

# INVESTMAP

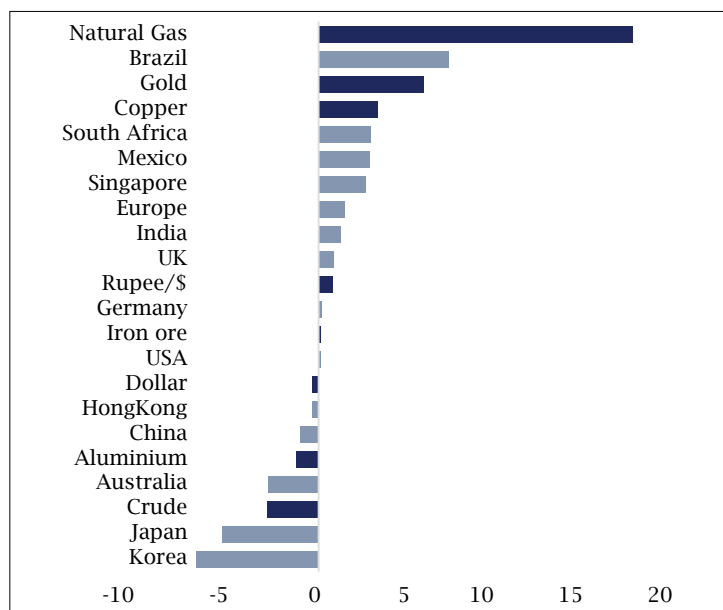
Fact Sheet for November 2025



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —

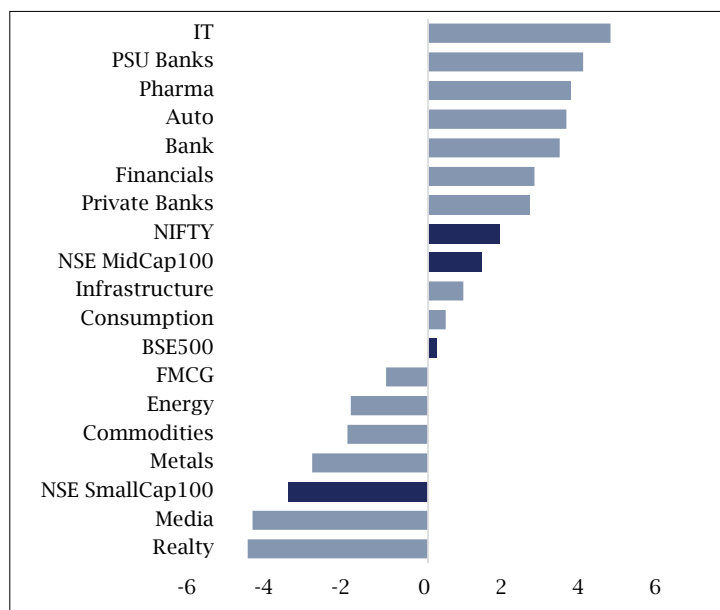
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**MARKETS AND MACRO**
**Nat. Gas, Brazil, Gold topped returns in Nov. (% m/m, in USD)**


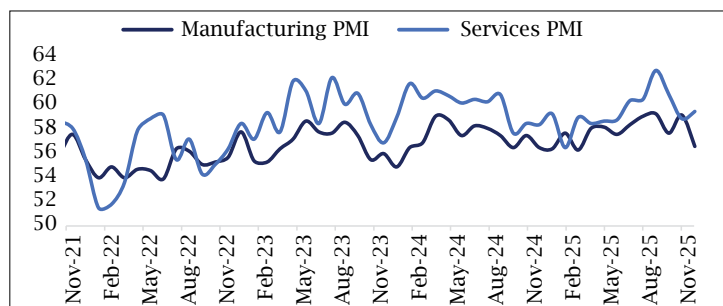
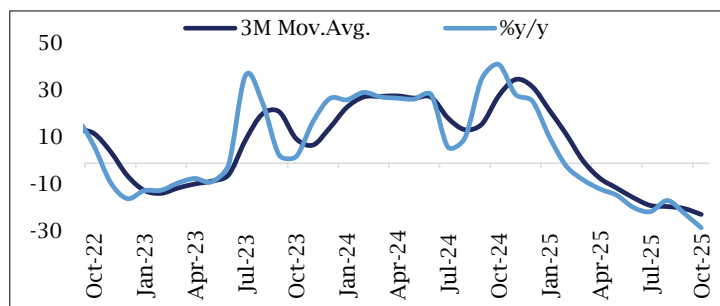
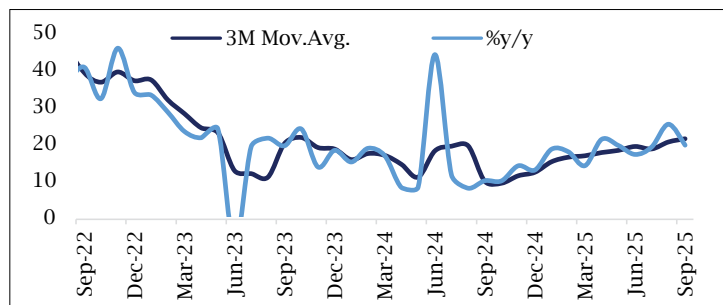
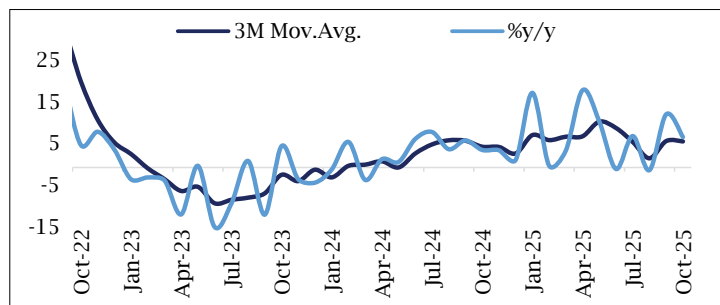
Cold weather and supply disruptions continue to impact natural prices, while Brazil saw a rally on US rate cut expectation and a historic low on unemployment. Fed rate cut expectations pushed Gold and copper prices higher, with an additional layer of supply constraints for Copper. South Korea on the other hand witnessed a sharp correction on valuation concerns in the AI sector. Japanese equities also saw an AI driven sell-off, alongside inflationary pressures that led to broad concerns of a Yen carry-unwind.

The December Fed meeting will be watched closely with fed fund futures revealing that traders are pricing an 87% chance of a 25 bp rate cut. This high conviction rate cut call is valuable as the MPC meeting is scheduled in early December (pre-Fed meeting). Simultaneous cuts by RBI and Fed will help to maintain the gap corridor in policy rates at status quo (150 bps at present). Gap in market yields is around 250 bps. This is critical especially given the pressure on the INR and lack of clarity on the US trade deal.

**IT, PSU Banks, Pharma top O/P in November (% m/m)**


NIFTY grew 1.8% in rupee terms for the month of November. IT, PSU Banks and Pharma were the key outperformers, while Realty, Media and Metals were seen as the top drags. On cap curves, Large caps topped, followed by Mid caps and the broader BSE500, in descending order of performance. Small cap returns were seen in the negative. FIIs remained net buyers, but with an appreciable drop in net inflows, at \$0.4bn in equity (from \$1.3bn in Oct.), and \$0bn in debt (from \$2bn).

India's Q2-FY26 GDP surprised to the upside printing at 8.2% (7.8% in Q1), almost 90 bps over consensus of 7.4% and 240 bps higher than the 5.8% in Q2-FY25. GDP was fired by strong growth in manufacturing (9.1%) and services (9.2%). Agriculture was at 3.5%. Q2 saw some consumption deferral, waiting for new GST rates, private consumption still rose 7.9% vs 7% in Q1. Of some worry was the nominal GDP growth, which came in barely 50 bps over the real GDP at 8.7%, and even lower than the 8.8% in Q1.

**MACRO DASHBOARD**
**Manufacturing PMI moderates, while Services hold up in Nov'25**

**Retail vegetables inflation momentum, deeper into deflation**

**Growth in toll collection value continues to witness an increase**

**India import growth, ex-oil/gold remain rangebound, but volatile**


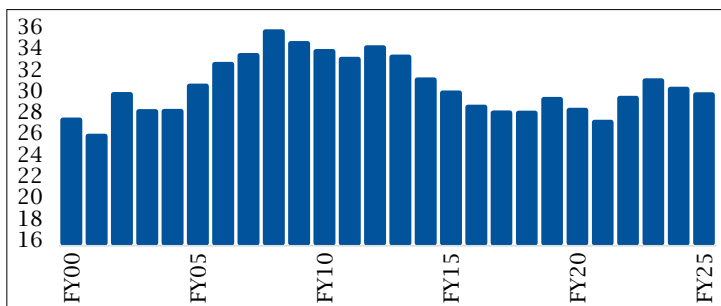
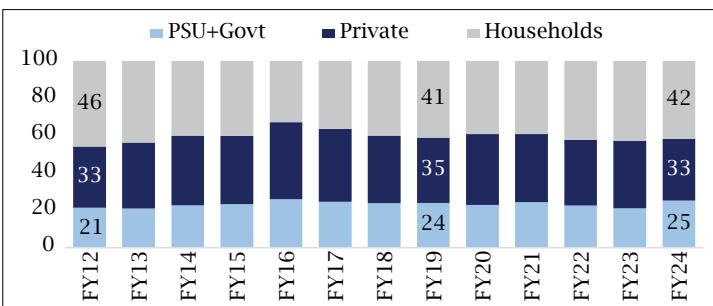
**India's investment ratio (capex) steady, hovering around 30% of GDP**

**Public+Private account for more nearly 60% of India capex (% share)**


Chart sources: Bloomberg, CMIE, Sundaram Asset Management

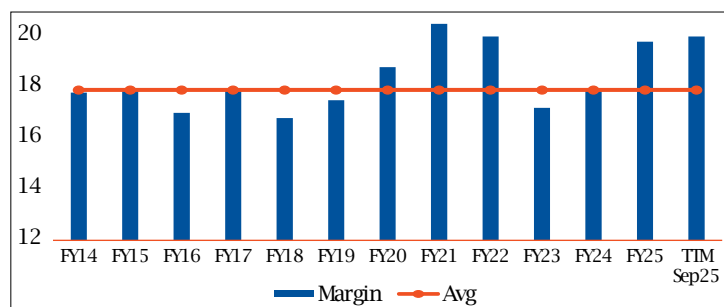
**FIXED INCOME TRACKER**

Indicator	Oct 2025	Nov 2025	Remarks
<b>INR 10-year GOI</b>	6.53%	6.50%	Benchmark Govt bond yields remained volatile in November. The initial 5-7 bps decline supported by the RBI Governor's indication of potential rate cuts was completely offset after the strong Q2 FY26 GDP data, which reversed the gain.
<b>INR 5-year GOI</b>	6.17%	6.22%	The 5Y bond yields rose by 5 bps in the month. The 5Y-10Y spread hovered around 28 bps.
<b>1-year OIS</b>	5.47%	5.45%	The 1-year Overnight Index Swap fell by 2 bps, supported by an improvement in the banking system liquidity.
<b>5-year OIS</b>	5.67%	5.76%	The 5-year OIS increased by 8 bps during November
<b>PMI Composite</b>	61 (Sep'25)	60.4 (Oct'25)	The Composite PMI moderated in October (latest print). Despite the decline, both manufacturing and services sectors remained comfortably in the expansion zone, indicating sustained economic momentum.
<b>PMI Manufacturing</b>	59.2 (Sep'25)	58.8 (Oct'25)	Manufacturing PMI maintained strong growth momentum supported by robust domestic demand.
<b>PMI Services</b>	60.9 (Sep'25)	58.9 (Oct'25)	The Services PMI eased in October. Despite the dip, the index remained comfortable over the 50-mark, pointing to continued expansion in services activity.
<b>Banking System Liquidity (₹ Lakh Cr.)</b>	0.85	1.86	Average system liquidity improved sharply in November, aided by inflows from the CRR cut and higher government spending.
<b>CPI (%)</b>	1.54%	0.25%	CPI inflation eased significantly in October, driven by a favourable base effect and continued deflation in key food categories. However, core inflation remained firm at 4.4%.
<b>WPI (%)</b>	0.13%	-1.21%	WPI slipped into negative territory in October due to deflation in food and fuel prices. WPI Core remained positive at 1.5%.
<b>INR (vs USD)</b>	88.77	89.45	The INR depreciated by 0.75% against the USD in November. Among 23 emerging-market currencies, the INR ranked 20th.
<b>Forex Reserves (USD Bn)</b>	689.73	688.10	Forex reserves declined by around \$1.62 billion in November. Gold reserves increased by approximately \$2.45 billion, while foreign currency assets fell by around \$4 billion.
<b>Trade Deficit (USD Bn)</b>	32.2 (Sep'25)	41.7 (Oct'25)	India's trade deficit widened to \$41.7 billion in October, primarily due to a significant increase in gold imports ahead of the festive and wedding season.
<b>FPI Flows - Debt (USD Bn)</b>	1.93	0.05	FPI debt flows remained marginally positive in November.
<b>FPI Flows - Equity (USD Bn)</b>	2.74	0.03	FPI equity flows were also marginally positive, though sharply lower compared to the previous month.
<b>Brent Crude (\$/bbl)c</b>	64.77	62.38	Brent crude prices fell by \$2.39 per barrel in November, driven by rising global inventories and weaker demand amid tariff-related policy pressures.
<b>Inflation</b>	<ul style="list-style-type: none"> <li>October'25 CPI came in at the lowest level since the start of the CPI series in 2012, printing at 0.25% as against 1.54% in September'25 and 2.07% in August'25.</li> <li>Food inflation was once again the trigger for the low CPI print. Excluding gold and silver inflation at 0.5%, CPI would have been in deflation for the month.</li> <li>WPI was in deflation at minus 1.21% vis-a-vis 0.13% in September'25.</li> </ul>		

**EQUITY OUTLOOK**

Corporate performance for Q2 was largely in line with expectations, witnessing only modest upgrades and downgrades. Core growth excluding financials and oil, core profit stood at a healthy 9% to 12%.

The 'Easy Wins' post pandemic margin expansion are stabilising. We are witnessing a normalisation where revenue and profit growth are converging with Nominal GDP growth. The era of profit growth significantly outpacing revenue growth, driven purely by capacity utilisation and cost savings, is plateauing.

**Operating margins to normalise**


Unlike previous phases where growth was homogeneous, we are currently seeing significant dispersion across sectors:

- Late cycle domestic segment continues to show resilience
- Export Oriented (IT/Metal): Ranking in the middle, while we haven't seen major downgrades, the pace of growth remains muted.
- Laggards (Banks & Consumer Goods): These sectors weighed on the aggregate growth. Banks witnessed margin dilution due to interest rate cuts. Consumer Goods single digit growth (~5%) impacted by inventory liquidation following GST reforms.

With leverage at decadal lows and record operating cash flows in across sectors, cap curves strong balance sheets and demand incentives create a fertile ground for the next private investment cycle to accelerate.

Looking ahead, growth over the next 2-3 years will be supported by multiple triggers. Revenue growth will stabilise around nominal GDP growth with expectations of nominal GDP growth improving based on improvement in inflation and stronger real GDP footprint.

Markets movement will be determined by earnings growth. Select sectors primed for upgrades and improved monsoons supporting rural recovery, the environment looks set to deliver a more sustainable earnings cycle in the year ahead.

Valuations continue to hover around long term averages. We will continue to look at company specific opportunities.

