

Sundaram Consumption Fund

An open-ended equity scheme investing in consumption sector



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - December 2025

| | | |
|--|--|-----------------------------|
| | Month End AUM | ₹ 1,584 Cr. |
| | Total Stocks # | 34 |
| | Stock Overlap | 66% |
| | Sector Overlap | 87% |
| | Top 10 Stocks as % Total Portfolio | 60.6% |
| | Benchmark (Tier I) | Nifty India Consumption TRI |

FUND FACTS & FEATURES

Fund Managers
Mr. Ratish B Varier

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0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/ STP within 30 days from the date of allotment.
NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/ STP after 30 days from the date of allotment

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

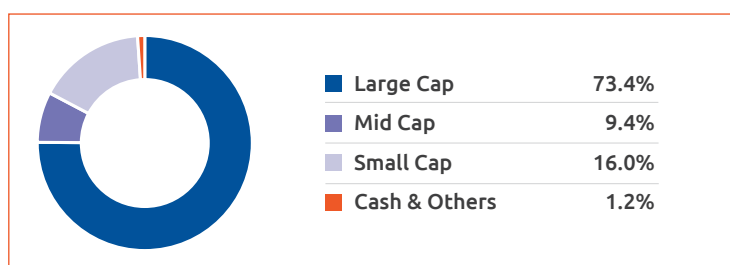
FUND MANAGER UPDATE

- Sundaram Consumption Fund offers investors a chance to participate in India's growing consumption story. With a young population, rising incomes, and aspirational lifestyles, consumption is on a long-term upward trajectory.
- Government measures such as income tax relief, social welfare schemes, and GST reforms are expected to boost disposable income and further drive demand. The fund is positioned to capture opportunities in urban consumption growth over the next 12-18 months.
- Staples typically benefit first from any government-led growth push, leading to volume expansion. Discretionary categories are also expected to gain from stronger urban demand, offering investor exposure to both defensive and growth-oriented segments. Within consumption, autos have shown meaningful growth recently, though the fund remains slightly underweight in this sector.
- The focus is on upper middle-class consumption patterns, particularly those shifting towards online platforms, reflecting evolving digital behaviours and long-term structural trends in India's consumer market.

PORTFOLIO CONSTRUCTION - SECTOR BETS

| Overweights Vs Benchmark | | Underweight Vs Benchmark | |
|--------------------------|-----|--------------------------|-----|
| Consumer Durables | 3.8 | Automobiles | 9.4 |
| Auto Components | 3.4 | Power | 3.4 |
| Finance | 3.1 | Transport Services | 2.8 |

MARKET CAP (%)



TOP 5 LARGE CAP STOCKS (%)

| | |
|-------------------------|------|
| Bharti Airtel Ltd | 10.8 |
| Mahindra & Mahindra Ltd | 9.9 |
| ITC Ltd | 7.9 |
| Hindustan Unilever Ltd | 6.5 |
| Titan Industries Ltd | 5.4 |

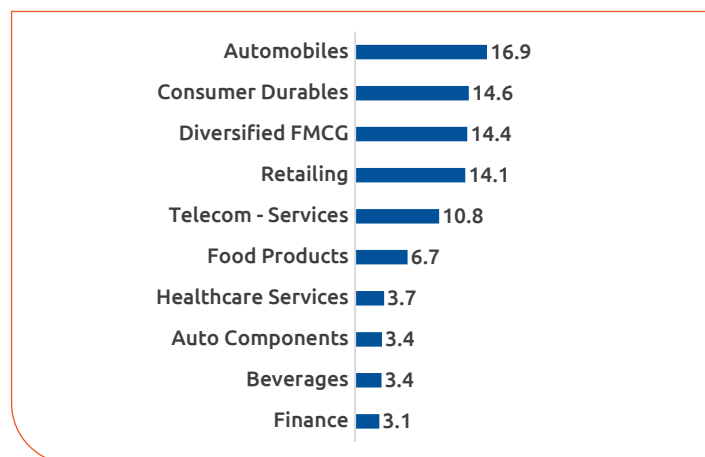
TOP 5 MID CAP STOCKS (%)

| | |
|----------------------------|-----|
| Kalyan Jewellers India Ltd | 2.6 |
| United Spirits Ltd | 2.5 |
| Info Edge (India) Ltd | 1.8 |
| Jubilant Foodworks Ltd | 1.3 |
| United Breweries Ltd | 0.6 |

