Sundaram **Consumption** Fund

An open-ended equity scheme investing in consumption sector

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Insights - May 2026

Month End AUM ₹ 1,428 Cr.

Total Stocks # 36

Stock Overlap 67%

Sector Overlap 86%

Top 10 Stocks as % Total Portfolio 59.2%

Benchmark (Tier I) Nifty India Consumption TRI

FUND FACTS & FEATURES

Fund Managers
Mr. Anuj Bansal
Mr. Rohit Saksaria

Launch
May 2006

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

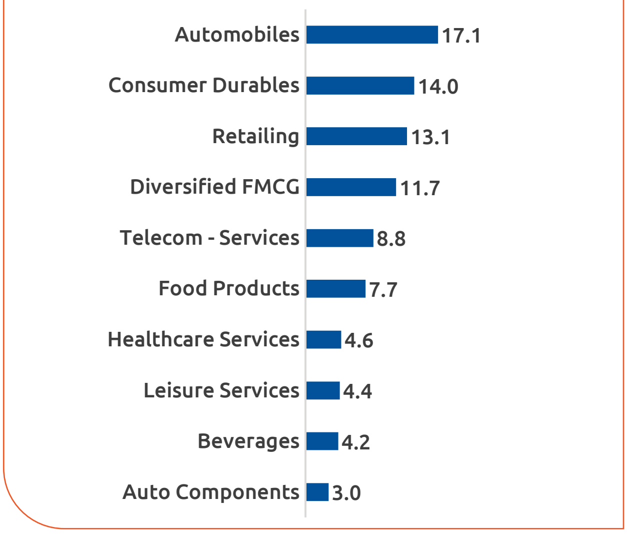
SIP
Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750

Exit Load
0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/ STP within 30 days from the date of allotment.
NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/ STP after 30 days from the date of allotment

FUND MANAGER UPDATE

- India's consumption story remains strong driven by young, urban, aspirational population looking for convenience, health, and experiences. This creates multitude of opportunities for businesses and for investors.
- As the wallet share of Indian consumer is spreading across multiple spends, the fund is also positioning itself to reflect and capture this shift from just the traditional FMCG space into newer age consumption categories such as eating out, travel, data, mobility, and lifestyle appliances
- Also, with rising financial literacy and inclusion, Indian households are increasingly diversifying their investible surplus from hard assets like real estate and gold into financial assets which is leading to once in a generation business upside in segments like Insurance, Wealth Management, AMCs and Broking platforms creating a perfect ancillary to consumption trends.
- Current investment decisions are based on these themes, and the fund will continue to reposition itself to track the shifting consumer spending habits and patterns with Consumer Durables, EV centric Autos, Packaged Food and Beverages, Travel, digitally enabled convenience and investment platforms being areas of interest.
- The triggers for next wave of consumption in the near term are expected to be continued fiscal support by the Government both as direct cash transfer (refer to the 'Cash transfers support consumption' section for details) as well as spending on infrastructure development which provides a multiplier effect to support overall economic growth to boost consumer confidence.
- The key near term risks to be monitored are pickup in inflation as commodity prices move up in aftermath of geopolitical tensions and INR depreciation, impact from weak monsoons if El Nino develops as expected and any reversal in interest rate cycle if system level liquidity remains tight.
- More structural risks that the fund is tracking and looking to remain agile about include potential stress in employment generation due to AI, disruption of existing listed players by emerging startups aided by digital economy which has lowered entry barriers as well as near term focus on profitability leading to underinvestment in building brands, developing routes to markets, product innovations and creating production efficiencies to build sustainable moats.

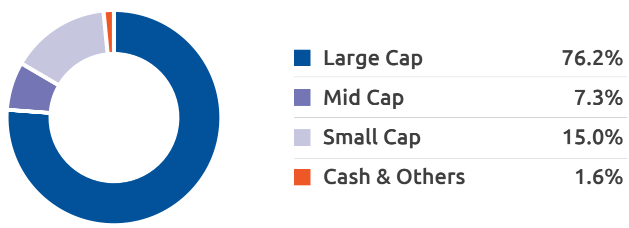
TOP 10 - INDUSTRY PROFILE (%)



PORTFOLIO CONSTRUCTION - **SECTOR BETS**

Overweights Vs Benchmark		Underweight Vs Benchmark	
Auto Components	3.0	Automobiles	7.6
Consumer Durables	2.8	Power	5.1
Leisure Services	2.7	Diversified FMCG	3.7