**FIXED INCOME OUTLOOK**
**Liquidity**

The 1% CRR cut which released almost INR 2.5 tn of liquidity into the banking system (the last phase was in the fortnight starting November 29th) has been almost nullified by RBI's currency intervention that has soaked up rupee liquidity of equal measure.

Systemic liquidity which was progressively declining in September (+1.4 tn) and October (+0.85 tn) rebounded in November to +1.86 tn, helped by the CRR cut and accelerated govt spending. However, the 0.75% INR depreciation led to RBI intervention that drained rupee liquidity. To counter this RBI may have to resort to Open market operations (OMOs) purchase of G secs to infuse liquidity.

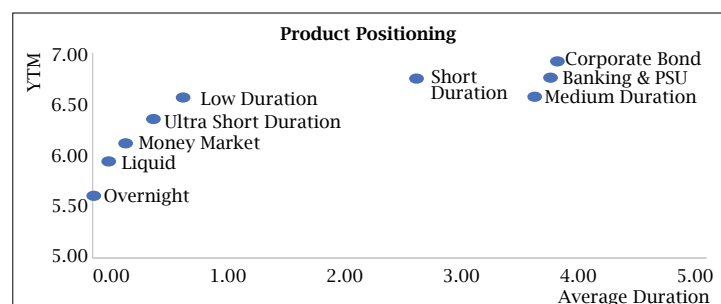
**Market outlook**

Indian markets are heading into the December MPC meeting in the backdrop of an over 8% GDP print in Q2 and a record low inflation. The INR is at a life-time low against the USD as uncertainties around the trade deal mount. Liquidity appears even, though recent currency intervention has strained some of it. While growth worries have abated for now and do not warrant a rate cut, the deflationary forces seen in the anaemic nominal gdp does look worrisome as fiscal spending and deficit targets, corporate earnings and wages are all seen with respect to the nominal. The record low CPI, which is well below the 2% lower bound in the CPI target range, offers RBI head room. Slowing exports especially to the US may also need a counter so that gdp momentum is sustained. With the Fed likely to cut rates again in December, RBI has some headroom. In summary, we believe that the probability for a rate cut appears high.

**Investment strategy**

We have not made any changes to our monthly recommendations on fund selection. We suggest that conservative retail investors seeking an alternative to short term bank FDs and seeking to deploy their short-term surpluses stick to the *Overnight*, *Liquid* and *Ultra Short Duration Funds*.

Investors (institutional and retail) with a marginally longer horizon can consider the *Low Duration* and *Money Market Funds* to benefit from the prevailing higher spread relative to repo.



Investors with higher risk appetite and longer tenors can consider the mid duration buckets such as the *Short Duration Fund*, *Corporate Bond Fund* and the *Banking PSU Fund*.

## HOW TO READ THE FACTSHEET

### Minimum Amount

This is the minimum investment amount for a new investor in a mutual fund scheme.

### SIP

A Systematic Investment Plan (SIP) is a way to invest a fixed amount of money regularly. It works like a recurring bank deposit. For example, you can set up an SIP to invest Rs. 100 on the 1st of every month in an equity fund for a certain period, like three years.

### NAV

The NAV (Net Asset Value) is the price of one unit of a mutual fund after all expenses have been deducted. It shows the total value of the fund's assets divided by the number of units. The NAV is calculated at the end of each business day and is the price at which you buy or sell units of the mutual fund.

### Benchmark

A benchmark is a group of securities, often a market index, used to measure the performance of mutual funds and other investments. It helps investors compare how well their investments are doing. Common benchmarks include indexes like NIFTY, SENSEX, BSE200, BSE500, and the 10-Year Government Security (G-sec).

### IDCW Option

In line with applicable SEBI guidelines, with effect from April 1, 2021, the name of "Dividend Option" under the Schemes stand revised as "Income Distribution cum Capital Withdrawal (IDCW) Option". IDCW Option may offer Payout and Reinvestment Sub-options / facilities. Investors may note that the amounts can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.

### Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs. 99.

### Net Equity

Net equity level is the net equity exposure percentage adjusted for any derivative positions in stocks or index for hedging or rebalancing purpose.

### AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm

### Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager

### Nature of Scheme

Mutual funds are categorized into Equity Funds, Debt Funds, Hybrid Funds, Solution-Oriented Funds, and additional schemes like Index Funds and Funds of Funds. Each category caters to diverse investment goals, offering flexibility for varying risk appetites and financial objectives.

### Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

### Market Capitalisation

Market cap is calculated by the number of shares outstanding, multiplied by the current market price of one share. A mutual fund categorized by market cap (i.e., small-cap, mid-cap or large-cap) indicates the size of the companies in which the fund invests, not the size of the mutual fund.

### Weighted Average / Median Market Cap

Weighted average market capitalization is a type of market index in which each component is weighted according to the size of its total market capitalization. Median Market Cap is the midpoint of market capitalization of the stocks in a portfolio.

### Riskometer

Riskometer is a graphical representation of the risk a mutual fund carries. The graph is designed as per the Association of Mutual Funds in India (AMFI) guidelines.

## QUANTITATIVE MEASURES EXPLAINED

### Sharpe Ratio

The Sharpe Ratio is a measure that compares the return of an investment to its risk. It shows how much extra return is generated for each unit of risk taken, compared to a risk-free investment. A positive Sharpe Ratio means the portfolio is giving investors better returns for the risk they're taking. It is calculated using standard deviation and excess return to determine reward per unit of risk.

### Beta

Beta measures how much an investment's price moves compared to the overall market. A Beta of less than 1 means the investment is less volatile than the market, while a Beta greater than 1 means it's more volatile. For a portfolio, Beta ( $\beta$ ) indicates how its returns move in relation to the market index. It helps measure the portfolio's volatility or systematic risk compared to the market as a whole.

### Standard Deviation

Standard deviation is a measure that shows how much an investment's performance can vary. If a mutual fund has a high standard deviation, it means the performance can swing widely, indicating greater volatility. It helps to understand the level of risk or expected price fluctuation of a portfolio. A higher standard deviation means more volatility (higher risk), while a lower standard deviation means less volatility (lower risk).

### Risk Free Return

The theoretical rate of return of an investment with safest (zero risk) investment in a country.

### Total Expense Ratio

Total expenses charged to scheme for the month expressed as a percentage to average monthly net assets.

### Tracking Error

Tracking error indicates how closely the portfolio return is tracking the benchmark Index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio closely tracking benchmark index and higher tracking error indicates portfolio returns with higher deviation from benchmark index returns.

### Information Ratio

It is a measure of the risk-adjusted returns of the fund. It is the excess return over benchmark divided by the tracking error.

The information ratio is often used to gauge the skill of fund managers. It measures the expected active return of the manager's portfolio divided by the amount of risk the manager takes relative to the benchmark. The higher the information ratio, the better is the manager's performance. It shows the manager's consistency in generating superior risk-adjusted performance

### Portfolio Yield (Yield To Maturity)

The Yield to Maturity (YTM) is the expected rate of return on a bond if it is held until it matures. It is expressed as an annual percentage. YTM takes into account the bond's current market price, face value, interest rate, and the time left until maturity. It reflects the weighted average yield of all the securities in the bond's portfolio.

### Portfolio Turnover Ratio

Portfolio Turnover Ratio is the percentage of a fund's holdings that have changed in a given year. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing by average monthly net assets

### Modified Duration

Modified duration measures how sensitive the price of a security is to changes in interest rates. It shows the percentage change in price for a one-unit change in yield. This formula helps predict how the value of a security or portfolio will change when interest rates move. The modified duration of a portfolio can be used to estimate how its market value will change with each shift in interest rates.

### Macaulay Duration (Duration)

Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years/days. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.



# Sundaram Large Cap Fund

An open-ended equity scheme predominantly investing in large cap stocks



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Large Cap
Fund Managers	Ashwin Jain
Month End AUM	INR 3,394 Cr.
Avg. AUM	INR 3,376 Cr.
Inception Date	Jul 30, 2002
Benchmark (Tier I)	Nifty 100 TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	21.80	23.52
IDCW	15.81	17.07

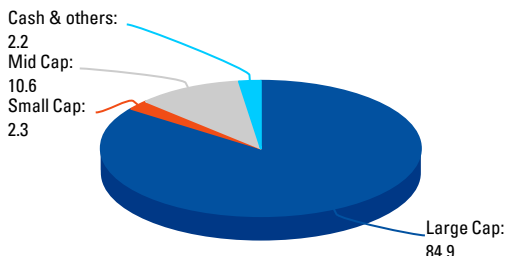


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,68,030 Cr.
Median Market Cap	INR 1,96,681 Cr.
Standard Deviation	11.1
Beta	0.9
Information Ratio	-0.8
Sharpe Ratio	0.5
Turnover Ratio	32.0



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>97.8</b>	<b>Grand Total</b>	<b>100.0</b>
<b>Agricultural Food &amp; Other Products</b> 10	<b>3.1</b>	<b>No of Stocks: 33</b>	<b>• Top 10 Sectors</b> <b>• Top 10 Holdings</b>
Marico Ltd	2.0		
TATA Consumer Products Ltd	1.1		
<b>Auto Components</b>	<b>2.3</b>		
Craftsman Automation Ltd	2.3		
<b>Automobiles</b> 4	<b>7.8</b>		
Mahindra & Mahindra Ltd	3.0		
TVS Motor Company Ltd	2.9		
Bajaj Auto Ltd	1.9		
<b>Banks</b> 1	<b>28.9</b>		
HDFC Bank Ltd 1	9.4		
ICICI Bank Ltd 2	8.9		
State Bank of India 6	3.8		
Axis Bank Ltd 7	3.7		
Kotak Mahindra Bank Ltd	3.1		
<b>Cement &amp; Cement Products</b>	<b>2.1</b>		
Ultratech Cement Ltd	2.1		
<b>Construction</b> 8	<b>3.3</b>		
Larsen & Toubro Ltd 9	3.3		
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.0</b>		
PI Industries Ltd	2.0		
<b>Industrial Products</b>	<b>1.0</b>		
KEL Industries Ltd	1.0		
<b>Insurance</b> 9	<b>3.2</b>		
SBI Life Insurance Company Ltd 10	3.2		
<b>IT - Software</b> 2	<b>8.9</b>		
Infosys Ltd 4	4.9		
Tech Mahindra Ltd	2.7		
HCL Technologies Ltd	1.4		
<b>Leisure Services</b>	<b>1.0</b>		
Jubilant Foodworks Ltd	1.0		
<b>Oil</b>	<b>1.7</b>		
Oil India Ltd	1.7		
<b>Personal Products</b>	<b>1.0</b>		
Colgate Palmolive Ltd	1.0		
<b>Petroleum Products</b> 3	<b>7.8</b>		
Reliance Industries Ltd 5	4.7		
Bharat Petroleum Corporation Ltd	3.1		
<b>Pharmaceuticals &amp; Biotechnology</b> 7	<b>5.5</b>		
Sun Pharmaceutical Industries Ltd 8	3.6		
Dr. Reddys Laboratories Ltd	1.9		
<b>Power</b>	<b>1.9</b>		
NTPC LTD	1.9		
<b>Retailing</b> 5	<b>7.6</b>		
Avenue Supermarts Ltd	3.0		
Trent Ltd	1.8		
Swiggy Ltd	1.8		
Info Edge Ltd	0.9		
<b>Telecom - Services</b> 6	<b>6.1</b>		
Bharti Airtel Ltd 3	6.1		
<b>Transport Services</b>	<b>2.5</b>		
Interglobe Aviation Ltd	2.5		
Cash And Others	2.2		



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	4.3	8.0	9.9	10,433	10,799	10,994	1,20,000	1,26,652	1,29,998	1,30,736
Last 3 years	11.1	13.4	13.1	13,706	14,595	14,461	3,60,000	4,23,352	4,45,542	4,44,077
Last 5 years	14.9	16.7	16.5	20,002	21,621	21,446	6,00,000	8,05,234	8,55,531	8,52,318
Last 10 years	12.6	14.1	14.1	32,860	37,439	37,349	12,00,000	23,65,625	25,94,913	26,00,253
^Since Inception	17.1	-	16.8	3,99,201	-	3,73,678	28,00,000	1,77,91,143	-	1,98,48,300

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised for less than one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 1.91 and Direct: 0.64

# Sundaram Mid Cap Fund

An open-ended equity scheme predominantly investing in mid cap stocks



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Mid Cap
Fund Managers	S Bharath, Ratish B Varier
Month End AUM	INR 13,345 Cr.
Avg. AUM	INR 13,267 Cr.
Inception Date	Jul 30, 2002
Benchmark (Tier I)	Nifty MidCap 150 TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	1445.37	1582.91
IDCW	66.90	74.33

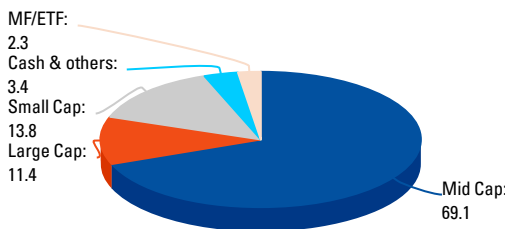


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 60,743 Cr.
Median Market Cap	INR 53,735 Cr.
Standard Deviation	15.1
Beta	0.9
Information Ratio	0.2
Sharpe Ratio	1.2
Turnover Ratio	45.7



