

**NFO Period:**  
27<sup>TH</sup> January - 10<sup>TH</sup> February 2026



**FROM CASH TO CLICKS,**

INDIA'S FINANCIAL

HABITS HAVE EVOLVED.



PRESENTING

**EDELWEISS**

**FINANCIAL SERVICES FUND**

(An open-ended equity scheme investing in the financial services sector)

## Financial Services: At an inflection point



## Financial Services: The point where all megatrends intersect



**Uptick in  
Consumption  
+ Capex**

**Beneficiaries:**  
Banks, NBFCs,  
Capital markets



**Financialization  
of Savings**

**Beneficiaries:**  
Capital markets



**Demographic  
Dividend**

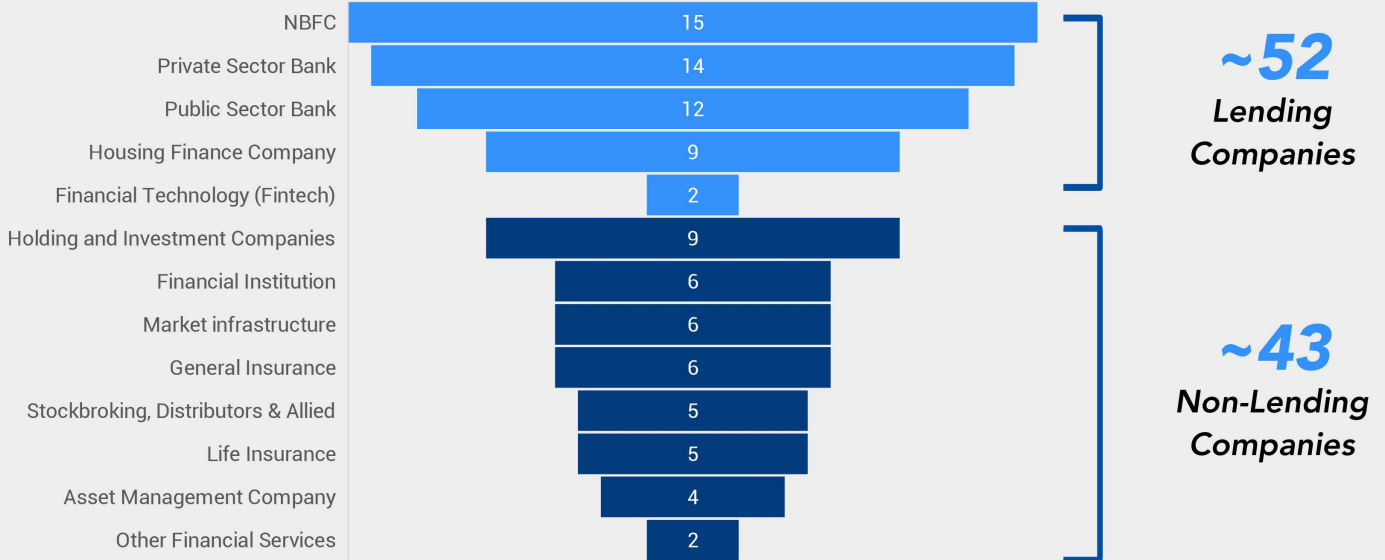
**Beneficiaries:**  
Insurance



**Digitalization**

**Beneficiaries:**  
Fintech, Payment  
aggregators

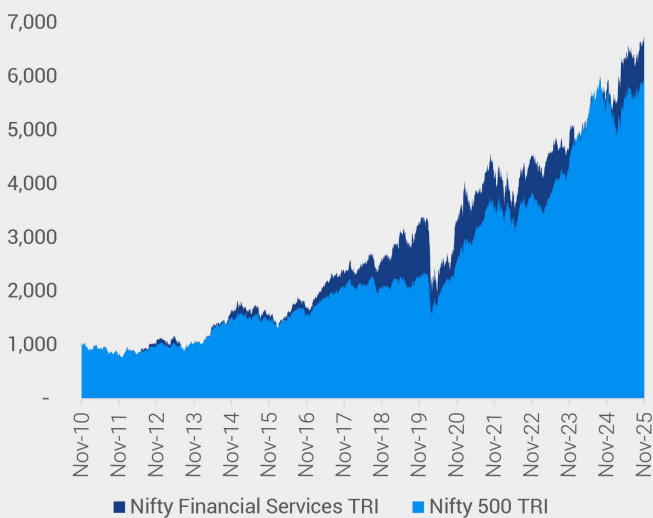
# Landscape of Indian financial services in the listed space



