

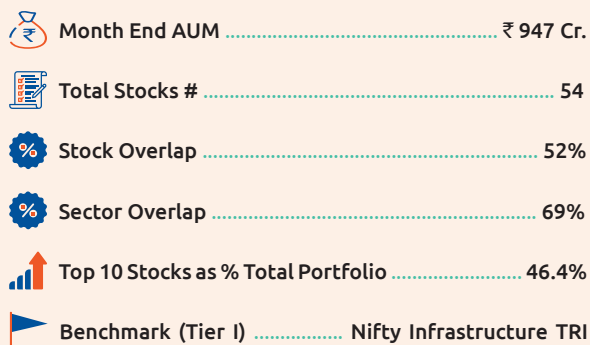
Sundaram Infrastructure Advantage Fund

An open-ended equity scheme investing in infrastructure theme



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - December 2025



FUND FACTS & FEATURES

Fund Managers
Mr. Clyton Richard Fernandes

Launch
September 2005

Minimum Investment
Rs.100/- per application and multiples of Rs.1/- thereafter

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

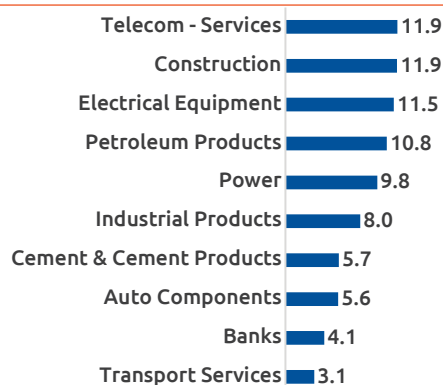
Exit Load
Upto 25%, within 365 days from the date of allotment: Nil.
More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil

Plan / Option
Regular and Direct
Growth & IDCW (Payout, Re-investment, Transfer)

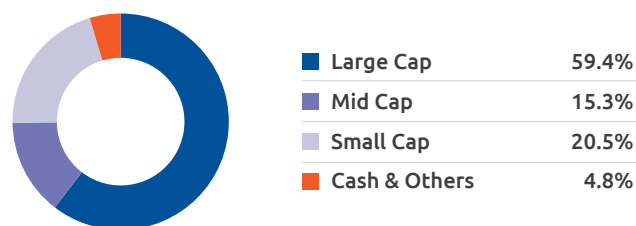
FUND MANAGER UPDATE

- This sectoral fund to play the India Infrastructure development story and invests across cap curves in infrastructure and related stocks.
- The government has budgeted for ~9% increase in capital expenditure in FY26. (Source: Union Budget)
- Apart from central government's investments, we expect the CPSUs to continue investments in sectors like Power. Pick-up in private capex, along with government capex, would benefit the overall industrial sector.
- The fund remains overweight on industrials, financials, consumer durables and auto ancillaries, while being underweight on cement, hospitals, hotels, telecom, utilities and oil & gas.

TOP 10 - INDUSTRY PROFILE (%)



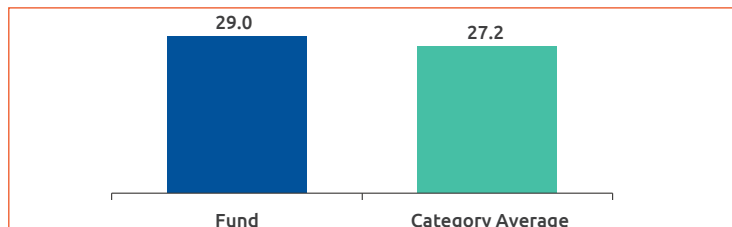
MARKET CAP (%)