TOP 5 SMALL CAP STOCKS (%)

| | |
|-------------------------------|-----|
| Safari Industries (India) Ltd | 3.1 |
| S.J.S Enterprises Ltd | 3.0 |
| Brigade Enterprises Ltd | 2.0 |
| Jyothy Laboratories Ltd | 1.8 |
| Whirlpool of India Ltd | 1.7 |

TOP 10 - INDUSTRY PROFILE (%)



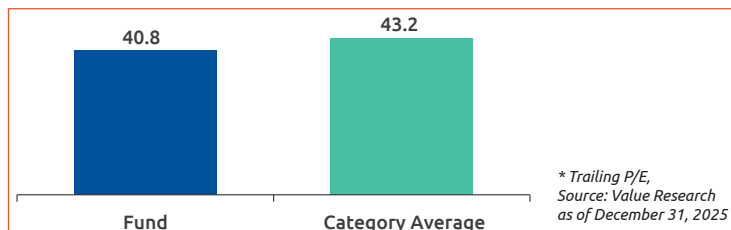
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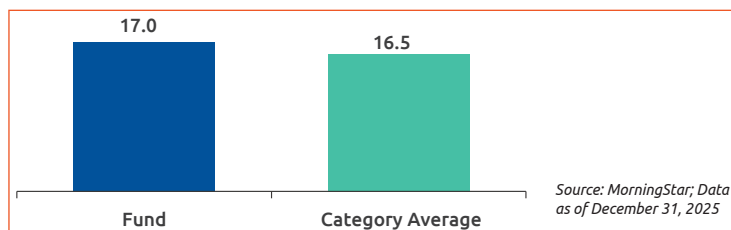


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PRICE TO EARNINGS*



HISTORICAL EARNINGS GROWTH



TOP 5 OVERWEIGHT STOCKS (%)

| Stocks Name | Weight (%) |
|---------------------------------|------------|
| Bajaj Holdings & Investment Ltd | 3.1 |
| Safari Industries Ltd | 3.1 |
| S.J.S. Enterprises Ltd | 3.0 |
| Kalyan Jewellers India Ltd | 2.6 |
| Brigade Enterprises Ltd | 2.0 |

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

WHAT'S IN - OUT

| What's In | What's Out |
|----------------------------|-------------------|
| Kwality Wall's (India) Ltd | UPL Limited |
| Interglobe Aviation Ltd | TATA Power Co Ltd |

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 | -0.1 | 9.2 | 11.9 | 9,993 | 10,922 | 11,188 | 1,20,000 | 1,22,922 | 1,28,110 | 1,29,455 |
| Last 3 years | 16.0 | 18.7 | 14.3 | 15,631 | 16,738 | 14,941 | 3,60,000 | 4,30,533 | 4,56,668 | 4,38,437 |
| Last 5 years | 15.3 | 17.0 | 14.7 | 20,399 | 21,947 | 19,832 | 6,00,000 | 8,52,987 | 9,09,576 | 8,38,759 |
| Since Inception | 12.3 | 13.4 | 11.9 | 97,965 | 1,18,425 | 90,964 | 23,50,000 | 1,04,18,234 | 1,23,53,534 | 96,93,300 |

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. Ratish B Varier (No. of funds managed 4) | | | | | | | |
| Sundaram Mid Cap Fund | 4.1 | 6.0 | 24.4 | 24.0 | 22.8 | 24.0 | Bharath S & Ratish B Varier |
| Sundaram Multi Cap Fund | 4.6 | 5.3 | 17.9 | 18.9 | 18.0 | 19.4 | Ratish B Varier |
| Sundaram Consumption Fund | (0.1) | 9.2 | 16.0 | 18.7 | 15.3 | 17.0 | Ratish B Varier |
| Sundaram Business Cycle Fund | 1.0 | 7.8 | N.A | N.A | N.A | N.A | Ratish B Varier |

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 India Consumption TRI |
|--|--|---|
| <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none">Long term capital growthInvestment predominantly in equity and equity related instruments of companies focussing on consumption themes <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.