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>94.3</b>	Grindwell Norton Ltd	0.6
<b>Aerospace &amp; Defense</b>	<b>1.6</b>	<b>Insurance</b>	<b>1.0</b>
Bharat Electronics Ltd	1.6	Max Financial Services Ltd	1.0
<b>Agri &amp; Commercial Vehicles</b>	<b>0.0</b>	<b>IT - Services</b>	<b>1.2</b>
Escorts Kubota Ltd	0.0	L&T Technology Services Ltd	1.2
<b>Agricultural Food &amp; Other Products</b>	<b>2.0</b>	<b>IT - Software</b> <sup>8</sup>	<b>4.0</b>
Marico Ltd	2.0	Coforge Ltd <sup>8</sup>	2.2
<b>Auto Components</b> <sup>4</sup>	<b>5.7</b>	Persistent Systems Ltd	1.8
ZF Commercial Vehicle Control Systems I Ltd	1.3	<b>Leisure Services</b> <sup>10</sup>	<b>3.8</b>
Apollo Tyres Ltd	1.2	Jubilant Foodworks Ltd	1.9
Sona BLW Precision Forgings Ltd	1.2	Chalet Hotels Ltd	1.2
UNO Minda Ltd	1.0	Devyani international limited	0.7
Schaeffler India Ltd	0.8	<b>Minerals &amp; Mining</b>	<b>0.3</b>
SKF India Ltd	0.2	SKF India Ltd	0.3
<b>Automobiles</b>	<b>1.2</b>	<b>Personal Products</b>	<b>2.8</b>
TVS Motor Company Ltd	1.2	Colgate Palmolive Ltd	1.1
<b>Banks</b> <sup>1</sup>	<b>8.4</b>	Procter & Gamble Hygiene and Health Care Ltd	0.9
The Federal Bank Ltd <sup>6</sup>	2.3	Emami Ltd	0.8
IDFC First Bank Ltd <sup>7</sup>	2.3	<b>Petroleum Products</b>	<b>2.1</b>
Indian Bank	2.0	Hindustan Petroleum Corporation Ltd <sup>10</sup>	2.1
AU Small Finance Bank Ltd	1.5	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>7</sup>	<b>4.9</b>
IndusInd Bank Ltd	0.3	Lupin Ltd	1.7
<b>Beverages</b>	<b>1.3</b>	Alkem Laboratories Ltd	1.2
United Breweries Ltd	1.3	Mankind Pharma Ltd	0.9
<b>Capital Markets</b> <sup>6</sup>	<b>5.0</b>	Gland Pharma Ltd	0.8
BSE Ltd	2.1	Zydus Lifesciences Ltd	0.3
360 ONE WAM Ltd	1.2	<b>Power</b>	<b>1.8</b>
Motilal Oswal Financial Services Ltd	1.1	Torrent Power Ltd	1.0
Billionbrains Garage Ventures Ltd	0.7	NHPC Ltd	0.7
<b>Cement &amp; Cement Products</b>	<b>2.2</b>	<b>Realty</b>	<b>3.7</b>
JK Cement Ltd	1.6	The Phoenix Mills Ltd	1.9
Dalmia Cement Ltd.	0.6	Prestige Estates Projects Ltd	1.0
<b>Chemicals &amp; Petrochemicals</b>	<b>0.8</b>	Obero Realty Ltd	0.8
Deepak Nitrite Ltd	0.8	<b>Retailing</b>	<b>1.2</b>
<b>Consumer Durables</b> <sup>9</sup>	<b>3.8</b>	FSN E-Commerce Ventures Ltd	0.9
Kalyan Jewellers India Ltd <sup>9</sup>	2.1	Info Edge Ltd	0.4
Dixon Technologies Ltd	0.9	<b>Telecom - Services</b>	<b>2.1</b>
Amber Enterprises India Ltd	0.7	Indus Towers Ltd	1.3
Berger Paints Ltd	0.1	Bharti Hexacom Ltd	0.8
<b>Electrical Equipment</b>	<b>3.5</b>	<b>Transport Services</b>	<b>1.5</b>
GE Vernova T and D India Ltd <sup>4</sup>	2.5	Delhivery Ltd	1.5
Suzlon Energy Ltd	1.0	<b>Mutual Fund Units</b>	<b>2.3</b>
<b>Ferrous Metals</b>	<b>1.9</b>	Sundaram Liquid Fund	2.3
Jindal Steel & Power Ltd	1.9	Cash And Others	3.4
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.7</b>	Grand Total	100.0
Coromandel International Ltd <sup>3</sup>	3.1		
PI Industries Ltd	0.6		
<b>Finance</b> <sup>3</sup>	<b>6.7</b>		
Mahindra & Mahindra Financial Services Ltd <sup>2</sup>	3.3		
TVS Holdings Ltd	1.6		
LIC Housing Finance Ltd	1.1		
CRISIL Ltd	0.5		
Shriram Finance Ltd	0.2		
<b>Financial Technology (Fintech)</b>	<b>2.0</b>		
PB Fintech Ltd	2.0		
<b>Gas</b>	<b>0.5</b>		
Gujarat State Petronet Ltd	0.5		
<b>Healthcare Services</b> <sup>5</sup>	<b>5.5</b>		
Fortis Health Care Ltd <sup>5</sup>	2.5		
Max Healthcare Institute Ltd	1.3		
Dr Lal Path Labs Ltd	1.2		
Indegene Limited	0.5		
<b>Industrial Products</b> <sup>2</sup>	<b>7.9</b>		
Cummins India Ltd <sup>1</sup>	4.2		
Polycab India Ltd	1.5		
Supreme Industries Ltd	0.9		
APL Apollo Tubes Ltd	0.8		

No of Stocks: 75

• Top 10 Sectors  
• Top 10 Holdings



PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	6.2	7.7	9.9	10,623	10,774	10,994	1,20,000	1,30,941	1,31,339	1,30,736
Last 3 years	24.0	23.5	13.1	19,098	18,847	14,461	3,60,000	4,94,903	4,84,858	4,44,077
Last 5 years	24.2	25.5	16.5	29,587	31,142	21,446	6,00,000	10,31,770	10,24,838	8,52,318
Last 10 years	15.4	18.5	14.1	41,933	54,493	37,349	12,00,000	30,68,323	35,33,307	26,00,253
^Since Inception	23.8	-	16.8	14,56,268	-	3,73,678	28,00,000	4,88,55,754	-	1,98,48,300

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025 ~ ~ 'Since inception' SIP performance has not been provided for the benchmark since TRI data is not available. Expense Ratio for the month of Nov 30, 2025 - Regular: 1.72 and Direct: 0.9

# Sundaram Small Cap Fund

An open-ended equity scheme predominantly investing in small cap stocks



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Small Cap
Fund Managers	Rohit Seksaria
Month End AUM	INR 3,450 Cr.
Avg. AUM	INR 3,471 Cr.
Inception Date	Feb 15, 2005
Benchmark (Tier I)	Nifty Small Cap 250 TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	263.18	292.49
IDCW	33.65	38.44

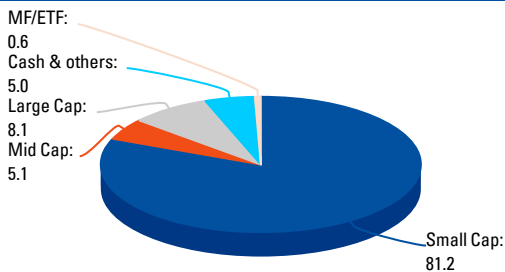


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 36,553 Cr.
Median Market Cap	INR 12,732 Cr.
Standard Deviation	15.8
Beta	0.8
Information Ratio	-0.1
Sharpe Ratio	0.9
Turnover Ratio	42.6



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>94.4</b>	<b>Affle Ltd <sup>8</sup></b>	<b>2.7</b>
<b>Aerospace &amp; Defense</b>	<b>3.2</b>	R Systems International Ltd	1.2
MTAR Technologies Ltd <sup>2</sup>	3.2	Cyient Ltd	1.0
<b>Agricultural Food &amp; Other Products</b>	<b>1.5</b>	<b>IT - Software</b>	<b>3.4</b>
Balrampur Chini Mills Ltd	1.5	Rate Gain Travel Technologies Ltd <sup>4</sup>	3.0
<b>Auto Components <sup>2</sup></b>	<b>8.5</b>	Birlasoft Ltd	0.5
Craftsman Automation Ltd <sup>5</sup>	2.9	<b>Leisure Services</b>	<b>2.9</b>
S.J.S. Enterprises Ltd <sup>6</sup>	2.8	Chalet Hotels Ltd	1.7
ZF Commercial Vehicle Control Systems I Ltd	1.2	Westlife Foodworld Ltd	1.2
Ceat Ltd	1.2	<b>Minerals &amp; Mining</b>	<b>0.6</b>
SKF India Ltd	0.4	SKF India Ltd	0.6
<b>Banks <sup>1</sup></b>	<b>10.3</b>	<b>Other Utilities</b>	<b>1.0</b>
DCB Bank Ltd <sup>10</sup>	2.4	Ion Exchange Ltd	1.0
Ujjivan Small Finance Bank Ltd	2.3	<b>Personal Products</b>	<b>1.0</b>
Axis Bank Ltd	2.0	Emami Ltd	1.0
CSB Bank Ltd	1.8	<b>Pharmaceuticals &amp; Biotechnology <sup>5</sup></b>	<b>6.1</b>
Equitas Small Finance Bank Limited	1.7	Neuland Laboratories Ltd	2.2
<b>Capital Markets <sup>9</sup></b>	<b>4.4</b>	Sanofi Consumer Healthcare India Ltd	1.6
Angel One Ltd	1.7	Natco Pharma Ltd	1.5
Prudent Corporate Advisory Services Ltd	1.0	JB Chemicals & Pharmaceuticals Ltd	0.8
UTI Asset Management Co Ltd	0.8	<b>Realty</b>	<b>2.3</b>
BSE Ltd	0.6	Brigade Enterprises Ltd	1.5
Multi Commodity Exchange of India Ltd	0.3	Sobha Ltd	0.8
<b>Cement &amp; Cement Products</b>	<b>1.1</b>	<b>Retailing <sup>10</sup></b>	<b>3.6</b>
Birla Corporation Ltd	1.1	Info Edge Ltd	1.6
<b>Chemicals &amp; Petrochemicals</b>	<b>2.5</b>	Zomato Ltd	1.3
Deepak Nitrite Ltd	1.0	Electronics Mart India Ltd	0.7
Neogen Chemicals Ltd	0.9	<b>Textiles &amp; Apparels</b>	<b>1.5</b>
Navin Fluorine International Ltd	0.6	K.P.R. Mill Ltd	0.8
<b>Construction</b>	<b>2.6</b>	Ganesha Ecosphere Ltd	0.7
Larsen & Toubro Ltd	1.4	<b>Transport Infrastructure</b>	<b>1.7</b>
Kalpitaru Projects International Ltd	1.2	Adani Ports and Special Economic Zone Ltd	1.7
<b>Consumer Durables <sup>4</sup></b>	<b>6.7</b>	<b>Mutual Fund Units</b>	<b>0.6</b>
Safari Industries Ltd <sup>3</sup>	3.0	Sundaram Money Market Fund	0.6
Green Panel Industries Ltd	1.5	Derivatives	1.0
Orient Electric Ltd	0.9	Cash And Others	4.0
Senco Gold Ltd	0.9	Grand Total	99.0
Amber Enterprises India Ltd	0.3		
<b>Electrical Equipment</b>	<b>0.9</b>		
TD Power Systems Ltd	0.9		
<b>Engineering Services</b>	<b>0.0</b>		
Hindustan Dorr Oliver Ltd	0.0		
<b>Entertainment</b>	<b>0.8</b>		
PVR INOX Ltd	0.8		
<b>Finance <sup>7</sup></b>	<b>4.6</b>		
PNB Housing Finance Ltd <sup>9</sup>	2.5		
Cholamandalam Financial Holdings Ltd	2.1		
<b>Food Products</b>	<b>2.8</b>		
EID Parry India Ltd <sup>7</sup>	2.8		
<b>Gas</b>	<b>1.0</b>		
Gujarat State Petronet Ltd	1.0		
<b>Healthcare Services <sup>8</sup></b>	<b>4.6</b>		
Aster DM Healthcare Ltd <sup>1</sup>	3.2		
Kovai Medical Center & Hospital Ltd	1.3		
<b>Industrial Manufacturing</b>	<b>1.2</b>		
Tega Industries Ltd	1.2		
<b>Industrial Products <sup>3</sup></b>	<b>7.2</b>		
KSB LTD	1.6		
RHI Magnesita India Ltd	1.5		
ESAB India Ltd	1.0		
Shivalik Bimetal Controls Ltd	0.9		
Venus Pipes & Tubes Ltd	0.9		
Carborundum Universal Ltd	0.7		
KEI Industries Ltd	0.7		
<b>Insurance</b>	<b>1.3</b>		
Medi Assist Healthcare Services Ltd	1.3		
<b>IT - Services <sup>6</sup></b>	<b>4.9</b>		

No of Stocks: 68

• Top 10 Sectors  
• Top 10 Holdings

# Sundaram Small Cap Fund

An open-ended equity scheme predominantly investing in small cap stocks

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	1.1	-5.0	9.9	10,112	9,498	10,994	1,20,000	1,28,163	1,22,584	1,30,736
Last 3 years	20.0	20.9	13.1	17,270	17,663	14,461	3,60,000	4,54,096	4,49,443	4,44,077
Last 5 years	24.8	25.4	16.5	30,296	31,000	21,446	6,00,000	9,50,304	9,49,431	8,52,318
Last 10 years	14.0	15.1	14.1	37,228	40,689	37,349	12,00,000	30,20,236	30,75,934	26,00,253
^Since Inception	17.2	-	14.3	2,73,762	-	1,62,188	24,90,000	1,78,14,637	-	1,17,28,528

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 1.93 and Direct: 0.85

# Sundaram Large and Mid Cap Fund

An open-ended equity scheme investing in both large-cap and mid cap stocks



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Large & Mid Cap Fund
Fund Managers	Bharath S, Ashish Aggarwal
Month End AUM	INR 7,047 Cr.
Avg. AUM	INR 7,000 Cr.
Inception Date	Feb 27, 2007
Benchmark (Tier I)	Nifty Large Mid Cap 250 TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	88.80	100.26
IDCW	29.97	34.59

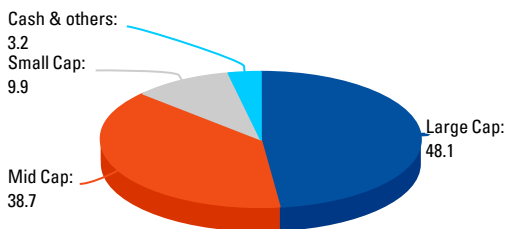


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,63,246 Cr.
Median Market Cap	INR 60,366 Cr.
Standard Deviation	13.5
Beta	1.0
Information Ratio	-0.7
Sharpe Ratio	0.8
Turnover Ratio	43.8



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>96.8</b>	Devyani international limited	0.6
<b>Aerospace &amp; Defense</b>	<b>1.6</b>	<b>Minerals &amp; Mining</b>	<b>0.4</b>
Hindustan Aeronautics Ltd	1.6	SKF India Ltd	0.4
<b>Agri &amp; Commercial Vehicles</b>	<b>0.2</b>	<b>Personal Products</b>	<b>1.4</b>
Escorts Kubota Ltd	0.2	Emami Ltd	0.8
<b>Agricultural Food &amp; Other Products</b>	<b>1.7</b>	Procter & Gamble Hygiene and Health Care Ltd	0.6
Marico Ltd	1.7	<b>Petroleum Products</b>	<b>7.0</b>
<b>Auto Components</b>	<b>4.7</b>	Reliance Industries Ltd	4.5
UNO Minda Ltd	1.9	Hindustan Petroleum Corporation Ltd	1.4
Apollo Tyres Ltd	0.9	Bharat Petroleum Corporation Ltd	1.1
Schaeffler India Ltd	0.9	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.9</b>
ZF Commercial Vehicle Control Systems I Ltd	0.7	Alkem Laboratories Ltd	1.9
SKF India Ltd	0.3	Lupin Ltd	1.2
<b>Automobiles</b>	<b>1.7</b>	Mankind Pharma Ltd	1.2
Mahindra & Mahindra Ltd	1.7	Sun Pharmaceutical Industries Ltd	1.0
<b>Banks</b>	<b>20.8</b>	Gland Pharma Ltd	0.6
HDFC Bank Ltd	5.8	<b>Power</b>	<b>1.7</b>
State Bank of India	3.3	TATA Power Company Ltd	0.9
ICICI Bank Ltd	2.9	Torrent Power Ltd	0.8
Axis Bank Ltd	2.5	<b>Realty</b>	<b>2.8</b>
Kotak Mahindra Bank Ltd	2.1	Prestige Estates Projects Ltd	1.6
Bank of Baroda	1.7	The Phoenix Mills Ltd	1.1
The Federal Bank Ltd	1.6	<b>Retailing</b>	<b>2.4</b>
IDFC First Bank Ltd	1.0	FSN E-Commerce Ventures Ltd	1.4
<b>Beverages</b>	<b>1.2</b>	Zomato Ltd	1.0
United Breweries Ltd	1.2	<b>Telecom - Services</b>	<b>4.1</b>
<b>Capital Markets</b>	<b>2.6</b>	Bharti Airtel Ltd	2.7
Multi Commodity Exchange of India Ltd	1.5	Bharti Hexacom Ltd	1.4
Motilal Oswal Financial Services Ltd	1.1	<b>Transport Infrastructure</b>	<b>1.7</b>
<b>Cement &amp; Cement Products</b>	<b>2.9</b>	Adani Ports and Special Economic Zone Ltd	1.3
Ultratech Cement Ltd	1.5	JSW Infrastructure Ltd	0.4
JK Cement Ltd	1.4	<b>Transport Services</b>	<b>0.8</b>
<b>Construction</b>	<b>2.0</b>	Delhivery Ltd	0.8
Larsen & Toubro Ltd	2.0	Cash And Others	3.2
<b>Consumer Durables</b>	<b>3.0</b>	Grand Total	100.0
Amber Enterprises India Ltd	2.0		
Kalyan Jewellers India Ltd	0.6		
Berger Paints Ltd	0.3		
LG Electronics India Ltd	0.2		
<b>Ferrous Metals</b>	<b>1.8</b>		
Jindal Steel & Power Ltd	1.8		
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.6</b>		
Coromandel International Ltd	1.5		
PI Industries Ltd	1.1		
<b>Finance</b>	<b>4.7</b>		
Mahindra & Mahindra Financial Services Ltd	2.1		
Bajaj Finance Ltd	1.5		
Cholamandalam Investment and Finance Company Ltd	1.0		
<b>Healthcare Services</b>	<b>3.8</b>		
Fortis Health Care Ltd	1.6		
Dr Lal Path Labs Ltd	1.2		
Max Healthcare Institute Ltd	1.0		
<b>Industrial Products</b>	<b>4.3</b>		
Cummins India Ltd	2.0		
Polycab India Ltd	1.3		
Kirloskar Oil Engines Ltd	1.0		
<b>Insurance</b>	<b>1.3</b>		
Max Financial Services Ltd	1.3		
<b>IT - Services</b>	<b>1.0</b>		
Affle Ltd	1.0		
<b>IT - Software</b>	<b>4.6</b>		
Infosys Ltd	2.7		
Coforge Ltd	1.1		
Persistent Systems Ltd	0.9		
<b>Leisure Services</b>	<b>2.3</b>		
Jubilant Foodworks Ltd	1.7		

