & Rohit Seksaria & Shalav Saket
Sundaram Equity Savings Fund	-0.8	1.5	6.7	7.1	7.0	6.6	Clyton Richard Fernandes, Rohit Seksaria (Equity); Kumaresh Ramakrishnan (Fixed Income)
Sundaram Arbitrage Fund	6.0	7.3	6.4	7.4	5.7	6.7	Rohit Seksaria; Kumaresh Ramakrishnan (Fixed Income)

Data as on September 30, 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	 RISKOMETER
	The risk of the scheme is Very High	*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.