



# Sundaram Multi Asset Allocation Fund

April 2026

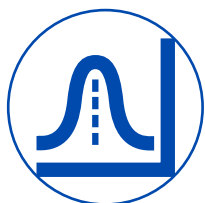
# Agenda



Why Multi Asset Allocation Fund



Why Sundaram Multi Asset Allocation Fund

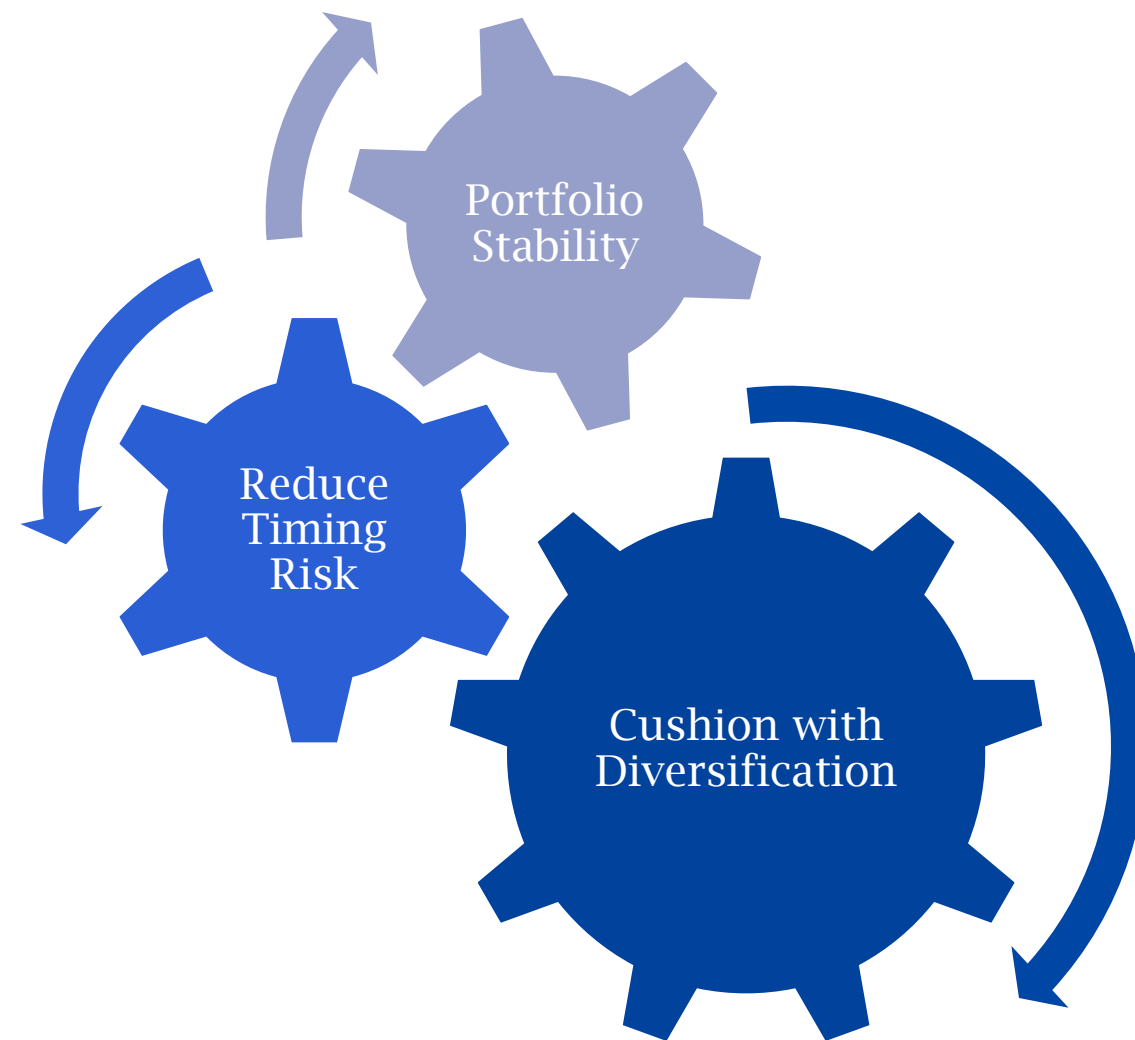
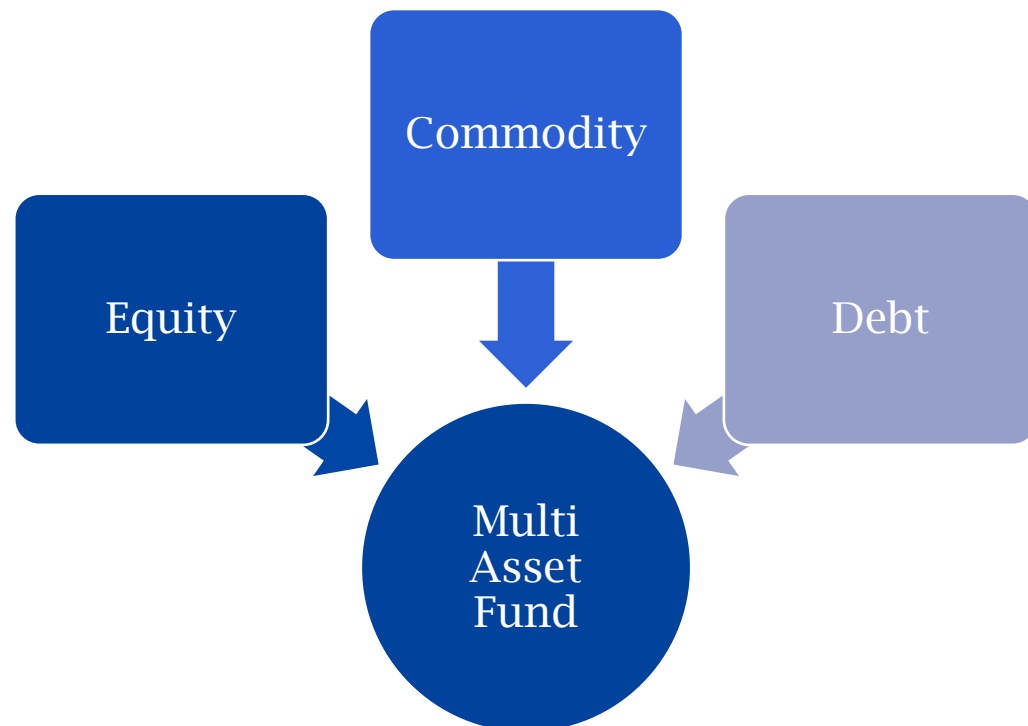


