

Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation fund



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

| | |
|-----------------------------|---|
| Category | Dynamic Asset Allocation |
| Fund Managers | Bharath S, Clyton Richard Fernandes, Dwijendra Srivastava |
| Month End AUM | INR 1,737 Cr. |
| Avg. AUM | INR 1,739 Cr. |
| Inception Date | Dec 16, 2010 |
| Benchmark (Tier I) | NIFTY 50 Hybrid Composite debt 50:50 Index |
| Additional Benchmark | Nifty 50 TRI |
| Plans | Regular/Direct |
| Options | Growth/IDCW |
| Minimum Amount | INR 100/- & Multiple of INR 1/- |
| SIP / STP / SWP | Available |
| Exit Load | Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil |



NET ASSET VALUE (NAV)

| | Regular | Direct |
|---------------|---------|--------|
| Growth | 36.01 | 42.52 |
| IDCW | 15.40 | 18.96 |

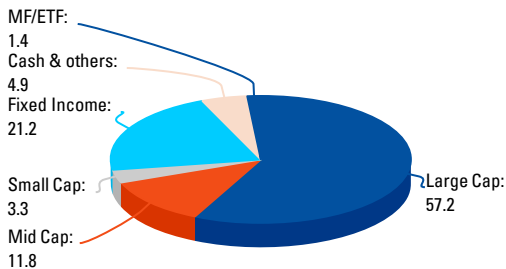


RATIO (ANNUALISED)

| | |
|--|------------------|
| Weighted Avg. Market Cap | INR 5,94,500 Cr. |
| Median Market Cap | INR 1,34,941 Cr. |
| Standard Deviation | 7.3 |
| Beta | 1.1 |
| Information Ratio | -0.1 |
| Sharpe Ratio | 0.7 |
| Average Maturity of Portfolio | 5.94 Years |
| Weighted Average Maturity of PTCs | - |
| Macaulay Duration of Portfolio | 3.99 Years |
| Modified Duration of Portfolio | 3.83 Years |
| YTM of Portfolio | 6.57 % |
| Turnover Ratio | 73.0 |



MARKET CAPITALISATION (%)