No of Stocks: 68

• Top 10 Sectors  
• Top 10 Holdings

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	4.4	8.0	9.9	10,441	10,800	10,994	1,20,000	1,29,272	1,30,694	1,30,736
Last 3 years	16.0	18.5	13.1	15,608	16,648	14,461	3,60,000	4,51,737	4,65,279	4,44,077
Last 5 years	18.6	21.1	16.5	23,503	26,093	21,446	6,00,000	8,80,307	9,37,835	8,52,318
Last 10 years	15.1	16.4	14.1	40,716	45,721	37,349	12,00,000	27,15,330	30,42,507	26,00,253
^Since Inception	14.4	14.1	12.0	1,24,102	1,19,023	84,220	-	-	-	-

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 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 Nov 30, 2025. SIP values are in rupees. SIP performance is computed since the fund became open ended. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025.Expense Ratio for the month of Nov 30, 2025 - Regular: 1.81 and Direct: 0.77

# 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 FEATURES

Category	Multi Cap
Fund Managers	Ratish B Varier
Month End AUM	INR 2,915 Cr.
Avg. AUM	INR 2,910 Cr.
Inception Date	Oct 25, 2000
Benchmark (Tier I)	Nifty 500 Multicap 50:25:25 TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	393.71	439.96
IDCW	64.45	87.28

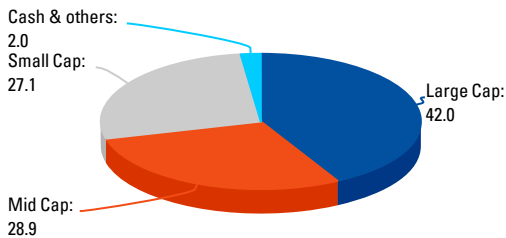


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,40,367 Cr.
Median Market Cap	INR 42,144 Cr.
Standard Deviation	13.3
Beta	0.9
Information Ratio	-0.3
Sharpe Ratio	0.9
Turnover Ratio	53.5



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>98.0</b>	Affle Ltd	1.8
<b>Aerospace &amp; Defense</b>	<b>1.8</b>	Cyient Ltd	0.3
Bharat Electronics Ltd	1.8	<b>IT - Software</b> <sup>6</sup>	<b>4.9</b>
<b>Agricultural Food &amp; Other Products</b>	<b>1.4</b>	HCL Technologies Ltd	1.8
Marico Ltd	1.4	Coforge Ltd	1.6
<b>Auto Components</b> <sup>4</sup>	<b>5.2</b>	Rate Gain Travel Technologies Ltd	1.4
Amara Raja Energy & Mobility Ltd	1.7	<b>Leisure Services</b> <sup>7</sup>	<b>4.4</b>
Craftsman Automation Ltd	1.5	Jubilant Foodworks Ltd	2.0
Sona BLW Precision Forgings Ltd	1.0	Chalet Hotels Ltd	1.3
SKF India Ltd	0.5	Devyani international limited	1.1
Schaeffler India Ltd	0.3	Chennai Super Kings Ltd	0.0
ZF Commercial Vehicle Control Systems I Ltd	0.1	<b>Minerals &amp; Mining</b>	<b>0.8</b>
<b>Automobiles</b>	<b>2.1</b>	SKF India Ltd	0.8
Mahindra & Mahindra Ltd <sup>10</sup>	2.1	<b>Other Utilities</b>	<b>0.6</b>
<b>Banks</b> <sup>1</sup>	<b>20.6</b>	Ion Exchange Ltd	0.6
HDFC Bank Ltd <sup>1</sup>	7.0	<b>Paper, Forest &amp; Jute Products</b>	<b>0.0</b>
ICICI Bank Ltd <sup>2</sup>	5.2	Mukerian Papers Ltd	0.0
Kotak Mahindra Bank Ltd <sup>4</sup>	3.9	<b>Petroleum Products</b> <sup>5</sup>	<b>5.0</b>
DCB Bank Ltd <sup>8</sup>	2.5	Reliance Industries Ltd <sup>6</sup>	3.2
Indian Bank	2.0	Hindustan Petroleum Corporation Ltd	1.8
<b>Beverages</b>	<b>1.0</b>	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.7</b>
United Breweries Ltd	1.0	Lupin Ltd	1.1
<b>Capital Markets</b>	<b>1.5</b>	JB Chemicals & Pharmaceuticals Ltd	1.0
360 ONE WAM Ltd	1.2	Gland Pharma Ltd	0.6
BSE Ltd	0.3	<b>Power</b>	<b>1.5</b>
Crescent Fintstock Ltd	0.0	TATA Power Company Ltd	1.5
<b>Cement &amp; Cement Products</b> <sup>10</sup>	<b>3.2</b>	<b>Realty</b>	<b>1.7</b>
JK Cement Ltd	1.7	Brigade Enterprises Ltd	1.7
Ultratech Cement Ltd	1.5	<b>Retailing</b>	<b>2.1</b>
<b>Construction</b> <sup>8</sup>	<b>4.2</b>	Info Edge Ltd	1.4
Larsen & Toubro Ltd <sup>3</sup>	4.2	Go Fashion Ltd	0.8
<b>Consumer Durables</b>	<b>3.1</b>	<b>Telecom - Services</b> <sup>9</sup>	<b>3.3</b>
Amber Enterprises India Ltd	1.6	Bharti Airtel Ltd <sup>5</sup>	3.3
Kalyan Jewellers India Ltd	1.0	<b>Transport Infrastructure</b>	<b>0.8</b>
Blue Star Ltd	0.5	Adani Ports and Special Economic Zone Ltd	0.8
<b>Diversified Fmcg</b>	<b>1.0</b>	<b>Transport Services</b>	<b>0.2</b>
Hindustan UniLever Ltd	1.0	Interglobe Aviation Ltd	0.2
<b>Electrical Equipment</b>	<b>0.2</b>	<b>Unlisted Equity</b>	<b>0.0</b>
GE Vernova T and D India Ltd	0.2	Balmer Lawrie Freight Containers Ltd	0.0
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.7</b>	Precision Fasteners Ltd	0.0
PI Industries Ltd	0.7	Virtual Dynamics Software Ltd	0.0
<b>Finance</b> <sup>2</sup>	<b>6.7</b>	Noble Brothers Impex Ltd	0.0
Mahindra & Mahindra Financial Services Ltd <sup>7</sup>	2.6	Cash And Others	2.0
TVS Holdings Ltd	1.9	Grand Total	100.0
Bajaj Finserv Ltd	1.1		
LIC Housing Finance Ltd	1.1		
<b>Financial Technology (Fintech)</b>	<b>1.6</b>		
PB Fintech Ltd	0.9		
Seshaasai Technologies Ltd	0.7		
<b>Food Products</b>	<b>2.2</b>		
Britannia Industries Ltd	1.1		
EID Parry India Ltd	1.1		
<b>Healthcare Equipment &amp; Supplies</b>	<b>0.0</b>		
Sangam Health Care Products Ltd	0.0		
<b>Healthcare Services</b>	<b>3.0</b>		
Fortis Health Care Ltd	1.9		
Metropolis Healthcare Ltd	1.2		
<b>Household Products</b>	<b>1.7</b>		
Jyothy Laboratories Ltd	1.7		
<b>Industrial Manufacturing</b>	<b>0.4</b>		
Tega Industries Ltd	0.4		
<b>Industrial Products</b> <sup>3</sup>	<b>6.4</b>		
KEI Industries Ltd <sup>9</sup>	2.1		
Cummins India Ltd	1.7		
Kirloskar Oil Engines Ltd	1.5		
APL Apollo Tubes Ltd	1.1		
<b>IT - Services</b>	<b>2.1</b>		

No of Stocks: 72

• Top 10 Sectors  
• Top 10 Holdings



PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	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
Last 10 years	14.5	15.6	14.1	38,791	42,684	37,349	12,00,000	27,09,603	29,48,967	26,00,253
^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 Nov 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 Nov 30, 2025. SIP values are in rupees. SIP performance is computed since the fund became open ended. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025.Expense Ratio for the month of Nov 30, 2025 - Regular: 1.98 and Direct: 0.93

# Sundaram Flexi Cap Fund

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



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Flexi Cap Fund
<b>Fund Managers</b>	Bharath S, Dwijendra Srivastava, Pathanjali Srinivasan (Overseas Equities)
<b>Month End AUM</b>	INR 2,149 Cr.
<b>Avg. AUM</b>	INR 2,136 Cr.
<b>Inception Date</b>	Sep 6, 2022
<b>Benchmark (Tier I)</b>	Nifty 500 TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	15.32	16.10
<b>IDCW</b>	14.53	15.27

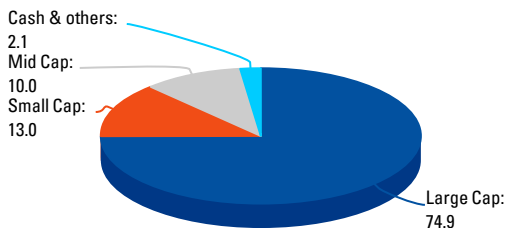


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,34,529 Cr.
<b>Median Market Cap</b>	INR 1,21,669 Cr.
<b>Turnover Ratio</b>	47.7



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>97.9</b>	Affle Ltd	0.9
<b>Aerospace &amp; Defense</b>	<b>1.0</b>	<b>IT - Software</b> <sup>2</sup>	<b>8.9</b>
Hindustan Aeronautics Ltd	1.0	Infosys Ltd <sup>5</sup>	4.0
<b>Agri &amp; Commercial Vehicles</b>	<b>0.7</b>	HCL Technologies Ltd	1.5
TATA Motors Ltd	0.7	Tata Consultancy Services Ltd	1.5
<b>Agricultural Food &amp; Other Products</b>	<b>1.1</b>	Tech Mahindra Ltd	1.2
TATA Consumer Products Ltd	1.1	LTIMindtree Ltd	0.8
<b>Auto Components</b>	<b>1.0</b>	<b>Leisure Services</b>	<b>2.4</b>
Amara Raja Energy & Mobility Ltd	1.0	Devyani international limited	1.2
<b>Automobiles</b> <sup>3</sup>	<b>5.0</b>	Jubilant Foodworks Ltd	1.1
Mahindra & Mahindra Ltd	2.3	<b>Personal Products</b>	<b>1.3</b>
Force Motors Ltd	1.7	Emami Ltd	1.3
Maruti Suzuki India Ltd	1.0	<b>Petroleum Products</b> <sup>4</sup>	<b>5.0</b>
<b>Banks</b> <sup>1</sup>	<b>28.9</b>	Reliance Industries Ltd <sup>3</sup>	5.0
HDFC Bank Ltd <sup>1</sup>	8.8	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>5</sup>	<b>4.9</b>
ICICI Bank Ltd <sup>2</sup>	6.5	Cipla Ltd	1.8
Axis Bank Ltd <sup>6</sup>	4.0	Sun Pharmaceutical Industries Ltd	1.7
State Bank of India <sup>7</sup>	3.6	Alkem Laboratories Ltd	1.4
Kotak Mahindra Bank Ltd <sup>9</sup>	3.0	<b>Power</b>	<b>2.4</b>
Union Bank of India	1.5	NTPC LTD	1.5
IndusInd Bank Ltd	1.5	Torrent Power Ltd	0.9
<b>Beverages</b>	<b>2.6</b>	<b>Retailing</b>	<b>2.8</b>
United Spirits Ltd	1.4	Zomato Ltd	1.4
Varun Beverages Ltd	1.2	Swiggy Ltd	1.3
<b>Cement &amp; Cement Products</b> <sup>9</sup>	<b>3.6</b>	<b>Telecom - Services</b> <sup>6</sup>	<b>4.3</b>
Ultratech Cement Ltd	2.3	Bharti Airtel Ltd <sup>4</sup>	4.3
Ambuja Cements Ltd	1.3	<b>Transport Services</b>	<b>2.4</b>
<b>Chemicals &amp; Petrochemicals</b>	<b>0.8</b>	Delhivery Ltd	1.2
Deepak Nitrite Ltd	0.8	Interglobe Aviation Ltd	1.2
<b>Construction</b> <sup>8</sup>	<b>3.6</b>	Cash And Others	2.1
Larsen & Toubro Ltd <sup>8</sup>	3.6	Grand Total	100.0
<b>Consumer Durables</b>	<b>0.9</b>		
Whirlpool of India Ltd	0.9		
<b>Diversified Fmcg</b> <sup>7</sup>	<b>3.6</b>		
ITC Ltd <sup>10</sup>	2.7		
Hindustan UniLever Ltd	0.9		
<b>Electrical Equipment</b>	<b>1.1</b>		
GE Vernova T and D India Ltd	1.1		
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.3</b>		
UPL Ltd	1.3		
<b>Finance</b>	<b>1.0</b>		
Cholamandalam Investment and Finance Company Ltd	1.0		
<b>Gas</b>	<b>1.2</b>		
GAIL Ltd	1.2		
<b>Healthcare Services</b>	<b>1.7</b>		
Metropolis Healthcare Ltd	1.3		
Indegene Limited	0.4		
<b>Industrial Manufacturing</b>	<b>0.6</b>		
Praj Industries Ltd	0.6		
<b>Industrial Products</b> <sup>10</sup>	<b>2.9</b>		
Kirloskar Oil Engines Ltd	1.6		
Cummins India Ltd	1.3		
<b>IT - Services</b>	<b>0.9</b>		

No of Stocks: 52

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	6.5	6.6	9.9	10,651	10,656	10,994	1,20,000	1,28,863	1,29,446	1,30,736
Last 3 years	14.1	15.6	13.1	14,874	15,441	14,461	3,60,000	4,43,221	4,51,446	4,44,077
^Since Inception	14.1	15.9	14.2	15,315	16,102	15,386	3,80,000	4,74,286	4,84,137	4,75,114