Fund Composition and Allocation



Appendix

# Why Multi Asset Fund



# Sundaram Multi Asset Allocation Fund



Gross Equity allocation around 65% and net equity around 50% to 60%

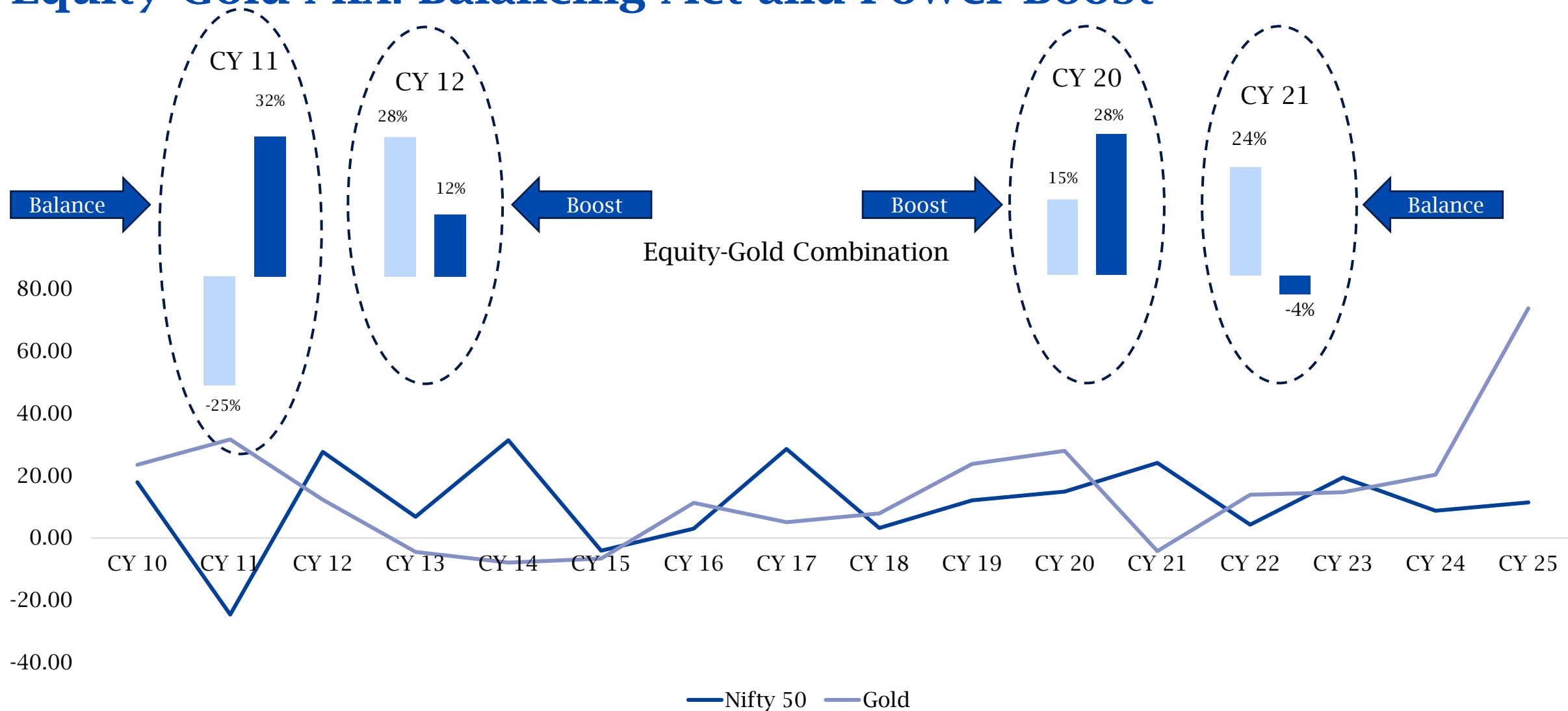


GOLD allocation 20% to 25%



10% Fixed Income

