

Sundaram Multi Cap Fund

An open-ended equity scheme investing across large cap, mid cap and small cap stocks



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - November 2025

	Month End AUM	₹ 2,915 Cr.
	Total Stocks #	72
	Stock Overlap	29%
	Sector Overlap	87%
	Top 10 Stocks as % Total Portfolio	36.0%
	Benchmark(Tier I)	Nifty500Multicap50:25:25TRI

FUND FACTS & FEATURES

	Fund Managers Ratish B Varier
	Launch October 2000
	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 – 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.
	Plan / Option Regular and Direct Growth & IDCW (Payout, Re-investment, Transfer)

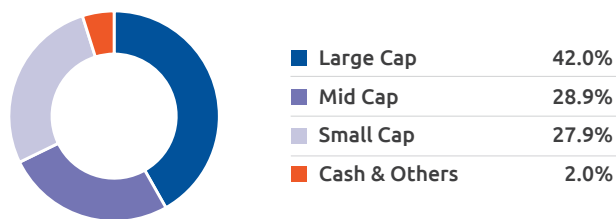
FUND MANAGER UPDATE

- The fund is spread across structural single focussed opportunities, emerging plays and turnaround/ value plays. The portfolio includes around 70 stocks, focusing on fundamental parameters across Profit & Loss, Balance Sheet, and Cashflow statements.
- This product category cover across market and captures entire India's growth story with Large Cap around 41%, Mid Cap around 28% and Small Cap around 28%. Multicap Fund sector diversified with a blend of digital opportunities, discretionary opportunities and value opportunities in global spends. Also increased allocation in some Pvt. Sector Banks with long term view.
- The fund is overweight in Industrial Products, Consumer Durable and Leisure Services. The fund is well balanced risk-reward wise and managed better during recent volatility.

TOP 10 - INDUSTRY PROFILE (%)

Banks	20.6
Finance	6.7
Industrial Products	6.4
Auto Components	5.2
Petroleum Products	5.0
IT - Software	4.9
Leisure Services	4.3
Construction	4.2
Telecom - Services	3.3
Cement & Cement Products	3.2

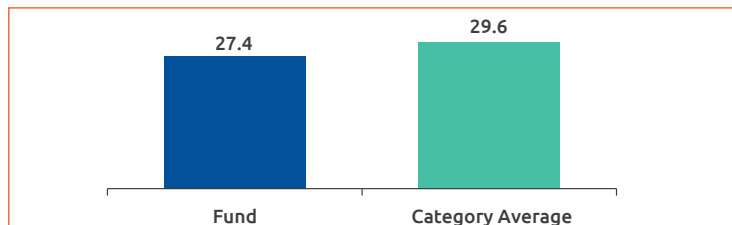
MARKET CAP (%)



PORTFOLIO CONSTRUCTION - SECTOR BETS

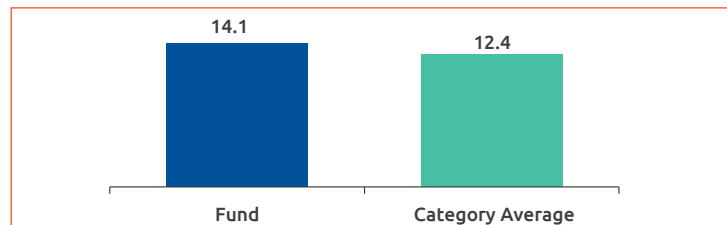
Overweights Vs Benchmark		Underweight Vs Benchmark	
Banks	3.8	Pharmaceuticals & Biotechnology	3.1
Industrial Products	3.4	Electrical Equipment	2.1
Leisure Services	3.1	Capital Markets	2.1

PRICE TO EARNINGS*



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

HISTORICAL EARNINGS GROWTH



Source: MorningStar; Data as of November 30, 2025

TOP 5 LARGE CAP STOCKS (%)

HDFC Bank Ltd	7.0
ICICI Bank Ltd	5.2
Larsen & Toubro Ltd	4.2
Kotak Mahindra Bank Ltd	3.9
Bharti Airtel Ltd	3.3

TOP 5 MID CAP STOCKS (%)

M & M Financial Services Ltd	2.6
KEI Industries Ltd	2.1
Indian Bank	2.0
Jubilant Foodworks Ltd	2.0
Fortis Health Care Ltd	1.9

TOP 5 SMALL CAP STOCKS (%)

DCB Bank Ltd	2.5
TVS Holdings Ltd	1.9
Affle (India) Ltd	1.8
Jyothy Laboratories Ltd	1.7
Brigade Enterprises Ltd	1.7

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WHAT'S IN - OUT

What's In	What's Out
Nil	Nil

TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
Kotak Mahindra Bank Ltd	2.8
DCB Bank Ltd	2.5
Mahindra & Mahindra Financial Services Ltd	2.5
Larsen & Toubro Ltd	2.5
TVS Holdings Ltd	1.9

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	5.5	4.8	9.9	10,550	10,477	10,994	1,20,000	1,28,769	1,28,517	1,30,736
Last 3 years	16.9	17.9	13.1	15,996	16,411	14,461	3,60,000	4,55,304	4,57,037	4,44,077
Last 5 years	19.6	21.2	16.5	24,504	26,163	21,446	6,00,000	8,96,566	9,21,715	8,52,318
Since Inception	15.5	-	14.7	3,72,971	-	3,10,932	30,10,000	2,95,26,697	-	2,66,94,881

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. Ratish B Varier (No. of funds managed 4)							
Sundaram Mid Cap Fund	6.2	7.7	24.0	23.5	24.2	25.4	Bharath S & Ratish B Varier
Sundaram Multi Cap Fund	5.5	4.8	16.9	17.9	19.6	21.2	Ratish B Varier
Sundaram Consumption Fund	2.3	10.0	15.8	17.5	17.1	19.5	Ratish B Varier
Sundaram Business Cycle Fund	2.8	6.6	N.A	N.A	N.A	N.A	Ratish B Varier & 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	Nifty 500 Multicap 50:25:25 TRI
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Capital appreciation over medium to long term Investment in equity and equity-related securities of companies across various market capitalization. <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p>RISKOMETER</p> <p>The risk of the scheme is Very High</p>	<p>RISKOMETER</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.