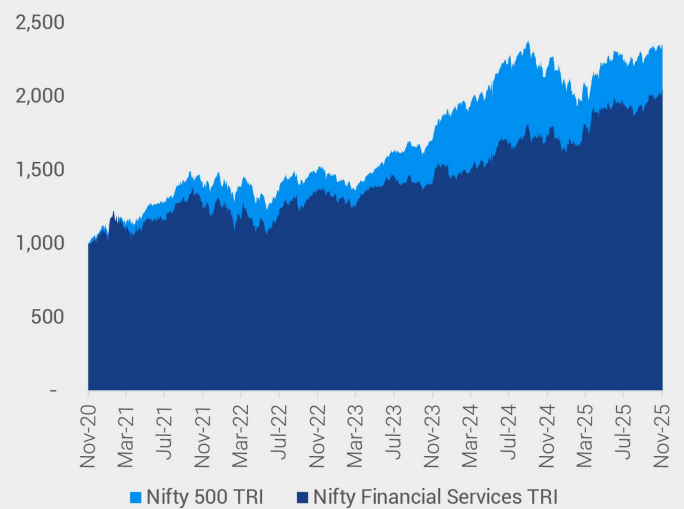
Note: Sector allocation as per AMFI considered for Top 500 companies

## Journey of Financial Services

### Last 15 Years Outperformance



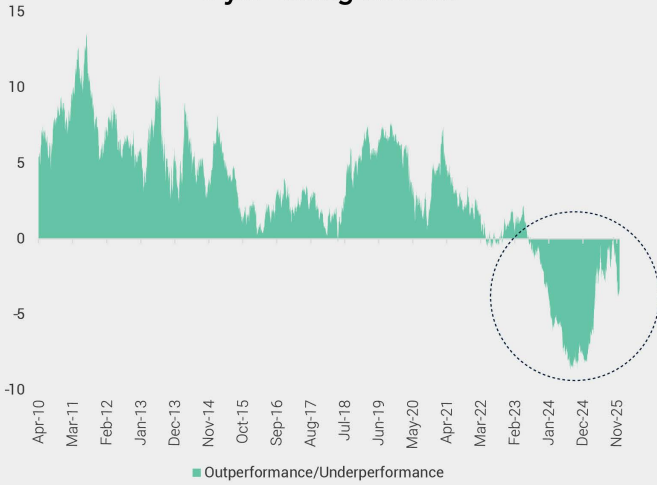
### Last 5 Years Underperformance



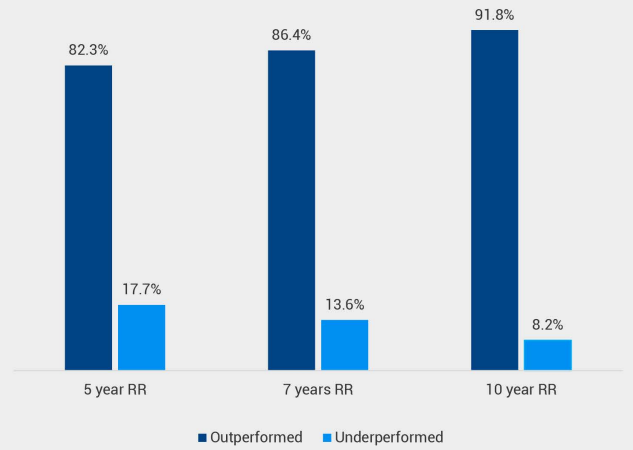
Data as on 30th November 2025 | Past performance may or may not be sustained in future and is not a guarantee of any future returns | Rebased data for both the indices is considered.

# A window of opportunity after recent underperformance

Nifty Financial Services TRI vs Nifty 500 TRI - 5 yrs Rolling Returns



Nifty Financial Services TRI VS Nifty 500 TRI - Rolling Returns (Outperformance/Underperformance)

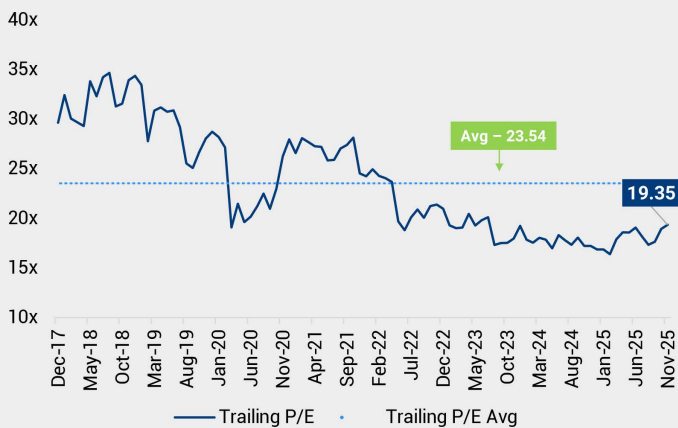


Data as on 30th November 2025 | Above data is considered taking 1st April 2005 as base date | RR- Rolling returns | Past performance may or may not be sustained in future and is not a guarantee of any future returns.