# Equity-Gold Mix: Balancing Act and Power Boost

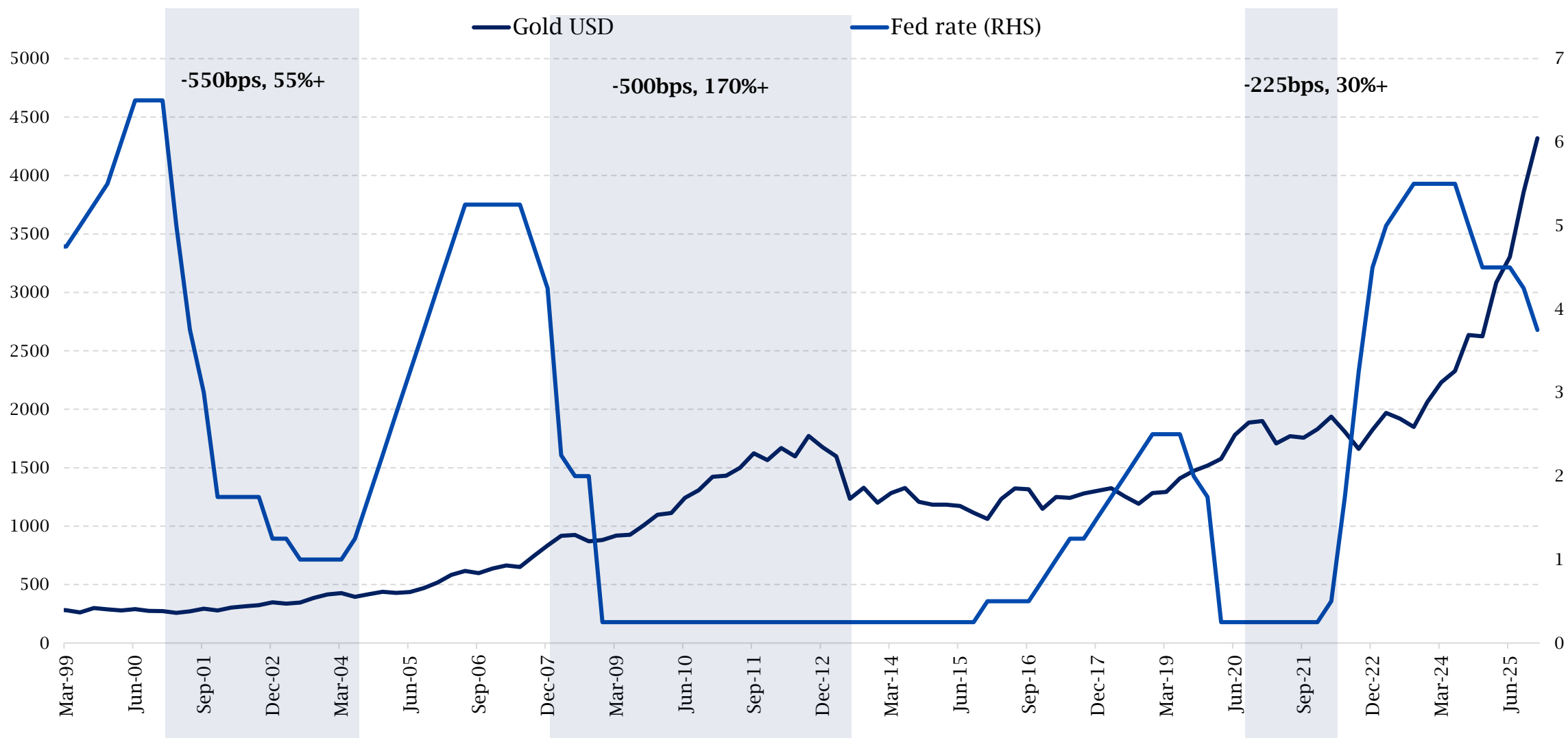


# Correlations

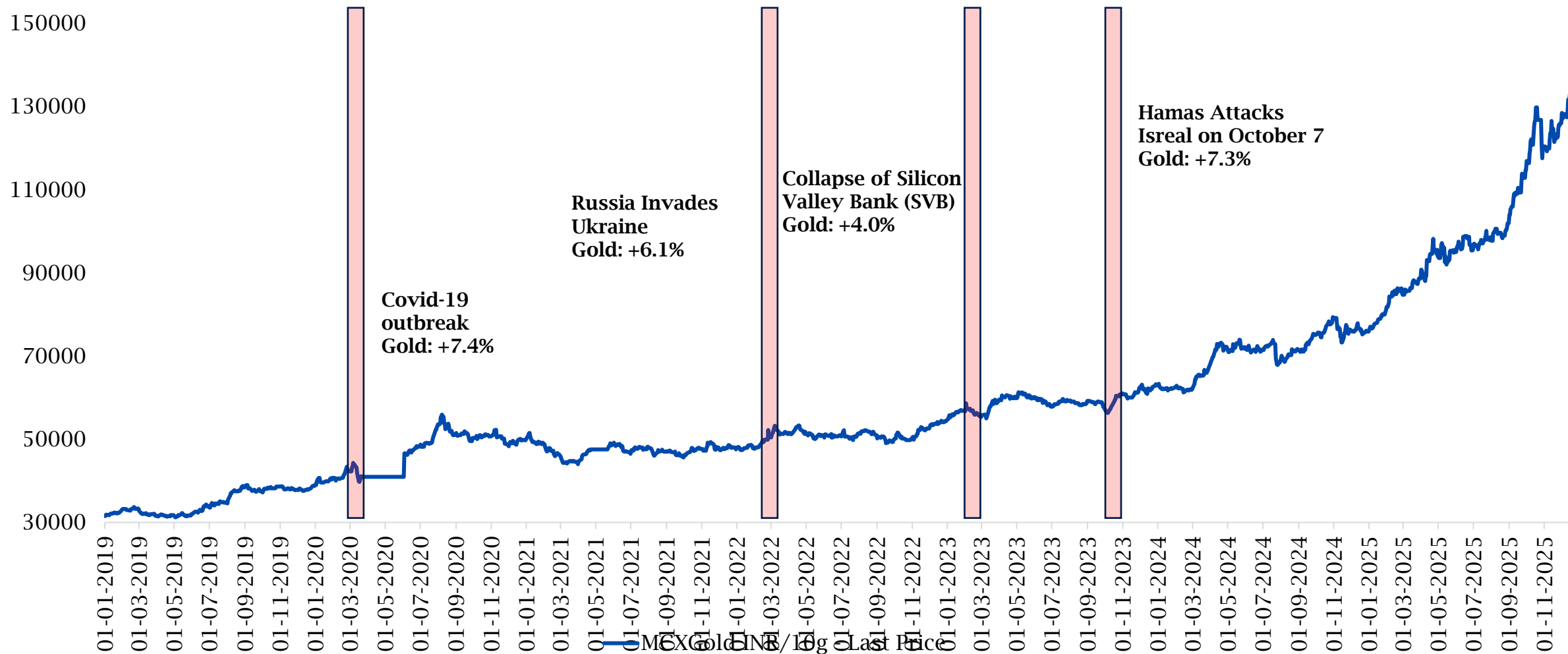
	MCX Gold	MSCI EM	S&P BSE Sensex	BBG Cmdty (INR)
MCX Gold	1.000			
MSCI EM	0.268	1.000		
S&P BSE Sensex	-0.077	0.533	1.000	
BBG Commodities (INR)	0.269	0.426	0.176	1.000

