

# Sundaram Consumption Fund

An open-ended equity scheme investing in consumption sector



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —

Fund Insights - July 2025

	Month End AUM .....	₹ 1,576 Cr.
	Total Stocks # .....	32
	Stock Overlap .....	68%
	Sector Overlap .....	85%
	Top 10 Stocks as % Total Portfolio .....	56.8%
	Benchmark (Tier I) .....	Nifty India Consumption TRI

## FUND FACTS & FEATURES

	<b>Fund Managers</b> Mr. Ratish B Varier
	<b>Launch</b> May 2006
	<b>Minimum Investment</b> Rs.100/- per application and multiples of Rs.1/- thereafter
	<b>SIP</b> Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750
	<b>Exit Load</b> 0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/ STP within 30 days from the date of allotment. NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/ STP after 30 days from the date of allotment
	<b>Plan / Option</b> 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.

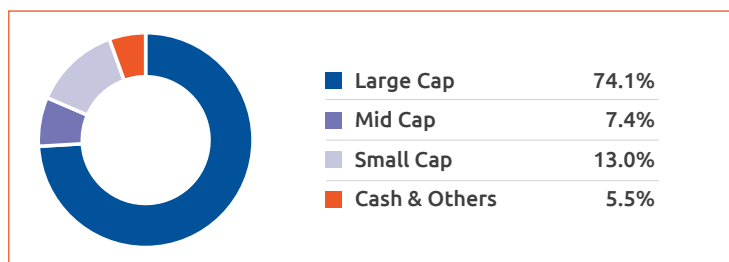
## The fund maintains a balance of:

- 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	4.2	Automobiles	7.5
Finance	3.1	Transport Services	3.6
Beverages	1.9	Power	3.5

## MARKET CAP (%)



## TOP 5 LARGE CAP STOCKS (%)

Bharti Airtel Ltd	9.6
ITC Ltd	8.1
Mahindra & Mahindra Ltd	7.9
Hindustan Unilever Ltd	7.0
Eternal Ltd	5.6

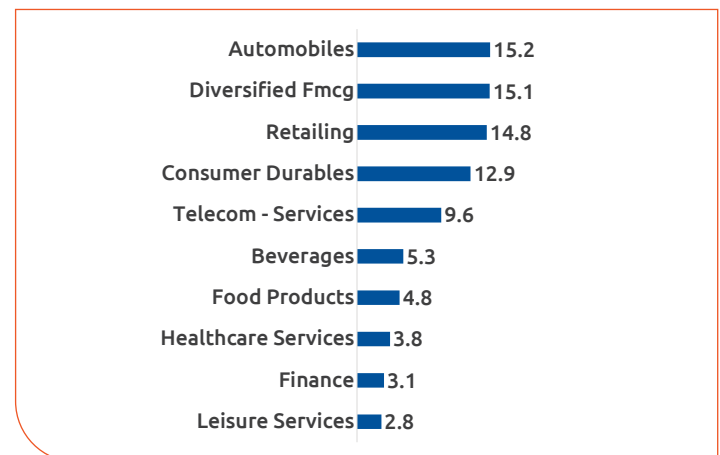
## TOP 5 MID CAP STOCKS (%)

Kalyan Jewellers India Ltd	3.2
Hero Motocorp Ltd	1.6
Jubilant Foodworks Ltd	1.5
United Breweries Ltd	1.2

## TOP 5 SMALL CAP STOCKS (%)

Safari Industries (India) Ltd	3.0
Brigade Enterprises Ltd	2.0
Jyothy Laboratories Ltd	1.9
S.J.S Enterprises Ltd	1.8
Devyani international limited	1.3

## TOP 10 - INDUSTRY PROFILE (%)



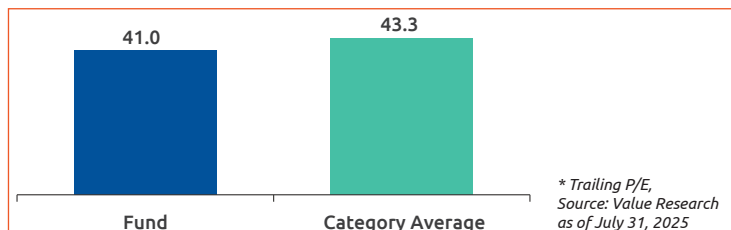
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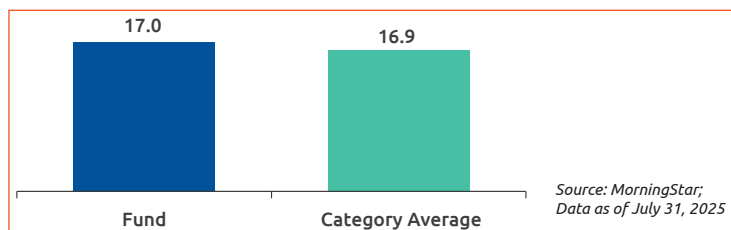


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## PRICE TO EARNINGS\*



## HISTORICAL EARNINGS GROWTH



## TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
Kalyan Jewellers India Ltd	3.2
Bajaj Holdings & Investment Ltd	3.1
Safari Industries Ltd	3.0
Brigade Enterprises Ltd	2.1
Jyothy Laboratories Ltd	1.9

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
Nil	Nil

## 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	0.3	0.5	0.5	10,027	10,047	10,054	1,20,000	1,21,767	1,23,524	1,23,424
Last 3 years	17.1	17.1	14.3	16,082	16,074	14,946	3,60,000	4,54,969	4,64,150	4,37,305
Last 5 years	20.2	20.2	18.9	25,068	25,112	23,751	6,00,000	9,15,837	9,40,090	8,55,790
Since Inception	12.6	13.4	11.8	97,241	1,12,866	85,934	23,00,000	1,02,92,066	1,17,25,568	91,08,286

Past performance may or may not be sustained in future. Returns/investment value are as of July 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 July 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							
Sundaram Mid Cap Fund	1.4	(1.7)	24.7	24.7	28.3	30.4	Bharath S & Ratish B Varier
Sundaram Multi Cap Fund	0.0	(1.9)	17.9	20.0	22.6	25.4	Ratish B Varier
Sundaram Consumption Fund	0.3	0.5	17.1	17.1	20.2	20.2	Ratish B Varier
Sundaram Business Cycle Fund	5.8	(1.6)	-	-	-	-	Ratish B Varier

Data as on July 31, 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><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"><li>Long term capital growth</li><li>Investment predominantly in equity and equity related instruments of companies focussing on consumption themes</li></ul> <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p><b>RISKOMETER</b> The risk of the scheme is Very High</p>	<p><b>RISKOMETER</b> The risk of the benchmark is Very High</p>

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