

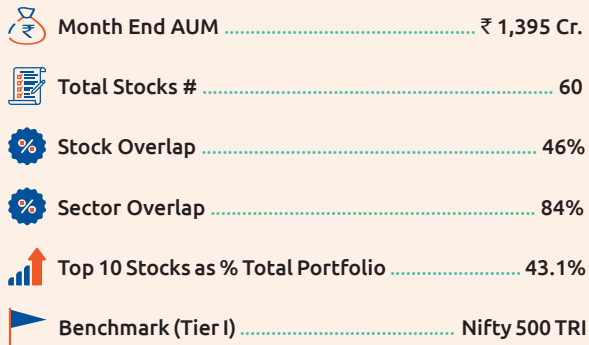
# Sundaram ELSS Tax Saver Fund

An open-ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —

Fund Insights - June 2025



## FUND FACTS & FEATURES

**Fund Managers**  
Mr. Bharath S & Mr. Rohit Seksaria

**Launch**  
March 1996

**Minimum Investment**  
Rs.100/- per application and multiples of Rs.1/- thereafter

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

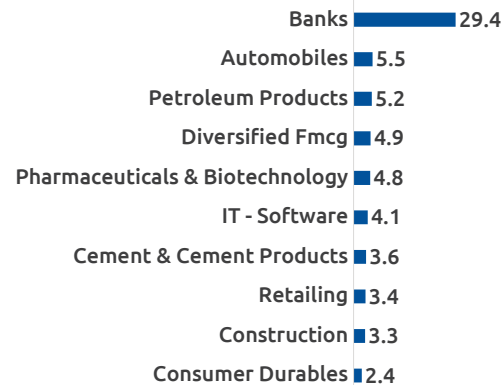
**Exit Load**  
Nil (lock in period 36 months)

**Plan / Option**  
Regular and Direct  
Growth & IDCW (Payout, Re-investment, Transfer)

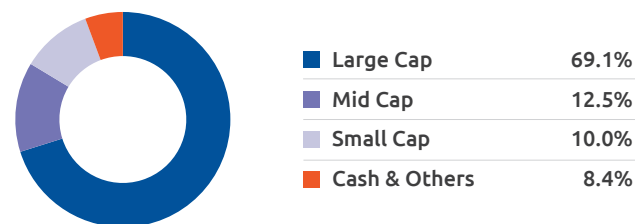
## FUND MANAGER UPDATE

- The fund is diversified equity fund that invests in fundamentally strong companies across market capitalisation. This fund dynamically invests across large, mid, and small caps based on relative attractiveness and valuations. Stock selection across cap curves and especially within the mid and small cap ideas are largely based on bottom-up approach. Currently, about two third of the fund is allocated towards large caps and rest across mid and small caps.
- The fund has shown resilience during recent market volatility.
- We are overweight in Banks due to relatively favourable valuations. We continue to re-main underweight in Power, IT.
- We reduced/exited some weights in certain stocks to book profits or to reduce risk due to near term headwinds.

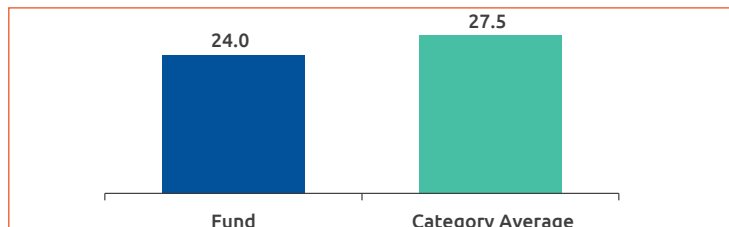
## TOP 10 - INDUSTRY PROFILE (%)



## MARKET CAP (%)



## PRICE TO EARNINGS\*

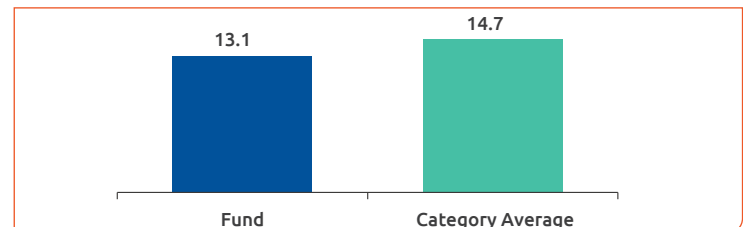


\* Trailing P/E, Source: Value Research as of June 30, 2025

## PORTFOLIO CONSTRUCTION - SECTOR BETS

Overweights Vs Benchmark		Underweight Vs Benchmark	
Banks	8.7	Finance	4.9
Diversified Fmcg	1.9	IT - Software	4.3
Fertilizers & Agrochemicals	1.6	Telecom - Services	2.1