Calculated from 30/09/2014 to 30/09/2024, monthly return frequency.

# Gold has done well during Fed rate cut

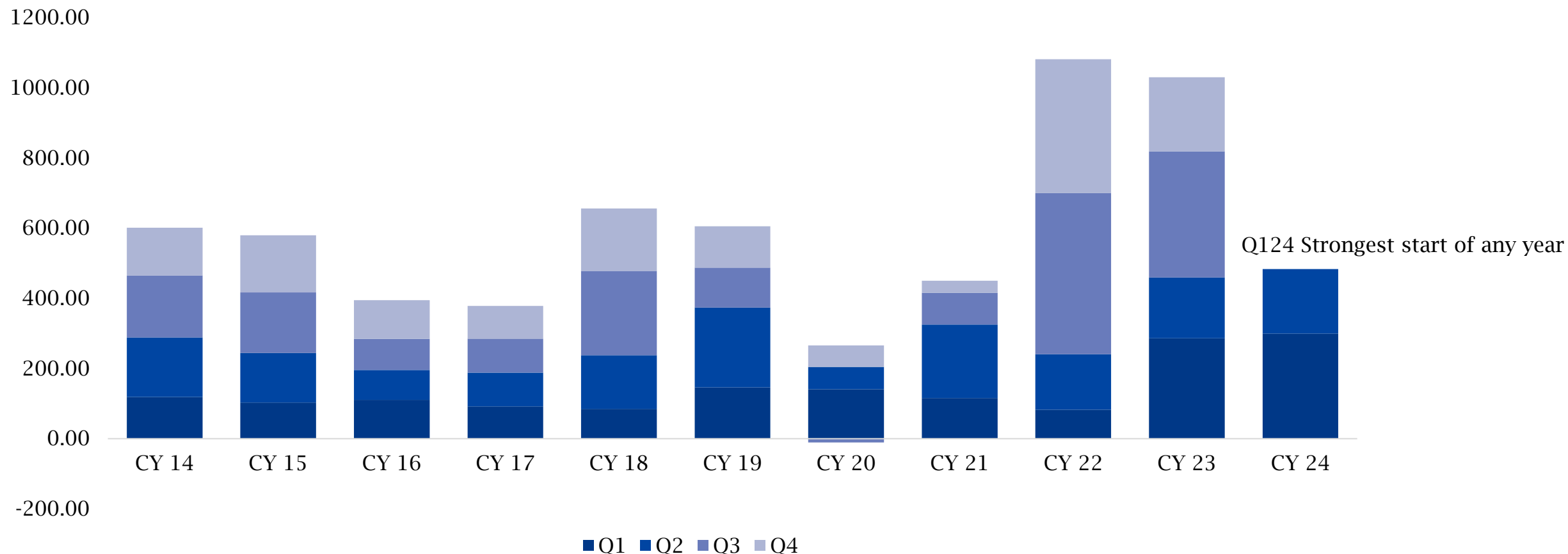


# Gold reactions during turmoil

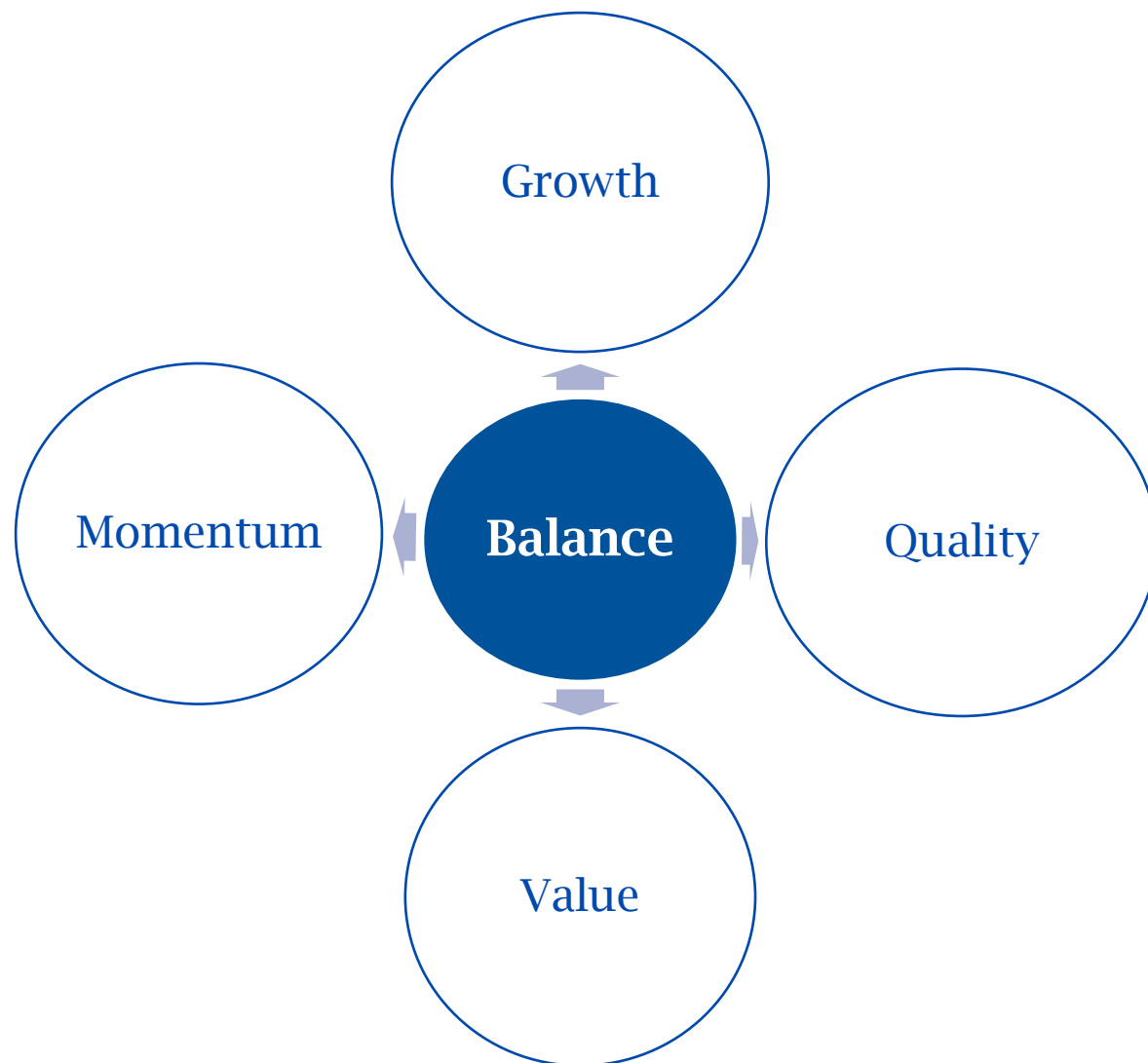