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a simple annual basis for period less than one year computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. SIP values are in rupees. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.01 and Direct: 0.62

# Sundaram Focused Fund

An open-ended equity scheme investing in maximum 30 multi cap stocks



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Focused
Fund Managers	Ashwin Jain
Month End AUM	INR 1,103 Cr.
Avg. AUM	INR 1,100 Cr.
Inception Date	Nov 11, 2005
Benchmark (Tier I)	Nifty 500 TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 300/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	0.25% within 7 days from the date of allotment; >7 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	163.00	181.14
IDCW	42.21	46.06

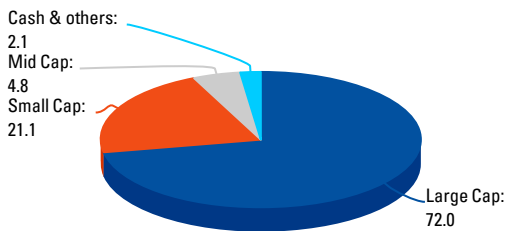


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,99,864 Cr.
Median Market Cap	INR 1,12,444 Cr.
Standard Deviation	11.3
Beta	0.8
Information Ratio	-0.7
Sharpe Ratio	0.6
Turnover Ratio	61.5



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset
<b>Equity</b>	<b>97.9</b>
<b>Agricultural Food &amp; Other Products</b>	<b>2.6</b>
TATA Consumer Products Ltd	2.6
<b>Auto Components</b> <sup>7</sup>	<b>4.8</b>
Craftsman Automation Ltd <sup>6</sup>	4.8
<b>Automobiles</b> <sup>4</sup>	<b>7.2</b>
TVS Motor Company Ltd <sup>4</sup>	5.4
Bajaj Auto Ltd	1.9
<b>Banks</b> <sup>1</sup>	<b>26.3</b>
HDFC Bank Ltd <sup>1</sup>	9.6
ICICI Bank Ltd <sup>2</sup>	6.7
Kotak Mahindra Bank Ltd <sup>5</sup>	5.1
City Union Bank Ltd	2.8
Axis Bank Ltd	2.0
<b>Construction</b>	<b>1.5</b>
KEC International Ltd	1.5
<b>Consumer Durables</b>	<b>3.1</b>
Amber Enterprises India Ltd	2.2
Whirlpool of India Ltd	0.9
<b>Electrical Equipment</b>	<b>2.9</b>
Triveni Turbine Ltd	2.9
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.8</b>
PI Industries Ltd	2.8
<b>Finance</b>	<b>0.2</b>
Aavas Financiers Ltd	0.2
<b>Healthcare Services</b>	<b>3.0</b>
Apollo Hospitals Enterprise Ltd	3.0
<b>Industrial Products</b> <sup>9</sup>	<b>3.7</b>
Happy Forgings Ltd <sup>9</sup>	3.7
<b>Insurance</b> <sup>6</sup>	<b>5.2</b>
SBI Life Insurance Company Ltd	3.2
Go Digit General Insurance Ltd	2.0
<b>IT - Software</b> <sup>2</sup>	<b>9.1</b>
Infosys Ltd <sup>7</sup>	4.5
Tech Mahindra Ltd	3.1
HCL Technologies Ltd	1.5
<b>Personal Products</b>	<b>1.9</b>
Colgate Palmolive Ltd	1.9
<b>Petroleum Products</b> <sup>8</sup>	<b>3.9</b>
Bharat Petroleum Corporation Ltd <sup>8</sup>	3.9
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.9</b>
Dr. Reddys Laboratories Ltd	1.9
<b>Retailing</b> <sup>3</sup>	<b>7.7</b>
Avenue Supermarts Ltd <sup>10</sup>	3.5
Info Edge Ltd	2.4
Trent Ltd	1.8
<b>Telecom - Services</b> <sup>5</sup>	<b>6.6</b>
Bharti Airtel Ltd <sup>3</sup>	6.6
<b>Transport Services</b> <sup>10</sup>	<b>3.2</b>
Interglobe Aviation Ltd	3.2
Cash And Others	2.1
Grand Total	99.9

No of Stocks: 30

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	0.5	6.6	9.9	10,050	10,656	10,994	1,20,000	1,24,981	1,29,446	1,30,736
Last 3 years	12.6	15.6	13.1	14,292	15,441	14,461	3,60,000	4,26,626	4,51,446	4,44,077
Last 5 years	16.2	18.6	16.5	21,210	23,499	21,446	6,00,000	8,17,869	8,86,608	8,52,318
Last 10 years	13.5	14.9	14.1	35,651	40,013	37,349	12,00,000	25,33,583	27,53,672	26,00,253
^Since Inception	14.9	13.9	13.7	1,62,997	1,36,076	1,31,242	24,00,000	1,10,66,655	1,13,74,487	1,03,59,216

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised for less than one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.26 and Direct: 1.29

# 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 FEATURES

Category	ELSS
Fund Managers	Bharath S, Rohit Seksaria
Month End AUM	INR 1,411 Cr.
Avg. AUM	INR 1,401 Cr.
Inception Date	Mar 31, 1996
Benchmark (Tier I)	Nifty 500 TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 500/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Nil (lock in period 36 months)



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	529.06	566.63
IDCW	424.28	566.06

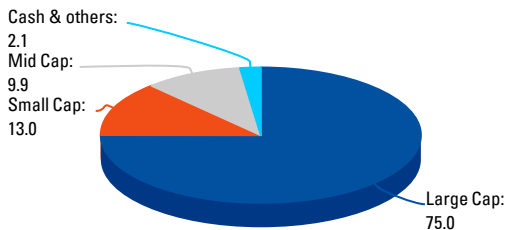


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,35,802 Cr.
Median Market Cap	INR 1,21,669 Cr.
Standard Deviation	11.4
Beta	0.8
Information Ratio	-0.3
Sharpe Ratio	0.8
Turnover Ratio	46.6



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>97.9</b>	Affle Ltd	0.9
<b>Aerospace &amp; Defense</b>	<b>1.0</b>	<b>IT - Software</b> <sup>2</sup>	<b>8.9</b>
Hindustan Aeronautics Ltd	1.0	Infosys Ltd <sup>6</sup>	3.9
<b>Agri &amp; Commercial Vehicles</b>	<b>0.7</b>	HCL Technologies Ltd	1.5
TATA Motors Ltd	0.7	Tata Consultancy Services Ltd	1.5
<b>Agricultural Food &amp; Other Products</b>	<b>1.0</b>	Tech Mahindra Ltd	1.2
TATA Consumer Products Ltd	1.0	LTIMindtree Ltd	0.8
<b>Auto Components</b>	<b>1.0</b>	<b>Leisure Services</b>	<b>2.4</b>
Amara Raja Energy & Mobility Ltd	1.0	Devyani international limited	1.2
<b>Automobiles</b> <sup>3</sup>	<b>5.2</b>	Jubilant Foodworks Ltd	1.2
Mahindra & Mahindra Ltd	2.4	Chennai Super Kings Ltd	0.0
Force Motors Ltd	1.8	<b>Personal Products</b>	<b>1.3</b>
Maruti Suzuki India Ltd	1.0	Emami Ltd	1.3
<b>Banks</b> <sup>1</sup>	<b>28.9</b>	<b>Petroleum Products</b> <sup>4</sup>	<b>5.0</b>
HDFC Bank Ltd <sup>1</sup>	8.8	Reliance Industries Ltd <sup>3</sup>	5.0
ICICI Bank Ltd <sup>2</sup>	6.5	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>5</sup>	<b>4.9</b>
Axis Bank Ltd <sup>5</sup>	4.0	Cipla Ltd	1.8
State Bank of India <sup>7</sup>	3.7	Sun Pharmaceutical Industries Ltd	1.7
Kotak Mahindra Bank Ltd <sup>9</sup>	2.9	Alkem Laboratories Ltd	1.4
Union Bank of India	1.5	<b>Power</b>	<b>2.4</b>
IndusInd Bank Ltd	1.5	NTPC LTD	1.5
<b>Beverages</b>	<b>2.5</b>	Torrent Power Ltd	0.9
United Spirits Ltd	1.3	<b>Retailing</b>	<b>2.8</b>
Varun Beverages Ltd	1.2	Zomato Ltd	1.4
<b>Cement &amp; Cement Products</b> <sup>9</sup>	<b>3.5</b>	Swiggy Ltd	1.3
Ultratech Cement Ltd	2.2	<b>Telecom - Services</b> <sup>6</sup>	<b>4.4</b>
Ambuja Cements Ltd	1.3	Bharti Airtel Ltd <sup>4</sup>	4.4
<b>Chemicals &amp; Petrochemicals</b>	<b>0.8</b>	<b>Transport Services</b>	<b>2.4</b>
Deepak Nitrite Ltd	0.8	Delhivery Ltd	1.2
<b>Construction</b> <sup>8</sup>	<b>3.6</b>	Interglobe Aviation Ltd	1.2
Larsen & Toubro Ltd <sup>8</sup>	3.6	<b>Unlisted Equity</b>	<b>0.0</b>
<b>Consumer Durables</b>	<b>0.9</b>	Virtual Dynamics Software Ltd	0.0
Whirlpool of India Ltd	0.9	Cash And Others	2.1
<b>Diversified Fmcg</b> <sup>7</sup>	<b>3.7</b>	Grand Total	100.0
ITC Ltd <sup>10</sup>	2.7		
Hindustan UniLever Ltd	0.9		
<b>Electrical Equipment</b>	<b>1.0</b>		
GE Vernova T and D India Ltd	1.0		
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.3</b>		
UPL Ltd	1.3		
<b>Finance</b>	<b>1.0</b>		
Cholamandalam Investment and Finance Company Ltd	1.0		
<b>Gas</b>	<b>1.2</b>		
GAIL Ltd	1.2		
<b>Healthcare Services</b>	<b>1.7</b>		
Metropolis Healthcare Ltd	1.3		
Indegene Limited	0.4		
<b>Industrial Manufacturing</b>	<b>0.6</b>		
Praj Industries Ltd	0.6		
<b>Industrial Products</b> <sup>10</sup>	<b>2.8</b>		
Kirloskar Oil Engines Ltd	1.6		
Cummins India Ltd	1.3		
<b>IT - Services</b>	<b>0.9</b>		

No of Stocks: 54

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	7.2	6.6	9.9	10,723	10,656	10,994	1,20,000	1,28,967	1,29,446	1,30,736
Last 3 years	14.6	15.6	13.1	15,060	15,441	14,461	3,60,000	4,45,427	4,51,446	4,44,077
Last 5 years	18.2	18.6	16.5	23,072	23,499	21,446	6,00,000	8,68,981	8,86,608	8,52,318
Last 10 years	13.3	14.9	14.1	34,913	40,013	37,349	12,00,000	25,75,731	27,53,672	26,00,253
^Since Inception	17.9	14.1	-	13,15,098	5,04,631	-	35,60,000	8,95,24,722	-	-

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised for less than one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.21 and Direct: 1.7

# Sundaram Dividend Yield Fund

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



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Dividend Yield
Fund Managers	Ashish Aggarwal
Month End AUM	INR 923 Cr.
Avg. AUM	INR 919 Cr.
Inception Date	Oct 15, 2004
Benchmark (Tier I)	Nifty 500 TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 5000/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Upto 24%, within 365 days from the date of allotment: Nil. More than 24% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	139.78	153.22
IDCW	40.65	68.34

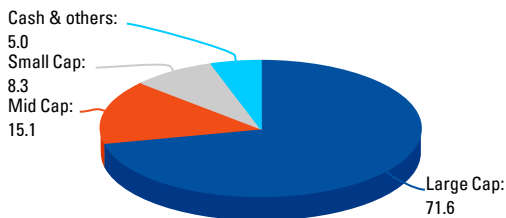


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,30,586 Cr.
Median Market Cap	INR 1,83,980 Cr.
Standard Deviation	12.8
Beta	0.9
Information Ratio	0.0
Sharpe Ratio	0.8
Turnover Ratio	50.5



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>95.0</b>	Tata Consultancy Services Ltd	1.2
<b>Aerospace &amp; Defense</b> <sup>10</sup>	<b>2.5</b>	LTIMindtree Ltd	1.2
Bharat Electronics Ltd	1.6	Mphasis Ltd	1.0
Hindustan Aeronautics Ltd	1.0	<b>Oil</b> <sup>9</sup>	<b>3.6</b>
<b>Automobiles</b> <sup>5</sup>	<b>6.1</b>	Oil & Natural Gas Corporation Ltd <sup>8</sup>	2.6
Maruti Suzuki India Ltd	1.8	Oil India Ltd	1.0
Bajaj Auto Ltd	1.6	<b>Personal Products</b>	<b>2.1</b>
Mahindra & Mahindra Ltd	1.5	Emami Ltd	1.1
Hero MotoCorp Ltd	1.2	Godrej Consumer Products Ltd	0.9
<b>Banks</b> <sup>1</sup>	<b>18.2</b>	<b>Petroleum Products</b> <sup>4</sup>	<b>6.2</b>
HDFC Bank Ltd <sup>1</sup>	7.1	Hindustan Petroleum Corporation Ltd	2.1
ICICI Bank Ltd <sup>2</sup>	4.0	Reliance Industries Ltd	1.9
State Bank of India <sup>6</sup>	3.1	Castrol India Ltd	1.2
Bank of Baroda	1.7	Indian Oil Corporation Ltd	1.1
Axis Bank Ltd	1.2	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.2</b>
Kotak Mahindra Bank Ltd	1.0	Sun Pharmaceutical Industries Ltd	1.5
<b>Capital Markets</b>	<b>1.8</b>	Sanofi India Ltd	0.7
HDFC Asset Management Company Ltd	1.0	<b>Power</b> <sup>3</sup>	<b>8.9</b>
UTI Asset Management Co Ltd	0.8	NTPC LTD <sup>4</sup>	3.4
<b>Cement &amp; Cement Products</b>	<b>0.9</b>	Power Grid Corporation of India Ltd <sup>9</sup>	2.6
Ultratech Cement Ltd	0.9	CESC Ltd	1.5
<b>Construction</b>	<b>2.4</b>	NHPC Ltd	1.4
Larsen & Toubro Ltd	2.4	<b>REIT &amp; InvIT</b> <sup>7</sup>	<b>4.7</b>
<b>Consumable Fuels</b>	<b>2.4</b>	Embassy Office Parks <sup>5</sup>	3.3
Coal India Ltd <sup>10</sup>	2.4	Power Grid Infrastructure Investment Trust	1.4
<b>Consumer Durables</b>	<b>0.8</b>	<b>Telecom - Services</b>	<b>2.2</b>
Asian Paints Ltd	0.8	Bharti Airtel Ltd	2.2
<b>Diversified Fmcg</b> <sup>6</sup>	<b>4.8</b>	<b>Unlisted Equity</b>	<b>0.0</b>
ITC Ltd <sup>7</sup>	3.1	Sandur Laminates Ltd	0.0
Hindustan UniLever Ltd	1.7	Crystal Cable Industries Ltd	0.0
<b>Ferrous Metals</b>	<b>1.5</b>	Tirrihannah Company Ltd	0.0
Tata Steel Ltd	1.5	Minerava Holdings Ltd	0.0
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.5</b>	Cash And Others	5.0
Bayer Cropscience Ltd	0.5	REIT & InvIT	4.7
<b>Finance</b> <sup>8</sup>	<b>3.9</b>	Grand Total	100.0
Mahindra & Mahindra Financial Services Ltd	1.4		
REC Ltd	1.2		
Shriram Finance Ltd	0.7		
Bajaj Finance Ltd	0.7		
<b>Food Products</b>	<b>1.5</b>		
Britannia Industries Ltd	1.5		
<b>Gas</b>	<b>2.2</b>		
GAIL Ltd	2.2		
<b>Healthcare Services</b>	<b>1.1</b>		
Aster DM Healthcare Ltd	1.1		
<b>Industrial Products</b>	<b>1.5</b>		
Cummins India Ltd	1.5		
<b>IT - Software</b> <sup>2</sup>	<b>13.0</b>		
Infosys Ltd <sup>3</sup>	3.7		
HCL Technologies Ltd	2.4		
Tech Mahindra Ltd	2.3		
Coforge Ltd	1.2		