PORTFOLIO

| Portfolio | % Of Net Asset | Portfolio | % Of Net Asset |
|--|----------------|---|----------------|
| Equity | 72.4 | The Indian Hotels Company Ltd | 0.3 |
| Aerospace & Defense ¹⁰ | 2.0 | Petroleum Products ³ | 5.5 |
| Bharat Electronics Ltd | 1.2 | Reliance Industries Ltd ³ | 4.6 |
| Hindustan Aeronautics Ltd | 0.8 | Bharat Petroleum Corporation Ltd | 0.8 |
| Agricultural Food & Other Products | 0.9 | Pharmaceuticals & Biotechnology | 1.6 |
| TATA Consumer Products Ltd | 0.9 | Mankind Pharma Ltd | 0.7 |
| Auto Components | 1.3 | Sun Pharmaceutical Industries Ltd | 0.6 |
| Amara Raja Energy & Mobility Ltd | 0.8 | Cipla Ltd | 0.2 |
| UNO Minda Ltd | 0.6 | Power | 0.6 |
| Automobiles ⁵ | 4.5 | TATA Power Company Ltd | 0.6 |
| Mahindra & Mahindra Ltd ⁸ | 2.2 | Realty ⁷ | 3.8 |
| TVS Motor Company Ltd | 0.8 | Embassy Office Parks ⁶ | 2.7 |
| Maruti Suzuki India Ltd | 0.8 | Brookfield India Real Estate Trust REIT | 0.7 |
| Bajaj Auto Ltd | 0.6 | Prestige Estates Projects Ltd | 0.4 |
| Banks ¹ | 18.7 | Retailing | 1.7 |
| HDFC Bank Ltd ¹ | 6.1 | Zomato Ltd | 1.4 |
| ICICI Bank Ltd ² | 5.6 | Trent Ltd | 0.3 |
| Kotak Mahindra Bank Ltd ⁵ | 3.7 | Telecom - Services ⁴ | 4.6 |
| Bank of Baroda ¹⁰ | 1.6 | Bharti Airtel Ltd ⁴ | 4.6 |
| State Bank of India | 1.2 | Transport Services | 0.9 |
| Canara Bank | 0.4 | Interglobe Aviation Ltd | 0.9 |
| Beverages | 0.9 | Unlisted Equity | 0.0 |
| United Spirits Ltd | 0.5 | Kwality Wall's Ltd | 0.0 |
| Varun Beverages Ltd | 0.5 | Government Securities/Treasury Bills | 13.7 |
| Capital Markets ⁸ | 2.7 | Central Government Securities | 11.1 |
| BSE Ltd | 0.9 | Government | 1.8 |
| Multi Commodity Exchange of India Ltd | 0.8 | Government Securities | 0.6 |
| Prudent Corporate Advisory Services Ltd | 0.6 | Tamil Nadu State Government Securities | 0.3 |
| Billionbrains Garage Ventures Ltd | 0.4 | Derivatives | -13.3 |
| Cement & Cement Products | 1.5 | Cipla Ltd | -0.2 |
| Ultratech Cement Ltd | 0.9 | Canara Bank | -0.4 |
| JK Cement Ltd | 0.6 | Multi Commodity Exchange of India Limited | -0.8 |
| Chemicals & Petrochemicals | 0.5 | Hindustan Aeronautics Ltd | -0.8 |
| Pidilite Industries Ltd | 0.5 | TATA Consultancy Services Ltd | -0.8 |
| Construction ⁹ | 2.5 | Bajaj Finserv Ltd | -1.1 |
| Larsen & Toubro Ltd ⁷ | 2.5 | Reliance Industries Ltd | -1.3 |
| Consumer Durables | 0.8 | Kotak Mahindra Bank Ltd | -1.4 |
| Amber Enterprises India Ltd | 0.8 | Eternal Ltd (Previously named as Zomato Ltd) | -1.4 |
| Diversified Fmcg | 1.2 | Bharti Airtel Ltd | -1.6 |
| Hindustan UniLever Ltd | 1.2 | Bank of Baroda | -1.6 |
| Fertilizers & Agrochemicals | 1.3 | ICICI Bank Ltd | -1.8 |
| Coromandel International Ltd | 1.3 | Mutual Fund Units | 1.4 |
| Finance ² | 6.4 | Sundaram Liquid Fund | 1.4 |
| Bajaj Finance Ltd ⁹ | 1.7 | Corporate Bond & NCDs | 7.0 |
| Cholamandalam Investment and Finance Company Ltd | 1.4 | National Bank for Agriculture & Rural Development | 2.6 |
| Bajaj Finserv Ltd | 1.1 | REC LTD | 2.0 |
| Power Finance Corporation Ltd | 1.0 | LIC Housing Finance Ltd | 1.2 |
| Home First Finance Company Ltd | 0.6 | Indian Railway Finance Corporation Ltd | 0.6 |
| CRISIL Ltd | 0.6 | PNB Housing Finance Ltd | 0.6 |
| Financial Technology (Fintech) | 0.9 | Convertible Debenture | 0.5 |
| PB Fintech Ltd | 0.9 | Cholamandalam Investment and Company Ltd | 0.5 |
| Gas | 0.5 | Cash, Call, NCA & Primary Mkt Appln | 4.9 |
| Indraprastha Gas Ltd | 0.3 | TREPS | 4.2 |
| GAIL Ltd | 0.2 | Cash and Other Net Current Assets | 0.8 |
| Healthcare Services | 0.4 | Margin Money For Derivatives | -0.1 |
| Indegene Limited | 0.4 | Grand Total | 100.0 |
| Industrial Products | 1.1 | | |
| Cummins India Ltd | 1.1 | | |
| Insurance | 0.3 | | |
| SBI Life Insurance Company Ltd | 0.3 | | |
| IT - Software ⁶ | 4.1 | | |
| HCL Technologies Ltd | 1.6 | | |
| Infosys Ltd | 1.0 | | |
| Tata Consultancy Services Ltd | 0.8 | | |
| Coforge Ltd | 0.3 | | |
| Tech Mahindra Ltd | 0.3 | | |
| Leisure Services | 1.3 | | |
| Jubilant Foodworks Ltd | 1.0 | | |

No of Stocks: 61

• Top 10 Sectors
• Top 10 Holdings

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| PERFORMANCE | | | | | | | | | | |
|------------------|-------------|------------|--------------------------|-------------------|------------|--------------------------|-------------------------------|-----------|------------|--------------------------|
| Period | Performance | | | ₹ 10,000 invested | | | Value of ₹ 10,000-a-month SIP | | | |
| | Fund (%) | TIER I (%) | Additional Benchmark (%) | Fund (₹) | TIER I (₹) | Additional Benchmark (₹) | Investment | Fund (₹) | TIER I (₹) | Additional Benchmark (₹) |
| Last 1 year | 5.1 | 9.0 | 11.9 | 10,514 | 10,896 | 11,188 | 1,20,000 | 1,25,140 | 1,25,983 | 1,29,455 |
| Last 3 years | 10.5 | 10.9 | 14.3 | 13,513 | 13,641 | 14,941 | 3,60,000 | 4,15,067 | 4,18,541 | 4,38,437 |
| Last 5 years | 10.3 | 10.3 | 14.7 | 16,317 | 16,330 | 19,832 | 6,00,000 | 7,68,015 | 7,72,117 | 8,38,759 |
| Last 10 years | 9.5 | 11.1 | 14.0 | 24,728 | 28,595 | 37,193 | 12,00,000 | 20,40,647 | 21,30,474 | 25,65,807 |
| ^Since Inception | 9.9 | 10.1 | 11.7 | 41,420 | 42,441 | 52,717 | 18,00,000 | 41,42,068 | 43,48,580 | 55,04,955 |

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 2025. Returns are on a compounded annual basis for period more than 1 year and absolute for 1 year period and computed using NAV of Regular Plan-Growth Option.Value of 10,000 invested at inception is as on Dec 31, 2025. SIP values are in rupees.Performance Analysis on annualized basis except Beta and Correlation.The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Turnover Ratio* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 68. Disclosures: Page 58.Expense Ratio for the month of Dec 31, 2025 - Regular: 2.05 and Direct: 0.59