

Sundaram Dividend Yield Fund

An open-ended equity scheme predominantly investing in dividend yielding stocks



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - April 2026

	Month End AUM	₹ 810 Cr.
	Total Stocks #	59
	Stock Overlap	46%
	Sector Overlap	84%
	Top 10 Stocks as % Total Portfolio	36.0%
	Benchmark (Tier I)	Nifty 500 TRI

FUND FACTS & FEATURES

	Fund Managers Mr. Siddarth Mohta
	Launch October 2004
	Minimum Investment Rs.5000/- per application and multiples of Rs.1/- thereafter
	SIP Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750
	Exit Load Nil – for up to 25% of the units and 1% formore than 25% of the units, if redeemedwithin 365 days from the date of allotment. Nil For redemption after 365 days from thedate of allotment.

FUND MANAGER UPDATE

This fund had a weighted average dividend yield of approximately 2.4% at the end of February 2026, compared to the Nifty 500 index dividend yield of around 1.19% (Source: Bloomberg)

Stock Selection process: Regular, stable cash flow by investing primarily in companies with a consistent track record of paying dividends. We would avoid sectors where there is (1) low free cash generation and (2) lack of dividend paying history.

Active bets: Our overweight on power, IT software and oil sector as they have history of paying dividends and most of the companies in these sectors have a stable cash flows. We have invested in REITs to have stability during volatility in equity markets, along with attractive yield.

CONVICTION SECTORAL POSITIONING

Overweight (O/W)

Power: Defensive investments, offering a mix of steady growth and consistent dividends, supported by high demand for power infrastructure. Some of these companies are also expanding into renewables energy and also likely to benefit from transmission infrastructure investments.

IT Software: While though fears of AI led disruption have led to corrections in software and service stocks but it also increases demand for complex AI implementation, data modernization, and cloud infrastructure, which Indian firms are well-positioned to manage. Also, after recent sharp corrections, many IT stocks are trading below their long-term historical averages, suggesting that some AI-led risks are already priced in.

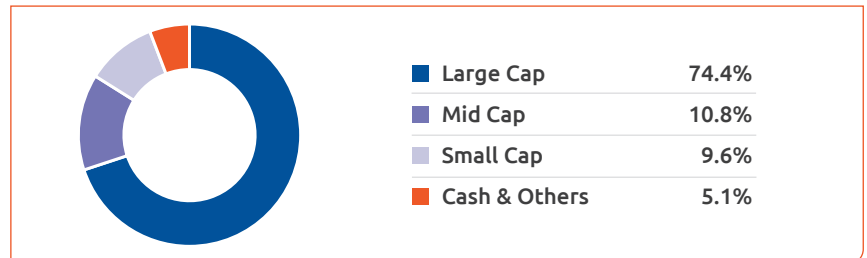
Oil: Good dividend yields and reasonable P/E ratios, making them attractive to value-focused, defensive portfolios.

Underweight (U/W)

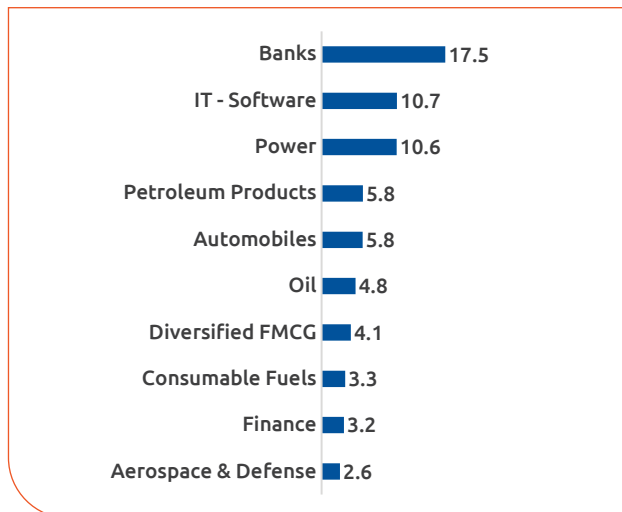
Banks: Even though we continue to like PSUs' banks, we remain underweight in capital markets/financial intermediaries due to regulatory risks and higher valuations.

Pharma: There is short-term earnings pressure and regulatory uncertainty in the U.S. market, which remains the largest export destination for major pharma companies. In hospitals most of the stocks are trading at higher valuations, hence limited exposure in those names.

MARKET CAP (%)



TOP 10 - INDUSTRY PROFILE (%)



TOP 5 LARGE CAP STOCKS (%)

HDFC Bank Ltd	5.9
NTPC Ltd	4.4
ICICI Bank Ltd	4.0
State Bank Of India Ltd	3.6
Oil & Natural Gas Corpn.Ltd	3.5

TOP 5 MID CAP STOCKS (%)

HPCL	1.7
NHPC Ltd	1.6
Oil India Ltd	1.3
Mahindra & Mahindra Financial	1.1
Coforge Ltd	0.8

TOP 5 SMALL CAP STOCKS (%)

CESC Ltd	1.5
Aster DM Healthcare Ltd	1.2
Balrampur Chini Mills Ltd	1.2
Castrol India Ltd	1.2
Emami Ltd	1.0

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WHAT'S IN - OUT

What's In	What's Out
Vardhman Textiles Ltd	-

TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
Embassy Office Parks	3.7
NTPC LTD	3.4
Oil & Natural Gas Corporation Ltd	2.9
Coal India Ltd	2.8
Power Grid Corporation of India Ltd	2.4

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	(2.7)	(2.9)	(4.0)	9,731	9,712	9,601	1,20,000	1,11,051	1,08,105	1,07,930
Last 3 years	13.2	13.2	10.0	14,516	14,513	13,320	3,60,000	3,70,114	3,67,571	3,62,571
Last 5 years	12.0	11.9	10.0	17,650	17,531	16,113	6,00,000	7,31,470	7,22,367	6,94,631
Since inception	12.5	14.3	13.8	1,24,803	1,75,591	1,61,967	25,70,000	1,12,87,066	1,16,46,267	1,06,29,443

Past performance may or may not be sustained in future. Returns/investment value are as of March 31, 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 March 31, 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. Siddarth Mohta (No. of funds managed 2)							
Sundaram Infrastructure Advantage Fund	5.2	2.0	19.9	19.9	17.6	17.1	Siddarth Mohta
Sundaram Dividend Yield Fund	(2.7)	(2.9)	13.2	13.2	12.0	11.9	Siddarth Mohta

Data as on March 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	Fund	Nifty 500 TRI
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related securities including equity derivatives of high dividend yield companies. <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p>The risk of the scheme is Very High</p>	<p>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.