

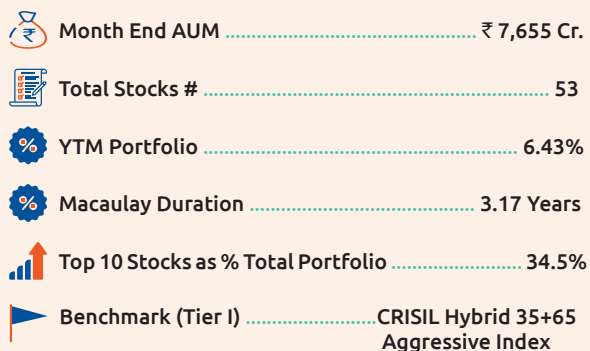
# Sundaram Aggressive Hybrid Fund

An open-ended hybrid scheme investing predominantly in equity and equity-related instruments

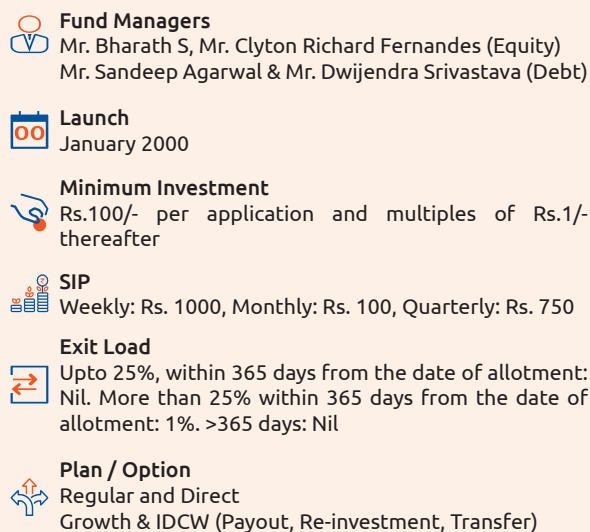


SUNDARAM MUTUAL  
— Sundaram Finance Group —

Fund Insights - November 2025



## FUND FACTS & FEATURES



## FUND MANAGER UPDATE

- Net equity investment around 68.3% with higher allocation into Large cap (more than 80%).
- Fixed income portfolio is high quality diversified with focus on accrual.
- The Fund will invest mostly in AAA and AA rated bonds. The objective is to provide an attractive yield with a high quality credit portfolio.
- Banks, Finance and Telecom remain the top overweight sectors.
- The fund remains moderately underweight across IT, Power and Retailing.
- Sectoral Overweight**
- Financial services: Benign credit costs, accommodative regulatory stance with emphasis on growth, improving liquidity and reasonable valuations keeps us positive on banks.
- Sectoral Underweight**
- Information Technology:** We are slightly underweight IT due to soft global growth and discretionary spends; recent data showing stabilized demand trends has led to reduced underweights.

## TOP 5 FIXED INCOME SECURITIES (%)

Securities	Rating	Weight (%)
7.10% G-Secs 08/04/2034	Sovereign	3.4
7.23% G-Secs 15/04/2039	Sovereign	1.3
7.53% NABARD NCD MD 24-03-2028	ICRA AAA	0.9
7.48% NABARD NCD MD 15-09-2028	CRISIL AAA	0.7
6.79% G-Secs 07/10/2034	Sovereign	0.7

## WHY SUNDARAM AGGRESSIVE HYBRID FUND?

### Diversification

A well-balanced asset allocation strategy combining equity with fixed income allows for both high return potential through equity investments and stable returns through fixed income.

### Strategic Positioning

The fund diversified equity exposure with higher large cap investments while also embracing mid and small cap opportunities.

### Accessibility & Flexibility

With a hybrid structure, investors have the flexibility to either capitalize on growth opportunities or access regular income.

## ASSET CLASS UPDATE

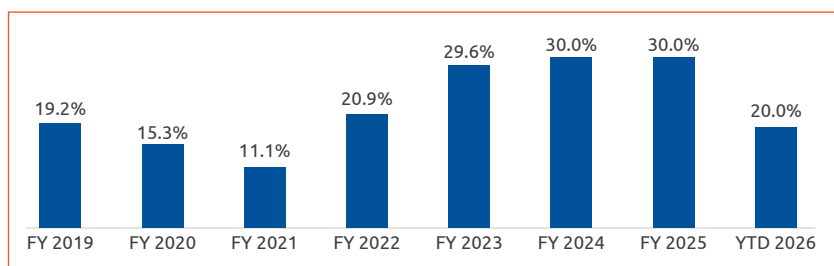
### Equity

A diversified equity strategy that combines a preference for large cap with opportunities in mid and small cap can lead to a well-balanced portfolio, optimizing growth while preserving stability.