# Central Banks Gold Purchase

Central Bank Gold Demand by Quarter (in tonnes)\*



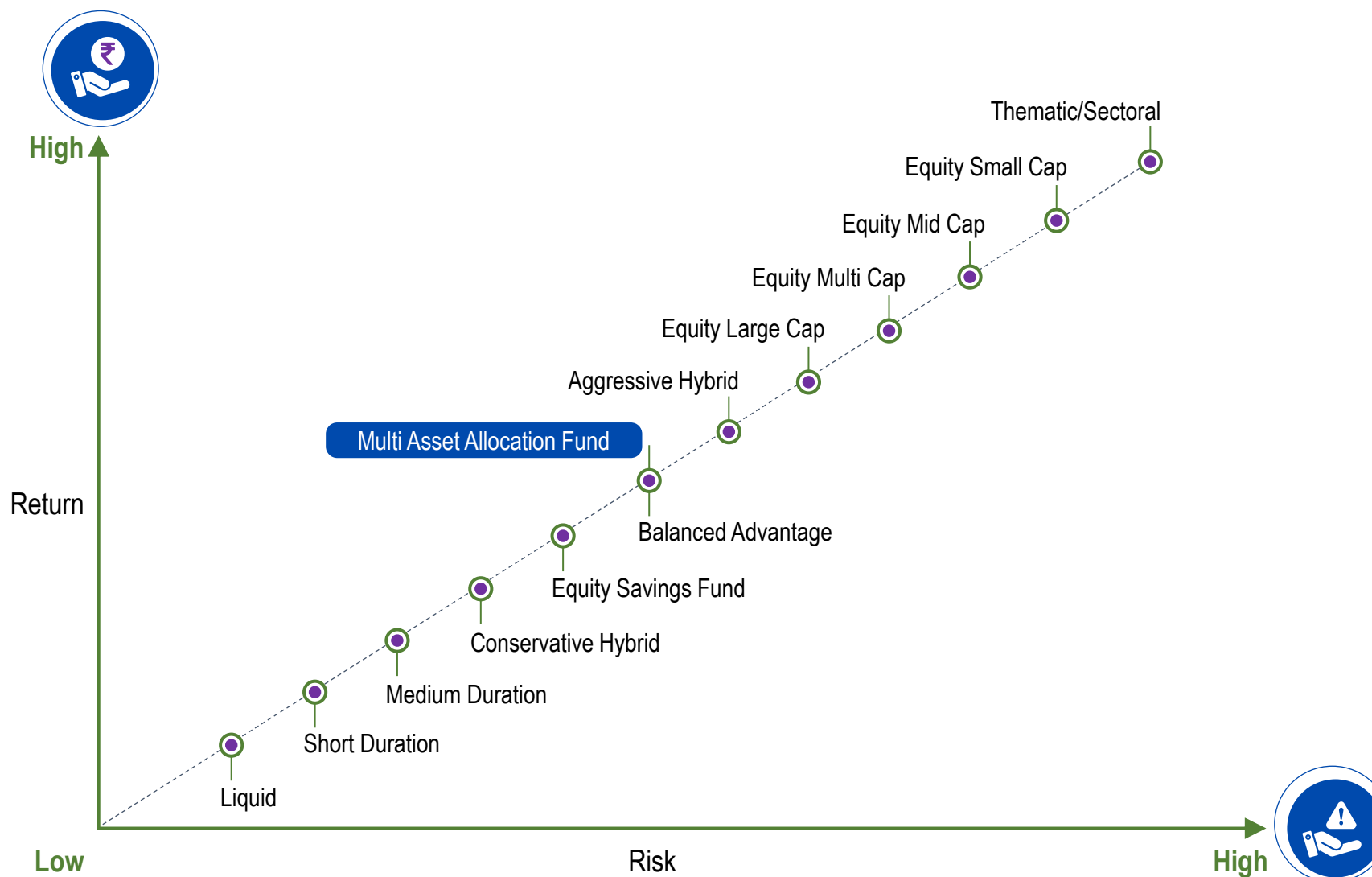
# Sundaram Multi Asset Allocation Fund – Philosophy & Mission