No of Stocks: 58

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	1.4	6.6	9.9	10,142	10,656	10,994	1,20,000	1,26,833	1,29,446	1,30,736
Last 3 years	15.7	15.6	13.1	15,504	15,441	14,461	3,60,000	4,37,799	4,51,446	4,44,077
Last 5 years	18.0	18.6	16.5	22,874	23,499	21,446	6,00,000	8,63,815	8,86,608	8,52,318
Last 10 years	14.8	14.9	14.1	39,949	40,013	37,349	12,00,000	26,90,613	27,53,672	26,00,253
^Since Inception	13.3	15.3	14.9	1,39,780	2,04,413	1,89,824	25,30,000	1,26,01,281	1,35,16,915	1,24,16,520

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised for less than one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.28 and Direct: 1.06

# Sundaram Multi-Factor Fund

To provide long-term capital growth by following a multi-factor-based investment strategy



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Multi Cap
<b>Fund Managers</b>	Mr. Rohit Seksaria (Equity), Mr. Bharath S (Equity), Mr. Dwijendra Srivastava (Fixed Income), Mr. Sandeep Agarwal (Fixed Income)
<b>Month End AUM</b>	INR 996 Cr.
<b>Avg. AUM</b>	INR 976 Cr.
<b>Inception Date</b>	Jul 22, 2025
<b>Benchmark (Tier I)</b>	BSE 200 TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	Rs.100/- & multiples of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	1%, if redeemed within 365 days from the date of allotment. Nil if redeemed after one year



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	10.48	10.55
<b>IDCW</b>	10.48	10.55

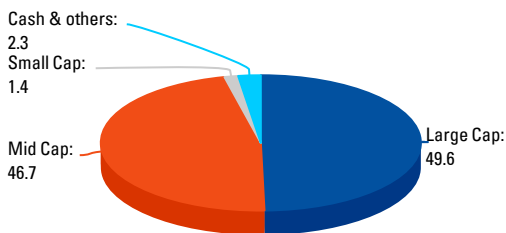


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 3,51,639 Cr.
<b>Median Market Cap</b>	INR 85,550 Cr.
<b>Turnover Ratio</b>	36.5



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>97.7</b>	<b>Healthcare Services</b>	<b>3.1</b>
<b>Aerospace &amp; Defense</b>	<b>0.7</b>	Fortis Health Care Ltd <sup>8</sup>	2.2
Hindustan Aeronautics Ltd	0.7	Apollo Hospitals Enterprise Ltd	0.9
<b>Agri &amp; Commercial Vehicles</b>	<b>0.8</b>	<b>Industrial Manufacturing</b>	<b>0.8</b>
Ashok Leyland Ltd	0.8	Kaynes Technology India Ltd	0.8
<b>Auto Components</b>	<b>1.4</b>	<b>Industrial Products</b> <sup>6</sup>	<b>5.1</b>
Endurance Technologies Ltd	1.4	Polycab India Ltd <sup>7</sup>	2.2
<b>Automobiles</b> <sup>5</sup>	<b>6.8</b>	Cummins India Ltd	1.5
TVS Motor Company Ltd <sup>5</sup>	2.4	KEI Industries Ltd	1.4
Hero MotoCorp Ltd	1.5	<b>IT - Software</b> <sup>3</sup>	<b>9.1</b>
Eicher Motors Ltd	1.5	Infosys Ltd <sup>4</sup>	3.2
Hyundai Motor India Ltd	1.4	Wipro Ltd <sup>10</sup>	1.6
<b>Banks</b> <sup>1</sup>	<b>14.3</b>	Coforge Ltd	0.9
HDFC Bank Ltd <sup>1</sup>	6.5	Tech Mahindra Ltd	0.9
ICICI Bank Ltd <sup>3</sup>	4.2	Persistent Systems Ltd	0.9
Indian Bank	1.4	HCL Technologies Ltd	0.8
Canara Bank	0.8	Tata Consultancy Services Ltd	0.8
Union Bank of India	0.7	<b>Minerals &amp; Mining</b>	<b>0.7</b>
Bank of India	0.7	NMDC Ltd	0.7
<b>Beverages</b>	<b>0.9</b>	<b>Non - Ferrous Metals</b>	<b>1.5</b>
Radico Khaitan Ltd	0.9	Hindustan Zinc Ltd	1.5
<b>Capital Markets</b>	<b>2.8</b>	<b>Oil</b>	<b>2.9</b>
Multi Commodity Exchange of India Ltd	1.5	Oil & Natural Gas Corporation Ltd	1.5
Motilal Oswal Financial Services Ltd	1.4	Oil India Ltd	1.4
<b>Cement &amp; Cement Products</b>	<b>1.6</b>	<b>Petroleum Products</b> <sup>7</sup>	<b>4.4</b>
Dalmia Cement Ltd.	0.9	Reliance Industries Ltd <sup>2</sup>	4.4
ACC Ltd	0.7	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>4</sup>	<b>7.7</b>
<b>Chemicals &amp; Petrochemicals</b>	<b>0.9</b>	Zydus Lifesciences Ltd	1.5
SRF Ltd	0.9	GlenMark Pharmaceuticals Ltd	1.5
<b>Cigarettes &amp; Tobacco Products</b>	<b>0.9</b>	Laurus Labs Ltd	1.5
Godfrey Phillips India Ltd	0.9	GlaxoSmithKline Pharmaceuticals Ltd	0.9
<b>Consumable Fuels</b>	<b>1.5</b>	Divis Laboratories Ltd	0.9
Coal India Ltd	1.5	Dr. Reddys Laboratories Ltd	0.8
<b>Electrical Equipment</b>	<b>1.3</b>	Aurobindo Pharma Ltd	0.7
GE Vernova T and D India Ltd	1.3	<b>Power</b>	<b>3.0</b>
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.8</b>	Neyveli Lignite Corporation Ltd	1.5
UPL Ltd	0.8	Power Grid Corporation of India Ltd	0.7
<b>Finance</b> <sup>2</sup>	<b>10.5</b>	NTPC LTD	0.7
Muthoot Finance Ltd <sup>9</sup>	2.2	<b>Realty</b>	<b>0.8</b>
Aditya Birla Capital Ltd	1.5	Lodha Developers Ltd	0.8
REC Ltd	1.5	<b>Retailing</b> <sup>8</sup>	<b>4.2</b>
L & T Finance Ltd	1.5	FSN E-Commerce Ventures Ltd	1.5
Housing & Urban Development Corporation Ltd	0.8	Zomato Ltd	1.4
Bajaj Finserv Ltd	0.8	Swiggy Ltd	1.4
Cholamandalam Financial Holdings Ltd	0.7	<b>Telecom - Services</b> <sup>9</sup>	<b>3.8</b>
LIC Housing Finance Ltd	0.7	Bharti Airtel Ltd <sup>6</sup>	2.4
Power Finance Corporation Ltd	0.7	Indus Towers Ltd	1.5
<b>Financial Technology (Fintech)</b>	<b>1.4</b>	Cash And Others	2.3
One 97 Communications Ltd	1.4	<b>Grand Total</b>	<b>100.0</b>
<b>Gas</b> <sup>10</sup>	<b>3.7</b>		
Petronet LNG Ltd	1.5		
GAIL Ltd	1.5		
Gujarat Gas Co Ltd	0.8		

No of Stocks: 70

• Top 10 Sectors  
• Top 10 Holdings

Performance of Sundaram Multi Factor Fund is not given as the scheme has not completed 1 year. Other ratios are not given as scheme has not completed 3 years. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.17 and Direct: 0.48



# Sundaram Consumption Fund

An open-ended equity scheme investing in consumption sector.



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Sectoral/Thematic
Fund Managers	Ratish B Varier
Month End AUM	INR 1,628 Cr.
Avg. AUM	INR 1,634 Cr.
Inception Date	May 12, 2006
Benchmark (Tier I)	Nifty India Consumption TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/STP within 30 days from the date of allotment. NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/STP after 30 days from the date of allotment



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	100.10	110.08
IDCW	30.39	33.99

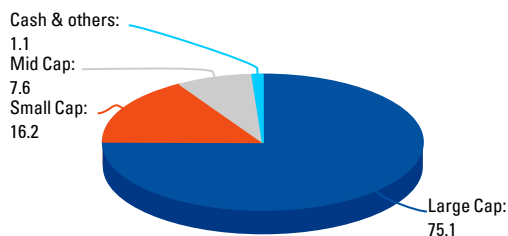


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,14,661 Cr.
Median Market Cap	INR 1,03,663 Cr.
Standard Deviation	13.5
Beta	0.9
Information Ratio	-0.3
Sharpe Ratio	0.8
Turnover Ratio	19.9



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset
<b>Equity</b>	<b>98.9</b>
<b>Agricultural Food &amp; Other Products</b>	<b>1.6</b>
TATA Consumer Products Ltd	1.6
<b>Auto Components</b> <sup>9</sup>	<b>3.3</b>
S.J.S. Enterprises Ltd	2.9
Tenneco Clean Air India Ltd	0.4
<b>Automobiles</b> <sup>1</sup>	<b>16.3</b>
Mahindra & Mahindra Ltd <sup>2</sup>	9.8
Maruti Suzuki India Ltd <sup>7</sup>	3.9
Hero MotoCorp Ltd	2.2
TVS Motor Company Ltd	0.4
<b>Beverages</b> <sup>7</sup>	<b>4.3</b>
United Spirits Ltd	2.5
United Breweries Ltd	1.0
Varun Beverages Ltd	0.9
<b>Consumer Durables</b> <sup>2</sup>	<b>14.7</b>
Titan Company Ltd <sup>6</sup>	5.1
Safari Industries Ltd <sup>10</sup>	3.4
Kalyan Jewellers India Ltd	2.5
Whirlpool of India Ltd	2.0
Asian Paints Ltd	1.7
<b>Diversified Fmcg</b> <sup>3</sup>	<b>14.4</b>
ITC Ltd <sup>3</sup>	7.7
Hindustan UniLever Ltd <sup>4</sup>	6.8
<b>Finance</b> <sup>10</sup>	<b>3.1</b>
Bajaj Holdings & Investment Ltd	3.1
<b>Food Products</b> <sup>6</sup>	<b>6.4</b>
Nestle India Ltd <sup>9</sup>	3.4
Britannia Industries Ltd	2.9
<b>Healthcare Services</b> <sup>8</sup>	<b>3.6</b>
Apollo Hospitals Enterprise Ltd <sup>8</sup>	3.6
<b>Household Products</b>	<b>1.8</b>
Jyothy Laboratories Ltd	1.8
<b>Leisure Services</b>	<b>2.6</b>
Jubilant Foodworks Ltd	1.4
Devyani international limited	1.2
<b>Personal Products</b>	<b>0.5</b>
Colgate Palmolive Ltd	0.5
<b>Realty</b>	<b>1.8</b>
Brigade Enterprises Ltd	1.8
<b>Retailing</b> <sup>4</sup>	<b>14.1</b>
Zomato Ltd <sup>5</sup>	5.3
Trent Ltd	2.7
Info Edge Ltd	1.8
Go Fashion Ltd	1.7
Avenue Supermarts Ltd	1.6
Electronics Mart India Ltd	1.0
<b>Telecom - Services</b> <sup>5</sup>	<b>10.5</b>
Bharti Airtel Ltd <sup>1</sup>	10.5
Cash And Others	1.1
Grand Total	100.0

No of Stocks: 33

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	2.3	10.0	9.9	10,232	11,002	10,994	1,20,000	1,25,733	1,30,920	1,30,736
Last 3 years	15.8	17.5	13.1	15,519	16,210	14,461	3,60,000	4,45,371	4,69,699	4,44,077
Last 5 years	17.2	19.5	16.5	22,103	24,431	21,446	6,00,000	8,83,602	9,37,300	8,52,318
Last 10 years	14.2	14.7	14.1	37,695	39,304	37,349	12,00,000	25,06,349	27,89,906	26,00,253
^Since Inception	12.5	13.5	12.0	1,00,100	1,20,185	91,219	23,40,000	1,06,35,205	1,25,27,198	97,10,486

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.17 and Direct: 1.31

# Sundaram Services Fund

An open-ended equity scheme investing in the Services sector



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Sectoral/Thematic
<b>Fund Managers</b>	Rohit Seksaria, Pathanjali Srinivasan (Overseas Equities)
<b>Month End AUM</b>	INR 4,769 Cr.
<b>Avg. AUM</b>	INR 4,721 Cr.
<b>Inception Date</b>	Sep 21, 2018
<b>Benchmark (Tier I)</b>	Nifty Services Sector TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	36.30	39.45
<b>IDCW</b>	24.89	27.08

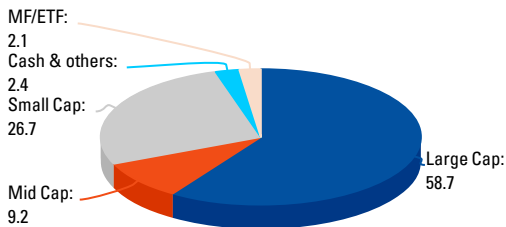


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 4,11,001 Cr.
<b>Median Market Cap</b>	INR 57,000 Cr.
<b>Standard Deviation</b>	12.5
<b>Beta</b>	1.0
<b>Information Ratio</b>	1.2
<b>Sharpe Ratio</b>	0.9
<b>Turnover Ratio</b>	40.5



