

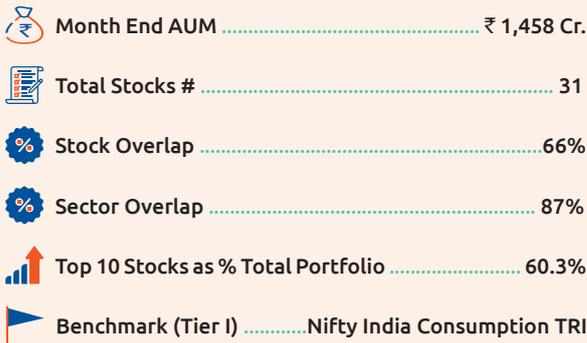
Sundaram Consumption Fund

An open-ended equity scheme investing in consumption sector



SUNDARAM MUTUAL
Sundaram Finance Group

Fund Insights - March 2026



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

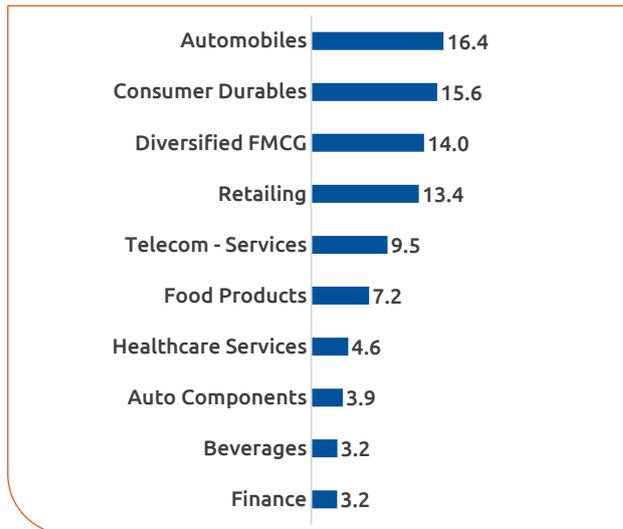
SIP
Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750

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0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/ STP within 30 days from the date of allotment.
NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/ STP after 30 days from the date of allotment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

- The positive effects on private consumption from fiscal support, including income tax cuts, goods and services tax (GST) rationalisation, and unconditional cash transfers by states, are expected to support consumption demand in fiscal 2027. Some moderation in consumption growth is expected towards the latter part of fiscal 2027 as the one-time benefits of tax cuts fade.
- The GST rationalisation, which came into effect on September 22, 2025, reduced rates on mass consumption items, including automobiles, consumer durables such as air conditioners and televisions, and fast-moving consumer goods (FMCG) such as packaged foods and personal care
- The unconditional cash transfers by states, which have increased to Rs 2.6 lakh crore across 16 states, will also continue to support consumption (refer to the 'Cash transfers support consumption' section for details) Besides the supportive fiscal policy environment, soft interest rates and low inflation should keep private consumption healthy in fiscal 2027.
- Further, a normal monsoon in calendar year 2026, which would further support rural incomes and consumption. But the increasing likelihood of El Nino conditions in the latter part of the year is a monitorable risk.
- 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. 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 investors 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.

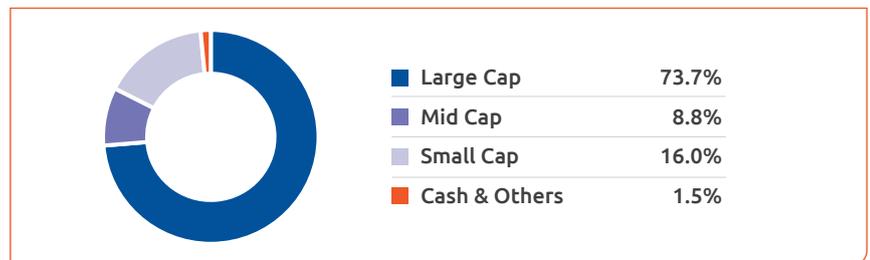
TOP 10 - INDUSTRY PROFILE (%)



PORTFOLIO CONSTRUCTION - SECTOR BETS

Overweights Vs Benchmark		Underweight Vs Benchmark	
Consumer Durables	4.5	Automobiles	10.6
Auto Components	3.9	Power	3.6
Finance	3.2	Agricultural Food & other Products	2.3

MARKET CAP (%)



TOP 5 LARGE CAP STOCKS (%)

Bharti Airtel Ltd	9.5
Mahindra & Mahindra Ltd	9.4
Hindustan Unilever Ltd	7.2
ITC Ltd	6.9
Titan Industries Ltd	6.3

TOP 5 MID CAP STOCKS (%)

Kalyan Jewellers India Ltd	2.7
United Spirits Ltd	2.6
Info Edge (India) Ltd	1.5
Jubilant Foodworks Ltd	1.4
United Breweries Ltd	0.6

TOP 5 SMALL CAP STOCKS (%)

S.J.S Enterprises Ltd	3.4
Safari Industries (India) Ltd	2.8
Whirlpool of India Ltd	2.3
Jyothy Laboratories Ltd	1.9
Brigade Enterprises Ltd	1.7

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WHAT'S IN - OUT

What's In	What's Out
-	Kwality Wall's (India) Ltd

TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
S.J.S. Enterprises Ltd	3.4
Bajaj Holdings & Investment Ltd	3.2
Safari Industries Ltd	2.8
Kalyan Jewellers India Ltd	2.7
Whirlpool of India Ltd	2.3

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	5.6	14.5	15.1	10,557	11,455	11,507	1,20,000	1,14,514	1,19,668	1,23,066
Last 3 years	15.1	18.5	14.6	15,261	16,661	15,066	3,60,000	3,89,239	4,16,820	4,13,582
Last 5 years	13.2	16.0	12.9	18,568	20,998	18,379	6,00,000	7,72,973	8,33,348	7,91,102
Since Inception	11.8	12.9	11.6	90,893	1,11,261	87,749	23,70,000	96,85,484	1,16,25,928	93,70,568

Past performance may or may not be sustained in future. Returns/investment value are as of February 28, 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 February 28, 2026. 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. Rohit Seksaria (No. of funds managed 17)							
Sundaram Long Term Tax Advantage Fund - Series III	20.7	17.3	19.7	17.7	22.4	14.7	Rohit Seksaria
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	16.9	15.9	18.4	23.5	22.4	16.9	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series IV	21.0	17.3	20.0	17.7	22.3	14.7	Rohit Seksaria
Sundaram Value Fund	15.6	17.6	14.3	18.0	12.9	14.9	Rohit Seksaria
Sundaram Equity Savings Fund	8.3	10.2	11.4	10.3	9.2	8.9	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	6.0	7.5	6.7	7.7	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	5.6	14.5	15.1	18.5	13.2	16.0	Anuj Bansal, Rohit Seksaria, Shalav Saket

Data as on February 28, 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
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital growth Investment 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.