Sundaram Multi Asset Allocation Fund

Type Of Scheme: An Open Ended Scheme investing in Equity, Debt & Money Market Instruments and Gold ETFs
Product Labeling: Long-term capital appreciation

SUNDARAM MUTUAL — Sundaram Finance Group

Fund Details

Date of Inception/ Allotment	Jan 25, 2024
Benchmark Name	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)
NAV (Regular Growth)	₹ 12.50
NAV (Direct Growth)	₹ 13.02
NAV (Regular IDCW)	₹ 12.50
NAV (Direct IDCW)	₹ 13.02
AUM (Cr)	₹ 3,127.27 Cr
AAUM (Cr)	₹ 3,153.43 Cr

Fund Manager Details

Name of Fund Managers:

- I. Clyton Richard Fernandes, II. Rohit Seksaria
- III. Kumaresh Ramakrishnan
- IV. Arjun Nagarajan, V. Shalav Saket (Overseas)

Total Experience: (I) 21 Yrs; (II): 23 Yrs; (III) 31 Yrs (IV) 19 Yrs
Managing Since: (I) 04 Oct 2024; (II) 25 Jan 2024; (III) 09 Jun 2026 (IV) 25 Jan 2024

Minimum Investment

Lump sum Amount:	₹100/-& Multiple of ₹1/-
SIP Amount:	₹100 (Monthly & Daily), ₹1000 (Weekly), ₹750 (Quarterly)

Load Structure

Exit Load:	Upto 30% of units < 365 days : Nil. More than 30% of units < 365 days : 1%. >365 days: Nil

Expense Ratio (Base %)

Regular Plan:	1.6
Direct Plan:	0.4

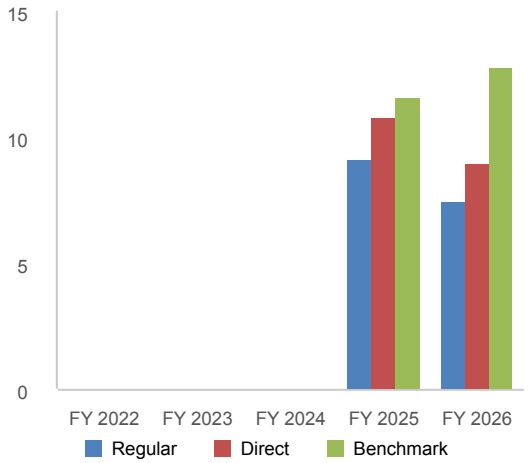
Quantitative Measures/Risk Measures

Std. Deviation (%):	-
Beta (%):	-
Tracking Error (%):	-
Sharpe Ratio (%):	-
Tracking Difference (%):	-
Information Ratio:	-

Performance of the Scheme – CAGR

Compounded Annualised Returns	Scheme (Reg) %	Scheme (Dir) %	Benchmark %
Last 1 year	-3.8	-2.5	0.2
Since Inception	8.4	10.0	12.8

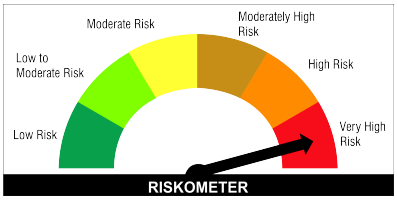
Absolute Returns for each F.Y. for last 5 years



Portfolio Data: Top 10 Holdings

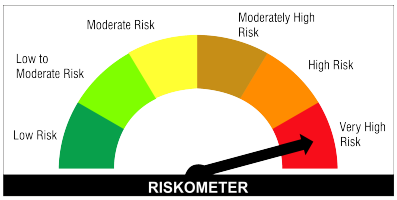
No.	Holding Name	% of Net Assets
1.	SBI Gold ETF	7.0%
2.	ICICI Bank Ltd	5.2%
3.	Nippon India ETF Gold Bees	4.8%
4.	HDFC Bank Ltd	4.5%
5.	Kotak Mutual Fund Gold Exchange Traded Fund	3.6%
6.	Bharti Airtel Ltd	3.6%
7.	Larsen & Toubro Ltd	3.6%
8.	Reliance Industries Ltd	3.5%
9.	Central Government Securities	3.4%
10.	HDFC Gold Exchange Traded Fund	3.1%

Scheme Riskometer



Very High Risk

Benchmark Riskometer



Very High Risk

Major Risk Factors

1. Equity Markets Risk
2. Fixed Income Markets Risk
3. Commodity Risk
4. Volatility Risk
5. Liquidity risk

Quantitative Measures/Risk Measures

Portfolio Turnover Ratio (Annualized)	
Equity Turnover	57.9
Gross Exposure Turnover (Equity + Debt + Derivatives)	87.3
Average Maturity	3.1 Years
Macaulay Duration	2.5 Years
Modified Duration	2.5 Years
Annualized Portfolio Yield	-
Yield To Maturity	7.0 %

Additional Information pertaining to Portfolio of the scheme

- Detailed Investment in Securities
- Allocation of Net Assets by Sector
- Allocation of Net Assets by Asset Class
- **Allocation of Net Assets by Credit Rating** N.A
- **Allocation of Net Assets by Region/Country** India - 100%

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MAJOR CHANGES W.R.T PREVIOUS MONTH –

1. Top 10 changes in Holdings in portfolio of the scheme

Name of securities added	Name of securities deleted/reduced	Total Weightage in %age
HDFC Bank Ltd		4.5
NTPC LTD		0.3
Ashok Leyland Ltd		0.7
Jio Platforms Ltd		0.5
	JSW Infrastructure Ltd	0.1
	Billionbrains Garage Ventures Ltd	0.9
	One 97 Communications Ltd	-
	TD Power Systems Ltd	-
	Indegene Limited	0.3
	Mahindra & Mahindra Ltd	-

Total (%) is the Current Weightage in the Portfolio

2. Changes in Expense Ratio of the scheme

Plan	Sep-2026	Oct-2026
Direct	0.4	0.4
Regular	1.6	1.6

3. Changes in Risk-o-Meter of the scheme

Change	Sep-2026	Oct-2026
Direct	High Risk	Very High Risk
Regular	High Risk	Very High Risk

4. Changes in Credit Quality

Name of security	Sep-2026	Oct-2026
Sov	10.3%	10.4%

Description/Inference of the Quantitative/Risk Measures

Sr.No	Quantitative Measures/ Risk Measures	Brief description/ Inference of the Quantitative measure
1	**Turnover Ratio**	Percentage of a fund's holdings that have changed in a given year.
2	**Average Maturity**	Weighted Average Maturity of the Assets
3	**Macaulay Duration**	Measure of the average time it takes to receive a bond's cash flows.
4	**Modified Duration**	Price sensitivity and the percentage change in price for a unit change in yield
5	**Annualized Portfolio Yield**	Weighted Average valuation yield of the assets
6	**Yield to Maturity**	Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity

Important Weblinks:

Sr.No	Links	Description
1	[Calc Method]	Mathematical parameters and assumptions.
2	[Risk Factor]	Various risk factors associated with the Scheme
3		Link for SID on AMC website
4	[Investor Service]	Contact details
5	[Grievance Redressal]	Grievance submission page with details showing Escalation matrix

ADDITIONAL DISCLOSURES

Different Plans shall have a different expense structure. The expense ratio mentioned is the Base Expense Ratio and excludes brokerage cost, Transaction Cost & GST incurred for the purpose of execution of trade.