

Sundaram Consumption Fund

An open-ended equity scheme investing in consumption sector



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - June 2025

	Month End AUM	₹ 1,596 Cr.
	Total Stocks #	32
	Stock Overlap	68%
	Sector Overlap	85%
	Top 10 Stocks as % Total Portfolio	56.4%
	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	Exit Load 0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/ STP within 30 days from the date of allotment. NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/ STP after 30 days from the date of allotment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 an opportunity to benefit from the growing India Consumption story. With a growing young population with higher income and high aspirations consumption is on a long term upward growth trajectory.
- Government income tax relief and social welfare schemes are expected to boost disposable income and drive consumption.
- The fund aims to cover the entire range of consumption ranging across Staples (everyday consumption items popularly called as fast-moving consumer goods- FMCG), Retail (covers a wide range of goods from apparel to jewellery to electronics), Auto, and Food Tech (one of the fast-growing segments with increasing propensity to order from home)
- Within the broad consumption segment the emerging mega theme is Premiumization which refers to the increasing propensity of the new gen consumer to choose a high-cost high quality premium product vs the earlier generation's preference for value for money. This trend is most evident in the auto sector where the entry level vehicle is fast becoming SUV rather than the earlier preference for smaller sedan type cars.
- In the consumption fund, we are targeting the consumption patterns of the upper middle class who have access to data, and whose behavioural patterns are shifting towards online platforms for their consumer needs.

Portfolio Positioning:

- Overweight Sectors:** Consumer Durable, Beverages, Finance
- Recent Additions:** Staples which have been under performers over the last two years and have very low and attractive valuations
- Focused on large-cap companies with selective high-growth mid and small caps, the fund is better equipped to navigate market volatility.

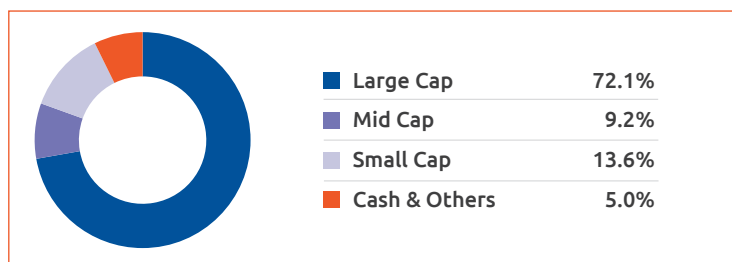
The fund maintains a balance of:

- Strong Pricing Power:** Nestle, Asian Paints,
- Market Leadership:** Maruti, HUL; and
- Innovative / Fast Growth Opportunities:** Zomato etc..

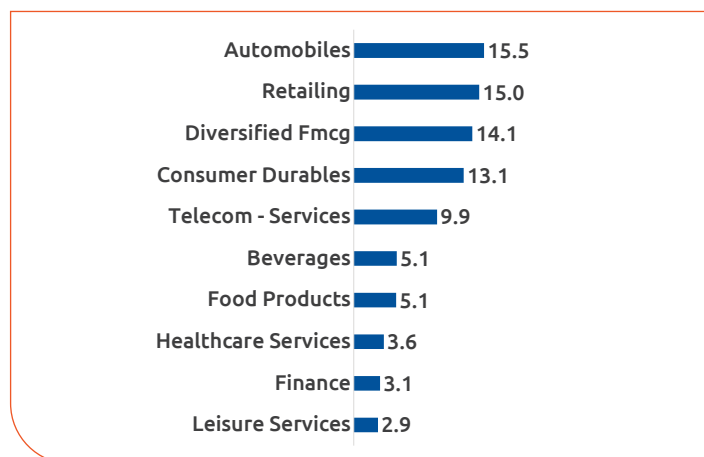
PORTFOLIO CONSTRUCTION - SECTOR BETS

Overweights Vs Benchmark		Underweight Vs Benchmark	
Consumer Durables	4.0	Automobiles	7.0
Finance	3.1	Transport Services	3.6
Beverages	2.0	Power	3.5

MARKET CAP (%)



TOP 10 - INDUSTRY PROFILE (%)



TOP 5 LARGE CAP STOCKS (%)

Bharti Airtel Ltd	9.9
ITC Ltd	7.8
Mahindra & Mahindra Ltd	7.8
Hindustan Unilever Ltd	6.3
Eternal Ltd	5.0

TOP 5 MID CAP STOCKS (%)

Kalyan Jewellers India Ltd	2.9
Jubilant Foodworks Ltd	1.6
Hero Motocorp Ltd	1.6
United Breweries Ltd	1.2

TOP 5 SMALL CAP STOCKS (%)

Safari Industries (India) Ltd	3.1
Brigade Enterprises Ltd	2.2
Jyothy Laboratories Ltd	1.9
S.J.S Enterprises Ltd	1.9
Electronics Mart India Ltd	1.3

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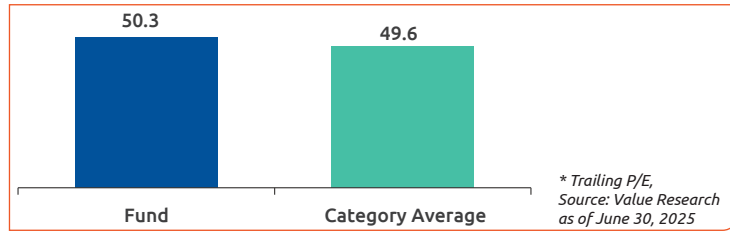
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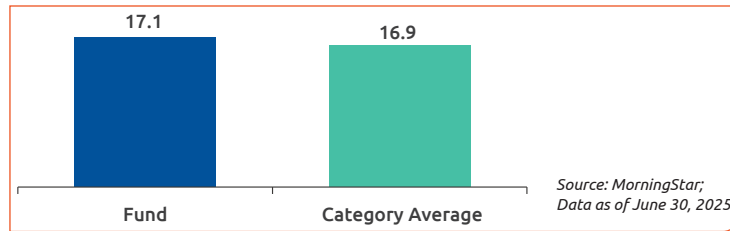
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PRICE TO EARNINGS*



HISTORICAL EARNINGS GROWTH



TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
Bajaj Holdings & Investment Ltd	3.1
Safari Industries Ltd	3.1
Kalyan Jewellers India Ltd	2.9
Brigade Enterprises Ltd	2.2
Jyothy Laboratories 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
Whirlpool of India Ltd	NA

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	8.3	7.4	7.5	10,833	10,738	10,754	1,20,000	1,23,980	1,25,012	1,27,645
Last 3 years	22.4	22.0	18.7	18,345	18,190	16,741	3,60,000	4,68,588	4,75,187	4,56,541
Last 5 years	21.3	21.2	21.3	26,305	26,115	26,307	6,00,000	9,43,098	9,62,406	8,96,160
Since Inception	12.7	13.5	12.1	98,416	1,13,612	88,382	22,90,000	1,04,06,420	1,17,93,029	93,57,737

Past performance may or may not be sustained in future. Returns/investment value are as of June 30, 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 June 30, 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							
Sundaram Mid Cap Fund	9.0	6.1	30.2	30.6	29.3	32.3	Bharath S & Ratish B Varier
Sundaram Multi Cap Fund	4.8	5.8	21.8	25.1	24.3	27.7	Ratish B Varier
Sundaram Consumption Fund	8.3	7.4	22.4	22.0	21.3	21.2	Ratish B Varier
Sundaram Business Cycle Fund	-	-	-	-	-	-	Ratish B Varier

Data as on June 30, 2025. Source: In-house Computation. 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>

Mutual fund investments are subject to market risks, read all scheme related documents carefully.