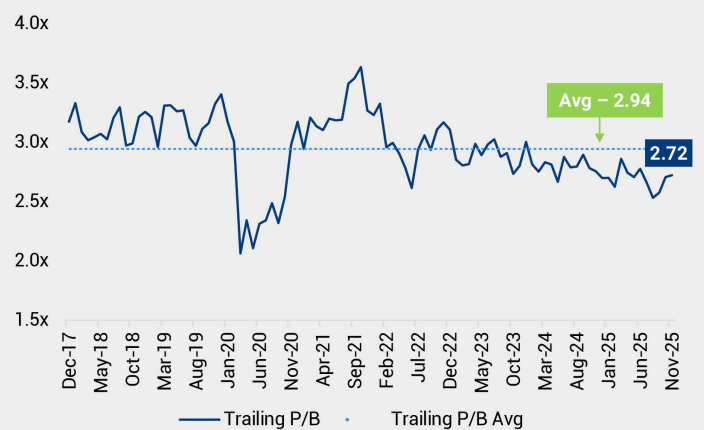
## Valuations are attractive

Valuations are currently below their long-term averages, offering a relatively attractive entry point

Price-to-Earnings (x)



Price-to-Book (x)



# About the Fund

## Investment Strategy

**Bottom-up stock selection** focused on identifying high-quality financial services businesses

**Alpha driven benchmark agnostic** investing approach

**FAIR** investment philosophy to evaluate businesses based on **Forensics, Acceptable Price, Investment Style Agnostic, and Robustness**

**Targeting structural compounders** with strong profitability and potential for valuation re-rating

Asset Allocation Instruments	Indicative Allocation (% to net assets)	
	Minimum	Maximum
Equity & Equity related instruments selected on the basis of Financial Services sector@@	80%	100%
Other Equity & Equity related instruments	0%	20%
Debt\$ and money market instruments#	0%	20%
Units issued by InvITs	0%	10%

Refer SID for more details on asset allocation | @@ including equity ETFs, \$ including Debt ETFs; # Money Market instruments include commercial papers, commercial bills, treasury bills, Tri-party repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time. Equity and Equity related instruments includes convertible debentures, equity warrants, convertible preference shares, equity derivatives, units of REITs etc.

## Investment Philosophy

Our **FAIR** investment framework helps in identifying robust and clean businesses available at acceptable prices without being biased toward either value or growth investing styles.

# F

### Forensics

Use forensic framework to check accounting quality, board governance standards and ownership background

# A

### Acceptable Price

Emphasize reasonably priced businesses with earnings power over the medium term, rather than focusing on the short term

# I

### Investment Style Agnostic

Emphasize investing in strong businesses capable of delivering long-term returns, while remaining agnostic to value or growth investing styles.

# R

### Robustness

Pick well managed businesses having scalable opportunities and superior return on capital employed

## Fund Details

Category	Sectoral Fund
Fund Manager	Mr. Ashwani Agarwalla Mr. Trideep Bhattacharya Mr. Amit Vora (Overseas)
Benchmark	Nifty Financial Services TRI
Investment Objective	The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities with a focus on companies engaged in financial services sectors.  However, there is no assurance that the investment objective of the scheme will be achieved.
Minimum Application Amount	Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter
NFO Period	27th January 2026 – 10th February 2026
Exit Load	<ul style="list-style-type: none"> <li>If the units are redeemed /switched out on or before 90 days from the date of allotment – 1% of the applicable NAV</li> <li>If the units are redeemed /switched out after 90 days from the date of allotment - NIL</li> </ul>

### Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments

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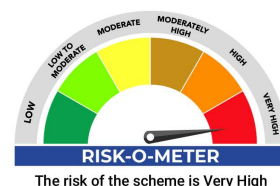
To invests, visit [www.edelweissmf.com](http://www.edelweissmf.com) | Download 'eInvest' Mobile App

#### Edelweiss Financial Services Fund is suitable for investors who are seeking\*

- Long term capital appreciation
- Investment in equity and equity related instruments with a focus on companies engaged in Financial Services sectors

\* Investors should consult their financial advisors if in doubt about whether the product is suitable for them

#### Edelweiss Financial Services Fund



#### NIFTY Financial Services TRI