Our aim is to

- Deliver superior *risk-adjusted-return* over *medium to long term* by
- Following a *balanced approach* of investing in Consistent and Cyclical *Growth* businesses that have *superior Quality*
- We aim to have reasonable *margin of safety* in our investments & avoid growth/value traps
- To Develop Knowledge & Analytical *Edge* over market *consistently*.

# MAAF Risk-Return Positioning





# Portfolio Composition

Asset Allocation		
Category	Weight (%)	AUM (Rs. Cr)
Gross Equity	66.5	2037
Derivatives	(3.8)	(115)
Fixed Income	10.8	331
Gold ETFs	21.4	654
Cash & Others	5.0	154
<b>Total</b>	<b>100%</b>	<b>3060</b>

# Equity Strategy



- Multi Cap Portfolio of 50-60 stocks



- Allocation to large caps at 75-80%
- Ability to use midcaps to enhance returns



Stock selection would be based on bottom-up in-house research



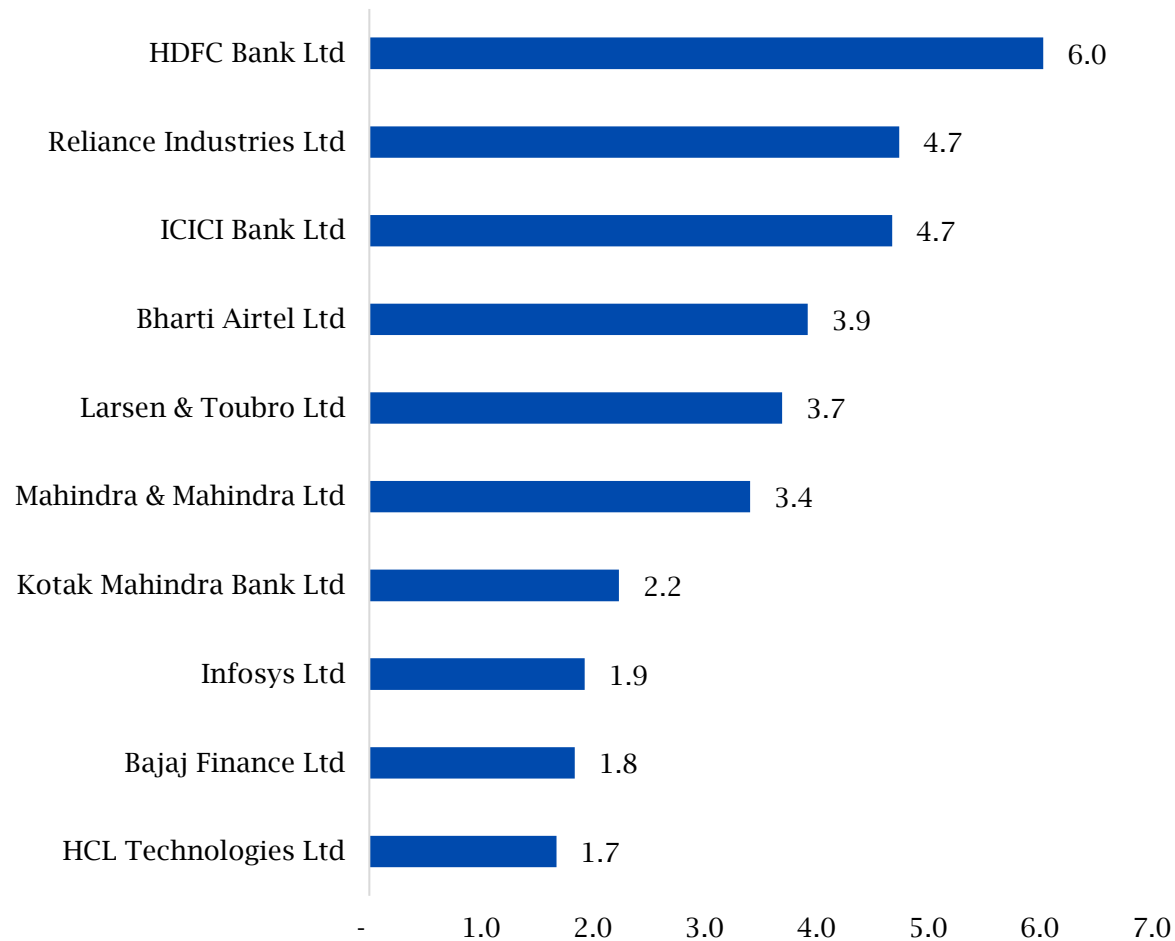
Manage Portfolio Risk

- Diversification across sectors and stocks
- Focus on risk-adjusted returns
- Ensure adequate portfolio liquidity

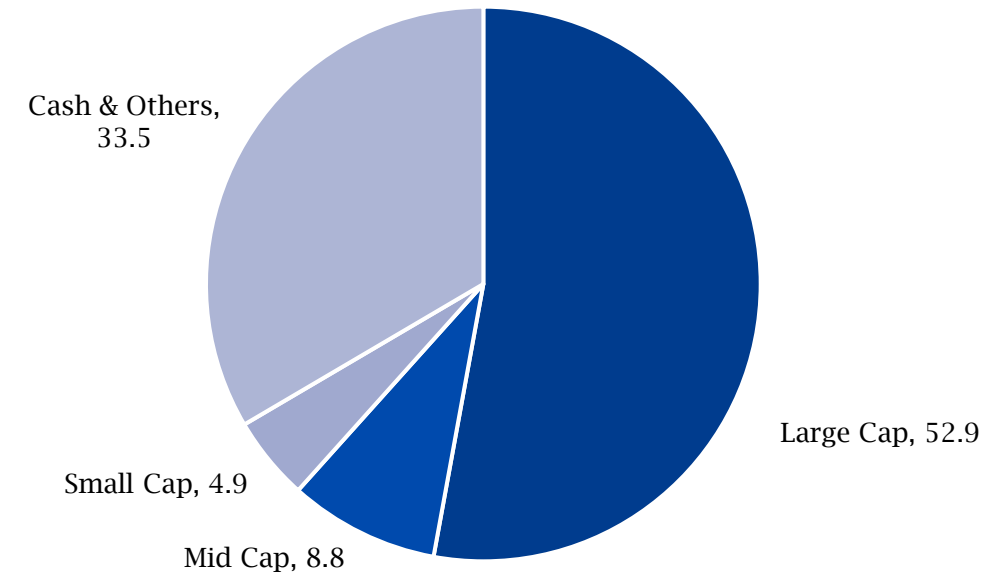
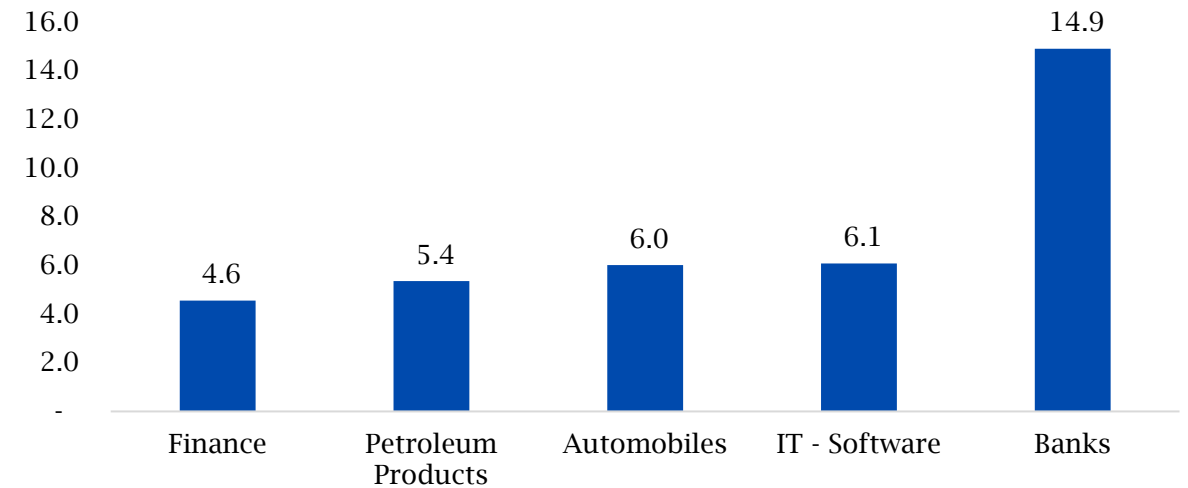
Arbitrage: Depending on market valuation will keep arbitrage to maintain portfolio stability

# Equity Portfolio

Stock Weightage (%)



Sector Allocation (%)



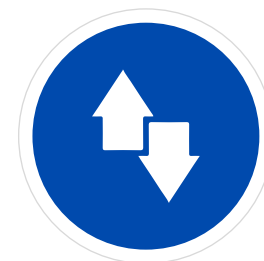
# Gold Strategy



- Gold Portfolio of large liquid ETFs



Consistent high gold exposure of 20-25% to mimic investors behavior of holding gold for long term