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>94.5</b>	<b>Make My Trip Ltd</b>	<b>1.0</b>
<b>Automobiles</b>	<b>0.7</b>	<b>Westlife Foodworld Ltd</b>	<b>0.9</b>
Landmark Cars Ltd	0.7	<b>Other Consumer Services</b>	<b>0.6</b>
<b>Banks</b>	<b>21.1</b>	SIS Ltd	0.6
HDFC Bank Ltd	6.9	<b>Petroleum Products</b>	<b>5.0</b>
Axis Bank Ltd	4.9	Reliance Industries Ltd	5.0
ICICI Bank Ltd	2.9	<b>Realty</b>	<b>1.7</b>
Ujjivan Small Finance Bank Ltd	1.6	The Phoenix Mills Ltd	1.7
CSB Bank Ltd	1.3	<b>Retailing</b>	<b>7.3</b>
Bandhan Bank Ltd	1.0	Zomato Ltd	4.2
Kotak Mahindra Bank Ltd	1.0	Info Edge Ltd	2.8
Equitas Small Finance Bank Limited	1.0	Swiggy Ltd	0.4
IndusInd Bank Ltd	0.6	<b>Telecom - Services</b>	<b>10.2</b>
<b>Capital Markets</b>	<b>3.0</b>	Bharti Airtel Ltd	8.0
Angel One Ltd	1.2	Indus Towers Ltd	2.3
Prudent Corporate Advisory Services Ltd	0.7	<b>Transport Infrastructure</b>	<b>3.5</b>
UTI Asset Management Co Ltd	0.6	Adani Ports and Special Economic Zone Ltd	3.5
BSE Ltd	0.6	<b>Transport Services</b>	<b>2.3</b>
<b>Consumer Durables</b>	<b>3.2</b>	Delhivery Ltd	1.2
Titan Company Ltd	2.3	Interglobe Aviation Ltd	1.1
Senco Gold Ltd	0.9	<b>Mutual Fund Units</b>	<b>2.1</b>
<b>Entertainment</b>	<b>0.8</b>	Sundaram Money Market Fund	1.1
PVR INOX Ltd	0.8	Sundaram Liquid Fund	1.0
<b>Finance</b>	<b>11.2</b>	Overseas Security	1.0
Bajaj Finserv Ltd	3.0	Cash And Others	2.4
Shriram Finance Ltd	2.8	<b>Grand Total</b>	<b>100.0</b>
PNB Housing Finance Ltd	2.3		
Cholamandalam Investment and Finance Company Ltd	1.2		
Cholamandalam Financial Holdings Ltd	1.1		
REC Ltd	1.0		
<b>Financial Technology (Fintech)</b>	<b>0.8</b>		
PB Fintech Ltd	0.8		
<b>Healthcare Services</b>	<b>6.3</b>		
Apollo Hospitals Enterprise Ltd	2.5		
Aster DM Healthcare Ltd	2.3		
Metropolis Healthcare Ltd	0.8		
Fortis Health Care Ltd	0.6		
<b>Insurance</b>	<b>3.5</b>		
ICICI Prudential Life Insurance Company Ltd	2.4		
Medi Assist Healthcare Services Ltd	1.1		
<b>IT - Services</b>	<b>2.9</b>		
Affle Ltd	1.9		
R Systems International Ltd	0.9		
<b>IT - Software</b>	<b>7.0</b>		
Rate Gain Travel Technologies Ltd	2.4		
LTIMindtree Ltd	1.4		
Infosys Ltd	1.3		
Coforge Ltd	1.0		
Tech Mahindra Ltd	0.9		
<b>Leisure Services</b>	<b>4.4</b>		
Sapphire Foods India Ltd	1.3		
Chalet Hotels Ltd	1.2		

No of Stocks: 52

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	10.6	7.8	9.9	11,063	10,776	10,994	1,20,000	1,30,752	1,29,088	1,30,736
Last 3 years	17.4	11.2	13.1	16,172	13,737	14,461	3,60,000	4,69,270	4,44,086	4,44,077
Last 5 years	22.0	14.7	16.5	27,092	19,830	21,446	6,00,000	9,39,682	8,25,681	8,52,318
^Since Inception	19.6	13.6	14.0	36,299	25,074	25,599	8,60,000	17,99,934	14,52,678	15,18,994

Past performance may or may not be sustained in future. 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 Nov 30, 2025. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 1.86 and Direct: 0.72

# Sundaram Infrastructure Advantage Fund

An open-ended equity scheme investing in infrastructure theme



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Sectoral/Thematic
Fund Managers	Ashish Aggarwal
Month End AUM	INR 961 Cr.
Avg. AUM	INR 964 Cr.
Inception Date	Sep 29, 2005
Benchmark (Tier I)	Nifty Infrastructure TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/STP within 30 days from the date of allotment. NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/STP after 30 days from the date of allotment



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	97.74	104.64
IDCW	55.98	60.25

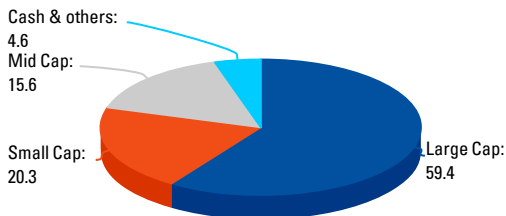


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,13,029 Cr.
Median Market Cap	INR 71,774 Cr.
Standard Deviation	15.6
Beta	0.9
Information Ratio	-0.1
Sharpe Ratio	1.0
Turnover Ratio	25.2



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>95.4</b>	<b>Oil</b>	<b>1.4</b>
<b>Aerospace &amp; Defense</b>	<b>2.9</b>	Oil & Natural Gas Corporation Ltd	1.4
Bharat Electronics Ltd <sup>6</sup>	2.9	<b>Petroleum Products</b> <sup>4</sup>	<b>10.5</b>
<b>Auto Components</b> <sup>8</sup>	<b>5.3</b>	Reliance Industries Ltd <sup>3</sup>	8.3
S.J.S. Enterprises Ltd	1.8	Bharat Petroleum Corporation Ltd <sup>8</sup>	2.1
ZF Commercial Vehicle Control Systems I Ltd	1.3	<b>Power</b> <sup>5</sup>	<b>9.7</b>
Craftsman Automation Ltd	1.2	NTPC LTD <sup>4</sup>	4.6
Schaeffler India Ltd	1.0	Power Grid Corporation of India Ltd <sup>7</sup>	2.2
<b>Banks</b> <sup>9</sup>	<b>4.1</b>	TATA Power Company Ltd	1.7
ICICI Bank Ltd <sup>9</sup>	2.1	Torrent Power Ltd	1.2
State Bank of India <sup>10</sup>	2.0	<b>Realty</b>	<b>2.2</b>
<b>Cement &amp; Cement Products</b> <sup>7</sup>	<b>5.6</b>	Brigade Enterprises Ltd	1.1
Ultratech Cement Ltd <sup>5</sup>	3.4	Sobha Ltd	1.1
JK Cement Ltd	1.2	<b>Telecom - Services</b> <sup>3</sup>	<b>11.6</b>
Ambuja Cements Ltd	1.0	Bharti Airtel Ltd <sup>1</sup>	9.1
<b>Construction</b> <sup>2</sup>	<b>11.8</b>	Indus Towers Ltd	1.4
Larsen & Toubro Ltd <sup>2</sup>	8.9	Bharti Hexacom Ltd	1.2
Kalpataru Projects International Ltd	1.7	<b>Transport Infrastructure</b>	<b>1.6</b>
H.G. Infra Engineering Ltd	0.6	Adani Ports and Special Economic Zone Ltd	1.6
NCC Ltd	0.5	<b>Transport Services</b> <sup>10</sup>	<b>3.3</b>
<b>Consumer Durables</b>	<b>2.2</b>	Interglobe Aviation Ltd	1.5
Amber Enterprises India Ltd	1.6	Delhivery Ltd	1.2
Dixon Technologies Ltd	0.6	Container Corporation of India Ltd	0.6
<b>Electrical Equipment</b> <sup>1</sup>	<b>12.2</b>	Cash And Others	4.6
GE Vernova T and D India Ltd	1.8	Grand Total	100.0
Hitachi Energy India Ltd	1.7		
Suzlon Energy Ltd	1.4		
TD Power Systems Ltd	1.3		
Siemens Ltd	1.1		
Bharat Heavy Electricals Ltd	1.0		
Triveni Turbine Ltd	1.0		
Elecon Engineering Company Ltd	0.9		
ABB India Ltd	0.9		
Thermax Ltd	0.6		
Siemens Energy India Limited	0.6		
<b>Engineering Services</b>	<b>0.0</b>		
Hindustan Dorr Oliver Ltd	0.0		
<b>Ferrous Metals</b>	<b>0.5</b>		
Jindal Steel & Power Ltd	0.5		
<b>Gas</b>	<b>1.1</b>		
GAIL Ltd	1.1		
<b>Healthcare Services</b>	<b>1.0</b>		
Apollo Hospitals Enterprise Ltd	1.0		
<b>Industrial Manufacturing</b>	<b>0.9</b>		
Kaynes Technology India Ltd	0.5		
Praj Industries Ltd	0.4		
<b>Industrial Products</b> <sup>6</sup>	<b>7.6</b>		
Cummins India Ltd	1.5		
ESAB India Ltd	1.5		
KEL Industries Ltd	1.3		
Kirloskar Oil Engines Ltd	1.3		
KSB LTD	1.2		
Kirloskar Pneumatic Company Ltd	0.7		

No of Stocks: 55

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	4.0	11.5	9.9	10,402	11,152	10,994	1,20,000	1,28,975	1,33,058	1,30,736
Last 3 years	21.1	22.0	13.1	17,772	18,153	14,461	3,60,000	4,68,513	4,85,497	4,44,077
Last 5 years	25.2	24.4	16.5	30,746	29,756	21,446	6,00,000	9,83,616	10,13,004	8,52,318
Last 10 years	14.5	14.8	14.1	38,713	39,949	37,349	12,00,000	29,91,221	31,21,064	26,00,253
^Since Inception	12.0	9.8	13.5	97,743	66,268	1,28,160	24,20,000	96,01,673	81,25,094	1,06,26,602

Past performance may or may not be sustained in future. Return/investment value are as of Nov 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.39 and Direct: 1.87

# Sundaram Financial Services Opportunities Fund

An open-ended equity scheme investing in banking and financial services sector.



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Sectoral/Thematic
Fund Managers	Rohit Seksaria
Month End AUM	INR 1,666 Cr.
Avg. AUM	INR 1,638 Cr.
Inception Date	Jun 16, 2008
Benchmark (Tier I)	Nifty Financial Services Index TR
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	0.5% - For redemption, withdrawn by way of SWP or transfer by way of Switch/STP within 30 days from the date of allotment. NIL - For redemption or withdrawn by way of SWP or transfer by way of Switch/STP after 30 days from the date of allotment



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	109.91	124.61
IDCW	34.07	39.27

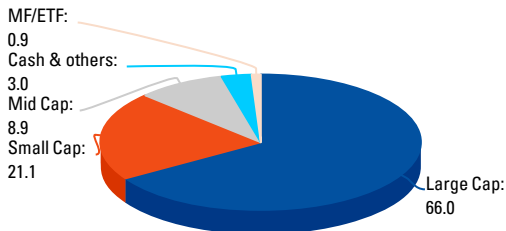


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,12,592 Cr.
Median Market Cap	INR 80,341 Cr.
Standard Deviation	13.0
Beta	1.0
Information Ratio	0.6
Sharpe Ratio	0.9
Turnover Ratio	36.3



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset
<b>Equity</b>	<b>96.1</b>
<b>Banks</b> 1	<b>69.2</b>
HDFC Bank Ltd 1	18.8
ICICI Bank Ltd 2	11.8
Axis Bank Ltd 3	10.0
State Bank of India 4	5.9
DCB Bank Ltd 6	4.7
CSB Bank Ltd 8	4.0
Bank of Baroda 9	3.8
Ujjivan Small Finance Bank Ltd	3.5
Equitas Small Finance Bank Limited	2.8
Kotak Mahindra Bank Ltd	1.9
Bandhan Bank Ltd	1.4
IndusInd Bank Ltd	0.7
<b>Capital Markets</b> 4	<b>1.7</b>
Angel One Ltd	0.9
BSE Ltd	0.6
Prudent Corporate Advisory Services Ltd	0.3
<b>Finance</b> 2	<b>22.0</b>
Bajaj Finserv Ltd 5	5.0
Shriram Finance Ltd 7	4.4
PNB Housing Finance Ltd 10	3.6
REC Ltd	2.5
Cholamandalam Financial Holdings Ltd	2.1
Mahindra & Mahindra Financial Services Ltd	1.7
Power Finance Corporation Ltd	1.3
Cholamandalam Investment and Finance Company Ltd	0.7
HDB Financial Services Ltd	0.7
<b>Financial Technology (Fintech)</b> 5	<b>0.8</b>
PB Fintech Ltd	0.8
<b>Insurance</b> 3	<b>2.4</b>
ICICI Prudential Life Insurance Company Ltd	2.4
<b>Mutual Fund Units</b>	<b>0.9</b>
Sundaram Money Market Fund	0.9
Cash And Others	3.0
Grand Total	100.0

No of Stocks: 26

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	13.7	17.3	9.9	11,373	11,731	10,994	1,20,000	1,33,583	1,33,409	1,30,736
Last 3 years	17.8	14.0	13.1	16,349	14,838	14,461	3,60,000	4,63,170	4,65,294	4,44,077
Last 5 years	18.3	15.3	16.5	23,216	20,376	21,446	6,00,000	9,29,318	8,78,466	8,52,318
Last 10 years	15.0	15.5	14.1	40,332	42,446	37,349	12,00,000	27,88,239	26,98,310	26,00,253
^Since Inception	14.7	15.5	11.9	1,09,472	1,24,774	70,739	20,90,000	86,28,705	98,47,069	77,60,846

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.08 and Direct: 0.76

# Sundaram Business Cycle Fund

An open ended equity scheme following business cycles based investing theme



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Business Cycle
<b>Fund Managers</b>	Ratish B Varier, Dvijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income), Pathanjali Srinivasan (Overseas Investments)
<b>Month End AUM</b>	INR 1,820 Cr.
<b>Avg. AUM</b>	INR 1,823 Cr.
<b>Inception Date</b>	Jun 25, 2024
<b>Benchmark (Tier I)</b>	NIFTY 500 TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	10.99	11.25
<b>IDCW</b>	10.99	11.25

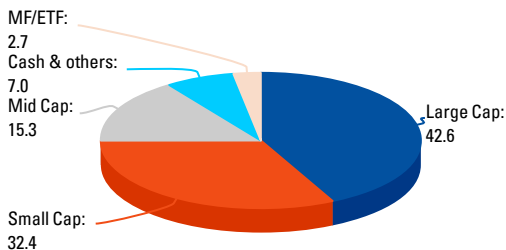


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 2,61,057 Cr.
<b>Median Market Cap</b>	INR 28,223 Cr.
<b>Turnover Ratio</b>	42.8



