

# Sundaram Multi Asset Allocation Fund

An Open Ended Scheme investing in Equity, Debt & Money Market Instruments and Gold ETFs



SUNDARAM MUTUAL  
Sundaram Finance Group

Fund Insights - February 2026

	Month End AUM .....	₹ 3,264 Cr.
	Total Stocks # .....	54
	Top 10 Stocks as % Total Portfolio .....	34.0%
	Benchmark (Tier I) .....	Nifty 500 TRI (65%) + Nifty Short Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)

## FUND FACTS & FEATURES

### Fund Managers

Mr. Rohit Seksaria & Mr. Clyton Richard Fernandes (Equity), Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income), Mr. Arjun Nagarajan (Gold ETFs)

### Launch

January 2024

### Minimum Investment

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

### SIP

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

### Exit Load

Upto 30%, within 365 days from the date of allotment: Nil. More than 30% within 365 days from the date of allotment: 1%. >365 days: Nil

### Plan / Option

Regular and Direct Growth & IDCW (Payout, Re-investment, Transfer)

## FUND MANAGER UPDATE

- Combining low correlated assets during volatile market conditions provides better risk adjusted return during high volatility.
- Historically, equity and gold tend to have low correlation, and gold has been less volatile compared to stocks over the past decade. This makes Sundaram Multi Asset Fund a good option for investors, as we strictly allocate about 20% to 25% of our portfolio to gold.
- Since 2022, central banks have quietly increased their gold reserves by over 3,000 tonnes in three years, coupled with intensified geopolitical scenario has driven gold return.
- Currently, our portfolio is made up of 62.3% net long equity, 23.4% in gold, 3% arbitrage, and 9.9% debt. Equity allocation is focused on large-cap stocks.
- The mix of equity and gold creates a well balance when there are concerns about market valuations and volatility

## TOP 10 EQUITY HOLDINGS (%)

Particulars	Weight
HDFC Bank Ltd	6.8%
ICICI Bank Ltd	4.5%
Bharti Airtel Ltd	4.0%
Larsen & Toubro Ltd	3.7%
Mahindra & Mahindra Ltd	3.7%
Reliance Industries Ltd	3.6%
Kotak Mahindra Bank Ltd	2.4%
HCL Technologies Ltd	1.9%
Bajaj Finance Ltd	1.9%
Cholamandalam Investment and Finance Company Ltd	1.6%

## WHY SUNDARAM MULTI ASSET ALLOCATION FUND?

### Growth Opportunity

Net long equity allocation through a Multicap approach can create significant growth opportunities.

### Manage Volatility

Inclusion of static Gold allocation plays a crucial role in managing volatility, providing stability and safeguarding against geopolitical risks and inflation risk. High credit quality debt ensures safety and steady returns.

### Tax Efficiency

Equity oriented fund taxation as minimum 65% gross equity allocation

## EQUITY

Multi Cap well diversified strategy with a large cap bias can create a well-balanced portfolio that seeks to maximise growth opportunities while maintaining stability.

## GOLD

Often considered a safe-heaven asset, and its price dynamics are influenced by a complex interplay of factors, including Geopolitical fears, Federal Reserve interest rate cuts and Currency fluctuations. Fed rate cut; Geopolitical tensions add on to gold upside.

## DEBT

High quality debt instruments plays a crucial role in providing safety and stability.

# Sundaram Multi Asset Allocation Fund

An Open Ended Scheme investing in Equity, Debt & Money Market Instruments and Gold ETFs



SUNDARAM MUTUAL  
Sundaram Finance Group

## DYNAMIC CHANGE IN LEADERSHIP ACROSS ASSET CLASSES

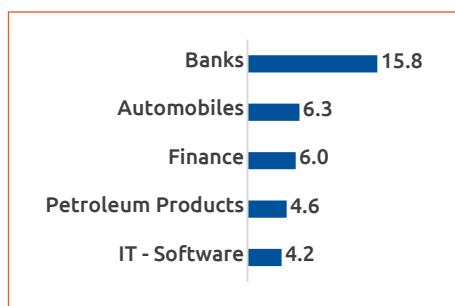
	CY 2010	CY 2011	CY 2012	CY 2013	CY 2014	CY 2015	CY 2016	CY 2017	CY 2018	CY 2019	CY 2020	CY 2021	CY 2022	CY 2023	CYTD 2024
<b>Nifty 500 TRI</b>	15.3%	-26.4%	33.5%	4.8%	39.3%	0.2%	5.1%	37.7%	-2.1%	9.0%	17.9%	31.6%	4.2%	26.9%	23.1%
<b>Nifty ST Debt Index</b>	4.2%	8.7%	10.7%	8.0%	10.5%	8.5%	9.3%	6.4%	6.6%	9.1%	10.2%	4.1%	3.8%	7.2%	5.1%
<b>Gold</b>	23.2%	31.7%	12.3%	-4.5%	-7.9%	-6.6%	11.3%	5.1%	7.9%	23.8%	28.0%	-4.2%	13.9%	15.4%	13.9%

- Performance across asset classes exhibit different levels of correlation based on economic cycles and policy action
- Gold has outperformed Domestic Equities and Debt 50% of the years since CY10
- Since FY10, global central bank actions have accentuated the importance of Asset allocation and the need to diversify across asset classes with low correlation

## INVESTMENT STRATEGY

Equity	Commodity	Fixed Income
<ul style="list-style-type: none"> <li>Diversified Portfolio of 50-60 stocks</li> <li>75 -80% allocation to large caps</li> <li>Ability to use midcaps to enhance returns</li> </ul>	<ul style="list-style-type: none"> <li>Gold Portfolio of large liquid ETFs</li> <li>Consistent exposure of 20-25% to mimic investors behavior of holding gold for the long term</li> <li>Gold returns from <ul style="list-style-type: none"> <li>Commodity appreciation</li> <li>Average annual INR depreciation of 3-4%</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>High quality paper with focus on accrual</li> <li>AAA-rated bonds and Gsecs with medium duration.</li> </ul>

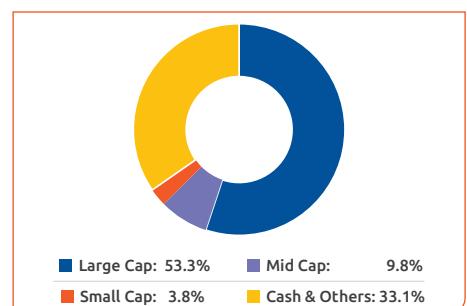
## TOP 5 EQUITY SECTORS (%)



## ASSET ALLOCATION (%)

Category	Weight (%)
Gross Equity	67.0
Derivatives	3.3
Fixed Income	10.3
Gold ETFs	21.7
Cash & Others	1.0

## MARKET CAP PROFILE



## RISKOMETER

This product is suitable for investors who are seeking\*

- Long term capital growth
- Investment in Equity and equity related securities, debt & money market instruments, gold ETFs

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## Fund



NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)



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.