Gold returns from:

- Commodity appreciation
- Average annual INR depreciation of 3-4%



Manage Portfolio Risk

- Uncorrelated asset class helps in diversifying portfolio risk
- Significant reduction in portfolio volatility as seen in back testing

# Fixed Income Strategy



Fixed Income portfolio of the Fund will be of high-quality paper with focus on accrual



The Fund will predominantly invest in AAA-rated bonds and GSEC with medium duration. The objective is to provide an attractive yield with a high-quality portfolio



# Fund Facts

<b>Allotment Date</b>	January 2024
<b>Fund Details</b>	An open-ended scheme investing in Equity, Debt & Money Market Instruments and Gold ETFs
<b>Benchmark</b>	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)
<b>Plans</b>	Regular & Direct
<b>Options</b>	Growth, IDCW (Pay Out, Reinvestment & Sweep); Default Option: Growth; Default Sub-Option: IDCW Sweep
<b>Minimum Subscription Amount</b>	<b>Lumpsum:</b> First Investment: INR 100 and any amount thereafter; Subsequent Purchase: INR 100 and any amount thereafter <b>SIP:</b> INR 1000 per week, INR 100 per month, INR 750 per quarter, Weekly SIP will be processed on Wednesdays
<b>Load Structure</b>	<ul style="list-style-type: none"> <li>• Exit Load: Nil - for up to 30% of the units and 1% for more than 30% of the units, if redeemed within 365 days from the date of allotment.</li> <li>• Nil For redemption after 365 days from the date of allotment.</li> </ul>



# Fund Performance

Period	Performance			Rs. 10,000 Invested			Value of Rs. 10,000-a-month SIP			
	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Investment (Rs.)	Fund (Rs.)	Benchmark Tier I (Rs.)	Additional Benchmark (Rs.)
Last 1 year	7.4	12.6	-4.0	10737	11259	9601	120000	116970	119993	107930
Last 3 years	-	-	-	-	-	-	-	-	-	-
Last 5 years	-	-	-	-	-	-	-	-	-	-
Since Inception	9.9	14.3	3.2	12277	13389	10721	260000	273392	285059	243053

# Management & Fund Managers



**Anand Radhakrishnan, Managing Director**

He has over 30 years of experience in the Indian Asset Management industry. Anand holds a Management degree from Indian Institute of Management, Ahmedabad, and is a Chartered Financial Analyst (CFA) charter.



**Rohit Seksaria, Fund Manager - Equity**

He has experience spanning over 21 years in Equity Research and Fund Management. He holds an MBA from IIM Ahmedabad and is a rank holding Chartered Accountant (ICAI) and Company Secretary (ICSI).



**Dwijendra Srivastava,  
Chief Investment Officer - Debt**

Dwijendra Srivastava joined Sundaram Asset Management Company in July 2010. He has over two decades of experience in debt markets.



**Arjun G Nagarajan,  
Commodities Fund Manager, Chief Economist,  
Communications manager - Investments**

Arjun's career in the markets span over 12 years. Arjun was a part of the NITI Aayog's discussion on recent topical.



**Clyton Richard Fernandes,  
Associate Fund Manager**

He has a rich experience of 18 years in Equity Research & Fund Management. He is an MBA in Finance and has a Bachelors in Mechanical Engineering.



**Sandeep Agarwal, Head - Fixed Income**

Sandeep joined Sundaram Asset Management Company in October 2010 as a Dealer - Fixed Income. He moved into active fund management in June 2012.

# Performance details for other schemes managed

Scheme Name (Regular Plan)	1 year (%)		3 years (%)		5 years (%)		Fund Managers
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	
Performance Details for schemes managed by Mr. Rohit Seksaria							
Funds Managed by Fund Manager: 17 Funds							
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)



# Performance details for other schemes managed

Scheme Name (Regular Plan)	1 year (%)		3 years (%)		5 years (%)		Fund Managers
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	
Performance Details for schemes managed by Mr. Clyton Richard Fernandes							
Funds Managed by Fund Manager: 4 Funds							
Sundaram Aggressive Hybrid Fund	-3.4	-0.6	9.9	10.7	9.5	9.6	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	-2.5	-0.6	8.1	8.4	7.5	8.0	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
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 Multi Asset Allocation Fund	7.4	12.6	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes

# Disclaimer

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For scheme specific risk factors, asset allocation, load structure, fund facts and taxation aspects please refer scheme information documents available online and at branches/Investor Service Centres; also, at [www.sundarammutual.com](http://www.sundarammutual.com)

Statutory: Mutual Fund: Sundaram Mutual Fund is a trust under Indian Trusts Act, 1882. Liability for sponsors is limited to Rs 1 lakh. Sponsors: Sundaram Finance Ltd.

Investment Manager: Sundaram Asset Management Company Ltd.

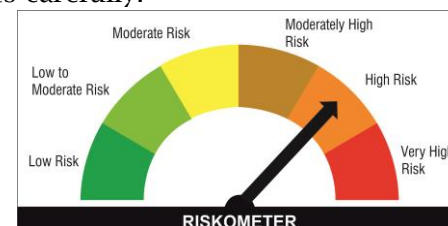
Trustee: Sundaram Trustee Company Ltd.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.



**Sundaram Multi Asset Allocation Fund**

Investors understand that their principal will be at **High Risk**



**NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)**