MARKET CAP (%)



TOP 5 LARGE CAP STOCKS (%)

Bharti Airtel Ltd	8.8
Mahindra & Mahindra Ltd	8.3
ITC Ltd	8.2
Eternal Ltd	7.4
Titan Industries Ltd	6.5

TOP 5 MID CAP STOCKS (%)

Jubilant Foodworks Ltd	2.4
United Spirits Ltd	1.9
Kalyan Jewellers India Ltd	1.5
360 ONE WAM Ltd	0.9
One 97 Communications Ltd	0.5

TOP 5 SMALL CAP STOCKS (%)

S.J.S Enterprises Ltd	3.0
Whirlpool of India Ltd	2.5
Brigade Enterprises Ltd	1.9
Electronics Mart India Ltd	1.3
Safari Industries (India) Ltd	1.3

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WHAT'S IN - OUT

What's In	What's Out
Varun Beverages Ltd	Bajaj Auto Ltd
-	TATA MOTORS LTD
-	LG Electronics India Ltd
-	Sapphire Foods India Ltd
-	One 97 Communications Ltd
-	Fortis Health Care Ltd
-	360 ONE WAM Ltd
-	Affle (India) Ltd
-	Bikaji Foods International Ltd
-	Gillette India Ltd
-	Tenneco Clean Air India Ltd

TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
S.J.S. Enterprises Ltd	3.0
Whirlpool of India Ltd	2.5
Jubilant Foodworks Ltd	2.5
Apollo Hospitals Enterprise Ltd	2.2
Zomato Ltd	2.0

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

PERFORMANCE

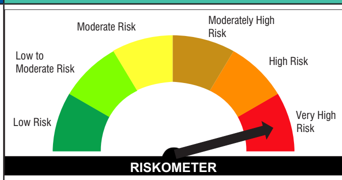
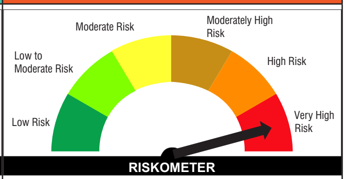
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)	Investment (₹)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)
Last 1 year	(4.7)	1.8	(0.3)	9,531	10,178	9,972	1,20,000	1,13,335	1,17,246	1,16,116
Last 3 years	13.3	16.0	11.2	14,553	15,629	13,753	3,60,000	3,75,141	4,00,736	3,86,010
Last 5 years	13.1	15.5	11.7	18,519	20,584	17,382	6,00,000	7,48,020	8,05,048	7,40,099
Since Inception	11.6	12.8	11.2	89,744	1,10,120	83,659	23,90,000	95,83,825	1,15,27,647	89,53,965

Past performance may or may not be sustained in future. Returns/investment value are as of April 30, 2026. 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 April 30, 2026. SIP values are in rupees. Different plans shall have a different expense structure.

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. Rohit Seksaria(No. of funds managed 17)							
Sundaram Long Term Tax Advantage Fund - Series IV	18.3	3.6	19.6	14.9	22.9	13.9	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	18.6	3.6	19.4	14.9	22.8	13.9	Rohit Seksaria
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	15.9	10.2	18.6	23.8	22.5	16.9	Rohit Seksaria
Sundaram Value Fund	0.9	4.0	11.4	15.3	12.0	14.0	Rohit Seksaria, Dwijendra Srivatsava and Shalav Saket
Sundaram Equity Savings Fund	2.3	4.5	10.1	9.1	8.9	8.5	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	5.7	7.1	6.6	7.6	5.5	6.4	Rohit Seksaria; Dwijendra Srivastava (Fixed Income)
Performance details for schemes managed by Mr. Anuj Bansal (No. of funds managed 1)							
Sundaram Consumption Fund	(4.7)	1.8	13.3	16.0	13.1	15.5	Anuj Bansal, Rohit Seksaria, Shalav Saket

Data as on April 30, 2026. 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 India Consumption TRI
This product is suitable for investors who are seeking* • Long term capital growth • Investment predominantly in equity and equity related instruments of companies focussing on consumption themes **Investors should consult their financial advisers if in doubt about whether the product is suitable for them.*		

The risk of the scheme is Very High

The risk of the benchmark is Very High

SEBI Registered Name: Sundaram Mutual Fund & Registration Number: MF/034/97/2

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.