### Fixed Income

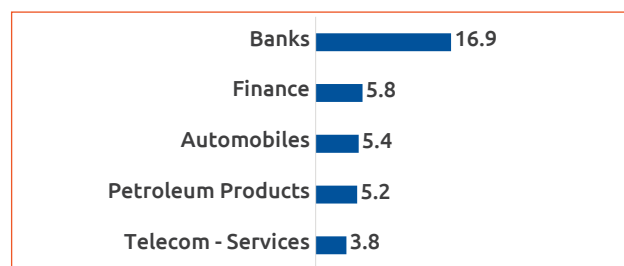
high-quality fixed income portfolio with focus on accrual. The fund will mostly invest in AAA and AA rated bonds. The objective is to provide yield with high quality credit portfolio.

## CONSOLIDATED RECENT PAYOUT (IDCW%)



Face value of ₹ 10 NAV will fall to the extent of dividend payout

## TOP 5 EQUITY SECTORS (%)



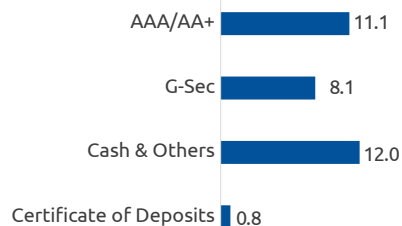
# Sundaram Aggressive Hybrid Fund

An open-ended hybrid scheme investing predominantly in equity and equity-related instruments



SUNDARAM MUTUAL  
— Sundaram Finance Group —

## FIXED INCOME PROFILE (%)



## ASSET ALLOCATION(%)

Particulars	Weight (%)
Net Equity	68.2
Fixed Income	19.8
Cash / REITs/InVITs & Others	11.9

## 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	5.5	7.0	9.9	10,555	10,700	10,994	1,20,000	1,27,441	1,27,117	1,30,736
Last 3 years	12.2	12.2	13.1	14,132	14,143	14,461	3,60,000	4,33,692	4,31,499	4,44,077
Last 5 years	14.7	13.7	16.5	19,880	19,042	21,446	6,00,000	8,19,851	8,14,718	8,52,318
Since inception	10.8	-	12.9	1,42,538	-	2,29,214	31,00,000	1,94,92,335	-	2,90,14,277

Past performance may or may not be sustained in future. Returns/investment value are as of November 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 November 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. Bharath S (No. of funds managed 7)							
Sundaram Mid Cap Fund	6.2	7.7	24.0	23.5	24.2	25.4	Bharath S & Ratish B Varier
Sundaram Large and Mid Cap Fund	4.4	8.0	16.0	18.5	18.6	21.1	Bharath S & Ashish Agarwal
Sundaram ELSS Tax Saver Fund	7.2	6.6	14.6	15.6	18.2	18.6	Bharath S & Rohit Seksaria
Sundaram Aggressive Hybrid Fund	5.5	7.0	12.2	12.2	14.7	13.7	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	5.6	8.4	10.5	10.4	11.2	11.2	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram Flexi cap Fund	6.5	6.6	14.1	15.6	N.A	18.6	Bharath S & Pathanjali Srinivasan
Performance details for schemes managed by Mr. Clyton Richard Fernandes (No. of funds managed 4)							
Sundaram Aggressive Hybrid Fund	5.5	7.0	12.2	12.2	14.7	13.7	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	5.6	8.4	10.5	10.4	11.2	11.2	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram Equity Savings Fund	7.3	8.7	11.1	9.7	10.7	9.9	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Multi Asset Allocation Fund	17.3	19.7	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes & Pathanjali Srinivasan

Data as on November 30, 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	CRISIL Hybrid 35+65 Aggressive Index
<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"><li>Long Term Capital Growth and Income</li><li>A mix of investments predominantly in equity and equity related instruments and fixed income securities.</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 High</p>	<p><b>RISKOMETER</b> 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](http://www.sundarammutual.com).

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