Sundaram **Consumption** Fund

An open-ended equity scheme investing in consumption sector

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Insights - August 2026

Month End AUM	₹ 1,495 Cr.
Total Stocks #	35
Stock Overlap	53%
Sector Overlap	78%
Top 10 Stocks as % Total Portfolio	54.9%
Benchmark (Tier I)	Nifty India Consumption TRI

FUND FACTS & FEATURES

Fund Managers
Mr. Anuj Bansal, Mr. Rohit Saksaria &
Mr. Shalav Saket (Overseas Securities)

Launch
May 2006

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

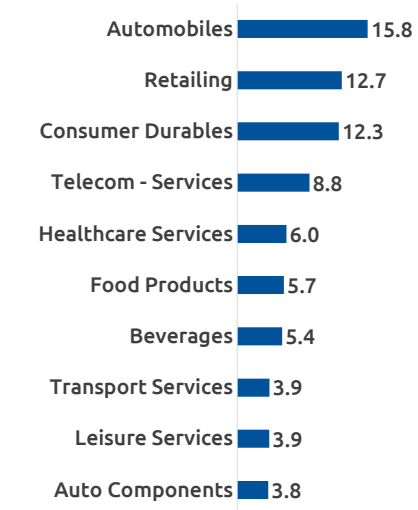
SIP
Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750

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0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/ STP within 30 days from the date of allotment.
NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/ STP after 30 days from the date of allotment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	3.8	Diversified FMCG	10.2
Financial Technology (Fintech)	3.7	Automobiles	9.9
Beverages	2.4	Power	4.3

MARKET CAP (%)

Large Cap	65.5%
Mid Cap	10.4%
Small Cap	16.6%
Cash & Others	7.6%

TOP 5 LARGE CAP STOCKS (%)

Bharti Airtel Ltd	8.8
Eternal Ltd	8.6
Mahindra & Mahindra Ltd	7.7
Apollo Hospitals Enterprises	5.1
Titan Industries Ltd	4.8

TOP 5 MID CAP STOCKS (%)

One 97 Communications Ltd	2.2
United Spirits Ltd	2.1
Berger Paints Ltd - Equity	1.5
PB Fintech Ltd	1.4
360 ONE WAM Ltd	1.0

TOP 5 SMALL CAP STOCKS (%)

S.J.S Enterprises Ltd	3.8
Jubilant Foodworks Ltd	2.1
Whirlpool of India Ltd	2.0
Sapphire Foods India Ltd	1.7
Affle (India) Ltd	1.6

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WHAT'S IN - OUT

What's In	What's Out
ICICI Bank Ltd	Maruti Suzuki India Ltd
Manipal Healthcare Enterprises Ltd	Britannia Industries Ltd
-	Hindustan Unilever Ltd
-	Avenue Supermarts Ltd

TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
S.J.S. Enterprises Ltd	3.8
Apollo Hospitals Enterprise Ltd	2.5
Eternal Ltd	2.4
One 97 Communications Ltd	2.2
Jubilant Foodworks Ltd	2.1

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	(2.2)	3.8	(0.4)	9,783	10,384	9,957	1,20,000	1,22,391	1,24,845	1,19,713
Last 3 years	10.6	13.9	8.6	13,541	14,800	12,798	3,60,000	3,85,845	4,11,294	3,84,850
Last 5 years	11.7	14.8	10.4	17,424	19,936	16,405	6,00,000	7,69,100	8,26,398	7,36,862
Last 10 years	11.2	13.2	12.3	28,864	34,714	31,857	12,00,000	21,84,189	24,95,562	22,35,869
Since Inception	11.8	12.9	11.2	95,126	1,17,197	85,569	24,20,000	1,01,90,667	1,23,00,392	91,89,231

Past performance may or may not be sustained in future. Data as on July 31, 2026. Source: Fact Sheet, Computation In-house. 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 July 31, 2026. SIP values are in rupees. Different plans shall have a different expense structure. **Inception Date:** May 12, 2006, **Benchmark (Tier I):** Nifty India Consumption TRI, **Additional Benchmark:** Nifty 50 TRI.

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	11.1	3.0	15.9	11.9	17.8	12.3	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	11.3	3.0	15.7	11.9	17.7	12.3	Rohit Seksaria
Sundaram Small Cap Fund	10.8	5.2	16.8	17.1	16.3	15.3	Rohit Seksaria & Shalav Saket
Sundaram ELSS Tax Saver Fund	-1.9	3.4	9.3	12.3	11.0	12.5	Bharath S & Rohit Seksaria & Shalav SAKET
Sundaram Equity Savings Fund	1.2	4.1	8.0	8.0	8.2	8.0	Clyton Richard Fernandes, Rohit Seksaria (Equity); Kumaresh Ramakrishnan (Fixed Income)
Sundaram Arbitrage Fund	5.9	7.3	6.6	7.6	5.6	6.5	Rohit Seksaria; Kumaresh Ramakrishnan (Fixed Income)
Performance details for schemes managed by Mr. Anuj Bansal (No. of funds managed 1)							
Sundaram Consumption Fund	(2.2)	3.8	10.6	13.9	11.7	14.8	Anuj Bansal, Rohit Seksaria, Shalav Saket

Data as on July 31, 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.

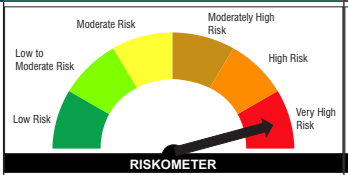
RISKOMETER

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

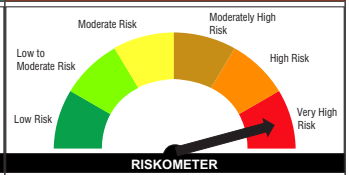
**Investors should consult their financial advisers if in doubt about whether the product is suitable for them.*

Fund



The risk of the scheme is Very High

Nifty India Consumption TRI



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.