## HISTORICAL EARNINGS GROWTH



Source: MorningStar; Data as of June 30, 2025

## TOP 5 LARGE CAP STOCKS (%)

HDFC Bank Ltd	9.2
ICICI Bank Ltd	7.6
Reliance Industries Ltd	4.7
Axis Bank Ltd	3.8
Larsen & Toubro Ltd	3.3

## TOP 5 MID CAP STOCKS (%)

IndusInd Bank Ltd	1.5
Swiggy Ltd	1.4
UPL Limited (Previously )	1.1
Federal Bank	1.1
PI Industries Ltd	1.1

## TOP 5 SMALL CAP STOCKS (%)

Force Motors Ltd	1.6
Metropolis Healthcare Ltd	1.2
DELHIVERY Ltd	1.1
Devyani international limited	1.0
Praj Industries Ltd	1.0

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## WHAT'S IN - OUT

What's In	What's Out
Varun Beverages Ltd	ICICI Prudential Life Insurance
Devyani international limited	Bajaj Finance Ltd
Alkem Laboratories Ltd	Apollo Tyres Ltd
-	Hyundai Motor India Ltd
-	TATA Consultancy Services Ltd
-	Schaeffler India Limited
-	ICRA Ltd

## TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
ICICI Bank Ltd	2.4
Axis Bank Ltd	2.0
Force Motors Ltd	1.6
Ultratech Cement Ltd	1.6
State Bank of India	1.5

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	5.7	7.5	10,561	10,568	10,754	1,20,000	1,26,307	1,27,080	1,27,645
Last 3 years	19.9	22.0	18.7	17,235	18,155	16,741	3,60,000	4,61,170	4,75,060	4,56,541
Last 5 years	23.0	24.0	21.3	28,134	29,352	26,307	6,00,000	9,24,514	9,55,127	8,96,160
Since Inception	18.0	14.3	-	12,78,066	4,95,688	-	35,10,000	8,69,53,639	3,45,06,672	-

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. Bharath S							
Sundaram Mid Cap Fund	9.0	6.1	30.2	30.6	29.3	32.3	Bharath S & Ratish B Varier
Sundaram Large and Mid Cap Fund	3.5	6.0	21.2	25.0	23.5	26.9	Bharath S & Ashish Agarwal
Sundaram Tax Savings Fund	5.6	5.7	19.9	22.0	23.0	24.0	Bharath S & Rohit Seksaria
Sundaram Diversified Equity	5.5	5.7	18.3	22.0	21.5	24.0	Bharath S & Rohit Seksaria
Sundaram Aggressive Hybrid Fund	5.9	7.1	16.5	16.6	17.8	17.2	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	6.0	8.5	13.8	13.6	13.4	13.9	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Performance details for schemes managed by Mr. Rohit Seksaria							
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	4.0	4.9	26.5	32.2	36.3	33.9	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	3.0	5.1	26.2	21.7	35.8	24.0	Rohit Seksaria
Sundaram Long Term Micro Cap Tax Advantage Fund - Series V	4.0	4.9	26.0	32.2	35.4	33.9	Rohit Seksaria
Sundaram Diversified Equity	5.5	5.7	18.3	22.0	21.5	24.0	Bharath S & Rohit Seksaria
Sundaram Equity Savings Fund	8.3	8.2	13.2	11.5	12.4	11.5	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	6.7	7.5	6.5	7.2	5.1	5.7	Rohit Seksaria & Ashish Agarwal (Equity); Dwijendra Srivastava (Fixed Income)

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 500 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 with a three-year lock-in</li><li>Investment in equity &amp; equity related securities including equity derivatives of companies across market capitalization</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></p> <p>The risk of the scheme is Very High</p>	<p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Very High</p>

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