PORTFOLIO CONSTRUCTION - SECTOR BETS

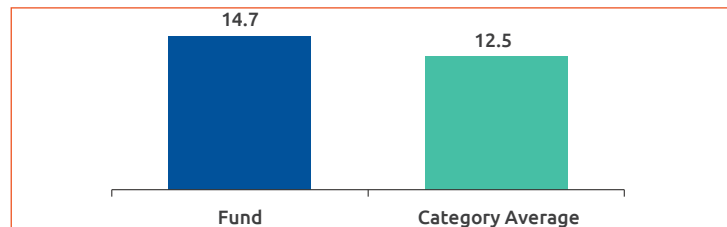
Overweights Vs Benchmark		Underweight Vs Benchmark	
Electrical Equipment	8.6	Petroleum Products	14.3
Industrial Products	6.3	Telecom - Services	5.5
Banks	4.1	Healthcare Services	3.1

PRICE TO EARNINGS*



* Trailing P/E, Source: Value Research as of December 31, 2025

HISTORICAL EARNINGS GROWTH



Source: MorningStar; Data as of December 31, 2025

TOP 5 LARGE CAP STOCKS (%)

Bharti Airtel Ltd	9.2
Larsen & Toubro Ltd	9.1
Reliance Industries Ltd	8.5
NTPC Ltd	4.7
Ultra Tech Cement Ltd	3.5

TOP 5 MID CAP STOCKS (%)

GE Vernova T and D India Ltd	1.7
KEI Industries Ltd	1.5
Indus Towers Ltd	1.4
Suzlon Energy Ltd	1.4
Hitachi Energy India Ltd	1.4

TOP 5 SMALL CAP STOCKS (%)

S.J.S Enterprises Ltd	1.8
Kalpataru Projects International	1.8
ESAB India Ltd	1.6
ZF Commercial Vehicle Control	1.5
Amber Enterprises India Ltd	1.4

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WHAT'S IN - OUT

What's In	What's Out
Nil	Kaynes Technology India Ltd

TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
Bharat Electronics Ltd	2.9
State Bank of India	2.1
ICICI Bank Ltd	2.1
S.J.S. Enterprises Ltd	1.8
Kalpataru Projects International Ltd	1.8

Active positive bets are those where the fund has a higher weightage as compared to the benchmark.

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	4.1	14.6	11.9	10,414	11,464	11,188	1,20,000	1,27,382	1,31,505	1,29,455
Last 3 years	22.2	23.3	14.3	18,268	18,755	14,941	3,60,000	4,56,316	4,75,588	4,38,437
Last 5 years	22.8	22.7	14.7	27,887	27,774	19,832	6,00,000	9,53,880	9,89,848	8,38,759
Since Inception	11.9	9.8	13.4	96,792	66,010	1,27,802	24,30,000	95,18,161	81,03,443	1,06,06,852

Past performance may or may not be sustained in future. Returns/investment value are as of December 31, 2025 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 December 31, 2025 SIP values are in rupees.

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. Clyton Richard Fernandes (No. of funds managed 6)							
Sundaram Infrastructure Advantage Fund	4.1	14.6	22.2	23.3	22.8	22.7	Clyton Richard Fernandes
Sundaram Aggressive Hybrid Fund	4.5	8.6	12.6	13.2	13.2	12.7	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	5.1	9.0	10.5	10.9	10.3	10.3	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram Equity Savings Fund	6.4	9.3	11.4	10.1	10.0	9.3	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Dividend Yield Fund	3.3	7.8	17.0	16.7	16.5	16.9	Clyton Richard Fernandes
Sundaram Multi Asset Allocation Fund	18.9	10.2	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes
Sundaram Arbitrage Fund	6.2	7.6	6.8	7.6	5.3	6.2	Rohit Seksaria & Ashish Agarwal (Equity); Dwijendra Srivastava (Fixed Income)

Data as on December 31, 2025. 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.

RISKOMETER	Fund	Nifty Infrastructure TRI
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure and infrastructure related activities or expected to benefit from the growth and development of infrastructure. <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p>RISKOMETER The risk of the scheme is Very High</p>	<p>RISKOMETER The risk of the benchmark is Very High</p>

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.