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>90.3</b>	Jubilant Foodworks Ltd	2.0
<b>Aerospace &amp; Defense</b>	<b>3.7</b>	<b>Minerals &amp; Mining</b>	<b>1.2</b>
Bharat Electronics Ltd	1.9	SKF India Ltd	1.2
Hindustan Aeronautics Ltd	1.8	<b>Non - Ferrous Metals</b>	<b>2.6</b>
<b>Auto Components</b> <sup>1</sup>	<b>9.2</b>	Hindalco Industries Ltd <sup>8</sup>	2.6
Amara Raja Energy & Mobility Ltd	2.1	<b>Other Consumer Services</b>	<b>0.2</b>
Sona BLW Precision Forgings Ltd	1.8	NIIT Learning Systems Ltd	0.2
S.J.S. Enterprises Ltd	1.7	<b>Petroleum Products</b> <sup>9</sup>	<b>3.9</b>
ZF Commercial Vehicle Control Systems I Ltd	1.5	Reliance Industries Ltd <sup>5</sup>	3.9
Craftsman Automation Ltd	1.4	<b>Power</b>	<b>2.1</b>
SKF India Ltd	0.8	TATA Power Company Ltd	2.1
<b>Automobiles</b> <sup>10</sup>	<b>3.8</b>	<b>Retailing</b> <sup>2</sup>	<b>8.7</b>
Mahindra & Mahindra Ltd <sup>6</sup>	3.2	Zomato Ltd <sup>3</sup>	5.0
Landmark Cars Ltd	0.6	FSN E-Commerce Ventures Ltd	1.6
<b>Banks</b> <sup>3</sup>	<b>7.4</b>	Go Fashion Ltd	1.2
Kotak Mahindra Bank Ltd <sup>2</sup>	5.6	Urban Company Ltd	0.9
IndusInd Bank Ltd	1.7	<b>Telecom - Services</b> <sup>4</sup>	<b>6.1</b>
<b>Beverages</b>	<b>2.2</b>	Bharti Airtel Ltd <sup>1</sup>	6.1
United Spirits Ltd	2.2	<b>Transport Services</b>	<b>1.9</b>
<b>Capital Markets</b>	<b>3.3</b>	Delhivery Ltd	1.9
360 ONE WAM Ltd	1.8	<b>Mutual Fund Units</b>	<b>2.7</b>
Prudent Corporate Advisory Services Ltd	1.2	Sundaram Liquid Fund	2.7
Billionbrains Garage Ventures Ltd	0.3	Cash And Others	7.0
<b>Cement &amp; Cement Products</b>	<b>2.5</b>	Grand Total	100.0
Ambuja Cements Ltd <sup>9</sup>	2.5		
<b>Chemicals &amp; Petrochemicals</b>	<b>1.0</b>		
Deepak Nitrite Ltd	1.0		
<b>Construction</b> <sup>5</sup>	<b>4.9</b>		
Larsen & Toubro Ltd <sup>4</sup>	4.9		
<b>Consumer Durables</b> <sup>6</sup>	<b>4.6</b>		
Amber Enterprises India Ltd <sup>7</sup>	2.9		
Kansai Nerolac Paints Ltd	1.6		
<b>Entertainment</b>	<b>1.2</b>		
Tips Music Ltd	1.2		
<b>Financial Technology (Fintech)</b>	<b>2.3</b>		
PB Fintech Ltd <sup>10</sup>	2.3		
<b>Food Products</b>	<b>0.5</b>		
Britannia Industries Ltd	0.5		
<b>Healthcare Services</b>	<b>3.0</b>		
Narayana Hrudayalaya Ltd	1.7		
Indegene Limited	1.3		
<b>Industrial Products</b>	<b>2.7</b>		
Kirlosakar Pneumatic Company Ltd	1.4		
Greaves Cotton Ltd	1.2		
<b>IT - Services</b> <sup>8</sup>	<b>4.2</b>		
Affle Ltd	2.2		
Cyient Ltd	1.9		
<b>IT - Software</b>	<b>2.9</b>		
Rate Gain Travel Technologies Ltd	1.7		
KPIT Technologies Ltd	1.2		
<b>Leisure Services</b> <sup>7</sup>	<b>4.3</b>		
Sapphire Foods India Ltd	2.3		

No of Stocks: 45

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	2.8	6.6	9.9	10,281	10,656	10,994	1,20,000	1,24,767	1,29,446	1,30,736
^Since Inception	6.8	5.9	8.5	10,994	10,851	11,236	1,70,000	1,77,198	1,81,200	1,84,153

Other ratios are not given as scheme has not completed 3 years. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.01 and Direct: 0.42

# Sundaram Global Brand Theme - Equity Active FoF

An open-ended Fund of Fund scheme investing in Sundaram Global Brand Fund, Singapore as a Feeder Fund.



SUNDARAM MUTUAL  
— Sundaram Finance Group —

FUND FEATURES	
Category	FoFs (Overseas)
Fund Managers	Patanjali Srinivasan
Month End AUM	INR 149 Cr.
Avg. AUM	INR 145 Cr.
Inception Date	Mar 29, 2004
Benchmark (Tier I)	MSCI ACWI TRI (INR)
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil

NET ASSET VALUE (NAV)		
	Regular	Direct
Growth	39.30	43.17
IDCW	31.77	36.23

PORTFOLIO SINGAPORE UNDERLYING FUND		
Portfolio	% Of Net Asset	
Communication Services <sup>4</sup>	13.0	
Alphabet Inc <sup>1</sup>	6.7	
Meta Platforms Inc	3.8	
Walt Disney Co	2.5	
Consumer Discretionary <sup>2</sup>	23.4	
Amazon.com Inc <sup>5</sup>	4.9	
LVMH Moet Hennessy Louis Vuitton <sup>9</sup>	4.4	
Mercedes-Benz Group AG	3.2	
Sony Group Corp.	3.1	
Toyota Motor Corp	2.5	
Kering SA	2.0	
Hermes International	1.7	
NIKE Inc	1.6	
Consumer Staples <sup>5</sup>	9.8	
Coca-Cola Co <sup>3</sup>	5.3	
PepsiCo Inc <sup>6</sup>	4.5	
Financials <sup>3</sup>	14.7	
JPMorgan Chase & Co <sup>2</sup>	5.3	
Allianz SE <sup>7</sup>	4.5	
American Express Co	3.3	
Visa Inc	1.5	
Sony Financial Group Inc	0.1	
Industrials <sup>6</sup>	4.5	
General Electric Co	2.7	
United Parcel Service Inc	1.8	
Information Technology <sup>1</sup>	30.7	
Microsoft Corp <sup>4</sup>	5.2	
Samsung Electronics Co Ltd <sup>8</sup>	4.4	
Apple Inc <sup>10</sup>	3.9	
International Business Machine	3.5	
Cisco Systems Inc	2.9	
SAP SE	2.9	
Nvidia Corporation	2.4	
Accenture PLC	2.1	
Oracle Corporation	1.4	
Adobe Inc	1.3	
Salesforce Inc	0.7	

PORTFOLIO INDIA-FEEDER FUND		
Portfolio	% Of Net Asset	
Sundaram Global Brand Fund	97.6	
TREPS	2.7	
Cash and Other Net Current Assets	-0.2	
Grand Total	100.0	

- Top 10 Sectors
- Top 10 Holdings

PERFORMANCE						
Period	Performance			₹ 10,000 invested		
	Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	24.1	24.9	9.9	12,415	12,493	10,994
Last 3 years	20.0	22.3	13.1	17,302	18,309	14,461
Last 5 years	13.7	16.3	16.5	18,972	21,256	21,446
Last 10 years	12.3	14.7	14.1	32,028	39,527	37,349
^Since Inception	9.0	12.2	14.7	65,239	120,893	196,335

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised for less than one year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.38 and Direct: 1.49



# Sundaram Nifty 100 Equal Weight Fund

An open-ended scheme replicating/ tracking NIFTY 100 Equal Weight Index



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Index Funds/ETFs
Fund Managers	Rohit Seksaria, Ashish Aggarwal
Month End AUM	INR 132 Cr.
Avg. AUM	INR 132 Cr.
Inception Date	Jul 27, 1999
Benchmark (Tier I)	NIFTY 100 Equal Weighted Index TR
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	179.75	189.66
IDCW	84.75	89.42

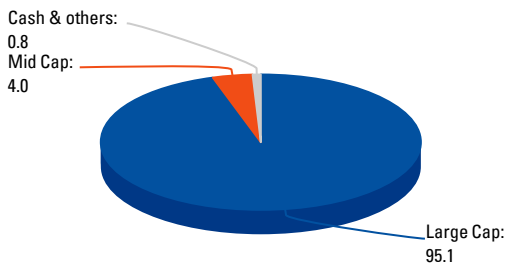


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 2,62,279 Cr.
Median Market Cap	INR 1,52,553 Cr.
Standard Deviation	14.3
Beta	1.0
Information Ratio	-2.7
Sharpe Ratio	0.7
Turnover Ratio	23.9



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>99.2</b>	REC Ltd	0.9
<b>Aerospace &amp; Defense</b>	<b>1.9</b>	Indian Railway Finance Corporation Ltd	0.9
Bharat Electronics Ltd	1.0	BAJAJ HOUSING FINANCE LTD	0.9
Hindustan Aeronautics Ltd	0.9	Bajaj Holdings & Investment Ltd	0.9
<b>Agri &amp; Commercial Vehicles</b>	<b>0.5</b>	Power Finance Corporation Ltd	0.9
TATA Motors Ltd	0.5	<b>Food Products</b>	<b>2.0</b>
<b>Agricultural Food &amp; Other Products</b>	<b>1.0</b>	Nestle India Ltd	1.0
TATA Consumer Products Ltd	1.0	Britannia Industries Ltd	1.0
<b>Auto Components</b>	<b>2.0</b>	<b>Gas</b>	<b>1.0</b>
Samvardhana Motherson International Ltd	1.1	GAIL Ltd	1.0
Bosch Ltd	0.9	<b>Healthcare Services</b>	<b>1.9</b>
<b>Automobiles</b> <sup>5</sup>	<b>6.3</b>	Max Healthcare Institute Ltd	1.0
Mahindra & Mahindra Ltd	1.0	Apollo Hospitals Enterprise Ltd	0.9
TVS Motor Company Ltd	1.0	<b>Industrial Manufacturing</b>	<b>0.9</b>
Bajaj Auto Ltd	1.0	Mazagon Dock Shipbuilders Limited	0.9
Eicher Motors Ltd	1.0	<b>Insurance</b> <sup>7</sup>	<b>4.0</b>
Maruti Suzuki India Ltd	0.9	SBI Life Insurance Company Ltd	1.1
Hyundai Motor India Ltd	0.8	ICICI Lombard General Insurance Company Ltd	1.0
Tata Motors Passenger Vehicles Ltd	0.5	LIC of India Ltd	1.0
<b>Banks</b> <sup>2</sup>	<b>8.6</b>	HDFC Life Insurance Company Ltd	1.0
Canara Bank <sup>2</sup>	1.2	<b>IT - Software</b> <sup>4</sup>	<b>6.3</b>
Bank of Baroda <sup>6</sup>	1.1	LTIMindtree Ltd <sup>4</sup>	1.1
State Bank of India <sup>9</sup>	1.1	HCL Technologies Ltd <sup>7</sup>	1.1
Punjab National Bank	1.1	Tata Consultancy Services Ltd	1.0
Axis Bank Ltd	1.1	Tech Mahindra Ltd	1.0
HDFC Bank Ltd	1.0	Infosys Ltd	1.0
Kotak Mahindra Bank Ltd	1.0	Wipro Ltd	1.0
ICICI Bank Ltd	1.0	<b>Leisure Services</b>	<b>1.0</b>
<b>Beverages</b>	<b>2.1</b>	The Indian Hotels Company Ltd	1.0
United Spirits Ltd	1.1	<b>Metals &amp; Minerals Trading</b>	<b>0.9</b>
Varun Beverages Ltd	1.0	Adani Enterprises	0.9
<b>Cement &amp; Cement Products</b> <sup>9</sup>	<b>3.7</b>	<b>Non - Ferrous Metals</b>	<b>2.1</b>
Grasim Industries Ltd	1.0	Hindalco Industries Ltd	1.1
Ultratech Cement Ltd	0.9	Hindustan Zinc Ltd	1.0
Ambuja Cements Ltd	0.9	<b>Oil</b>	<b>1.0</b>
Shree Cement Ltd	0.9	Oil & Natural Gas Corporation Ltd	1.0
<b>Chemicals &amp; Petrochemicals</b>	<b>1.9</b>	<b>Personal Products</b>	<b>0.9</b>
Pidilite Industries Ltd	1.0	Godrej Consumer Products Ltd	0.9
Solar Industries India Ltd	0.9	<b>Petroleum Products</b>	<b>3.2</b>
<b>Construction</b>	<b>1.1</b>	Reliance Industries Ltd <sup>8</sup>	1.1
Larsen & Toubro Ltd	1.1	Indian Oil Corporation Ltd	1.1
<b>Consumable Fuels</b>	<b>0.9</b>	Bharat Petroleum Corporation Ltd	1.1
Coal India Ltd	0.9	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>6</sup>	<b>6.0</b>
<b>Consumer Durables</b>	<b>3.2</b>	Sun Pharmaceutical Industries Ltd	1.1
Asian Paints Ltd <sup>3</sup>	1.2	Divis Laboratories Ltd	1.1
Titan Company Ltd <sup>5</sup>	1.1	Torrent Pharmaceuticals Ltd	1.0
Havells India Ltd	0.9	Cipla Ltd	1.0
<b>Diversified Fmcg</b>	<b>1.9</b>	Dr. Reddys Laboratories Ltd	1.0
ITC Ltd	1.0	Zydus Lifesciences Ltd	0.9
Hindustan UniLever Ltd	0.9	<b>Power</b> <sup>3</sup>	<b>6.7</b>
<b>Diversified Metals</b>	<b>1.1</b>	Adani Energy Solutions Ltd	1.1
Vedanta Ltd <sup>10</sup>	1.1	TATA Power Company Ltd	1.0
<b>Electrical Equipment</b> <sup>8</sup>	<b>3.7</b>	Adani Power Ltd	1.0
Siemens Ltd	1.0	Adani Green Energy Ltd	0.9
ABB India Ltd	1.0	NTPC LTD	0.9
Siemens Energy India Limited	0.9	Power Grid Corporation of India Ltd	0.9
CG Power and Industrial Solutions Ltd	0.9	JSW Energy Ltd	0.9
<b>Ferrous Metals</b>	<b>2.9</b>	<b>Realty</b>	<b>1.9</b>
JSW Steel Ltd	1.0	DLF Ltd	1.0
Jindal Steel & Power Ltd	1.0	Lodha Developers Ltd	1.0
Tata Steel Ltd	0.9	<b>Retailing</b> <sup>10</sup>	<b>3.5</b>
<b>Finance</b> <sup>1</sup>	<b>9.9</b>	Info Edge Ltd	1.0
Shriram Finance Ltd <sup>1</sup>	1.3	Zomato Ltd	0.9
Cholamandam Investment and Finance Company Ltd	1.1	Trent Ltd	0.9
Bajaj Finance Ltd	1.0	Avenue Supermarts Ltd	0.8
Bajaj Finserv Ltd	1.0	<b>Telecom - Services</b>	<b>1.1</b>
Jio Financial Services Ltd	1.0	Bharti Airtel Ltd	1.1
		<b>Transport Infrastructure</b>	<b>1.0</b>

# Sundaram Nifty 100 Equal Weight Fund

An open-ended scheme replicating/ tracking NIFTY 100 Equal Weight Index



SUNDARAM MUTUAL  
— Sundaram Finance Group —

Portfolio	% Of Net Asset
Adani Ports and Special Economic Zone Ltd	1.0
Transport Services	1.0
Interglobe Aviation Ltd	1.0
Cash And Others	0.8
Grand Total	100.0

No of Stocks: 102

- Top 10 Sectors
- Top 10 Holdings

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	5.5	6.7	9.9	10,550	10,666	10,994	1,20,000	1,28,539	1,29,417	1,30,736
Last 3 years	16.2	17.6	13.1	15,705	16,254	14,461	3,60,000	4,51,351	4,60,910	4,44,077
Last 5 years	18.5	19.9	16.5	23,422	24,774	21,446	6,00,000	8,79,638	9,09,096	8,52,318
Last 10 years	12.3	14.2	14.1	32,037	37,811	37,349	12,00,000	25,26,136	27,30,084	26,00,253
^Since Inception	11.5	-	13.5	1,75,204	-	2,84,451	31,60,000	2,16,11,589	-	3,06,26,653

Expense Ratio for the month of Nov 30, 2025 - Regular: 1.08 and Direct: 0.61

# Sundaram Aggressive Hybrid Fund

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



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

<b>Category</b>	Aggressive Hybrid
<b>Fund Managers</b>	Bharath S, Clyton Richard Fernandes, Sandeep Agarwal, Dwijendra Srivastava
<b>Month End AUM</b>	INR 7,655 Cr.
<b>Avg. AUM</b>	INR 7,494 Cr.
<b>Inception Date</b>	Jan 14, 2000
<b>Benchmark (Tier I)</b>	CRISIL Hybrid 35+65 Aggressive Index
<b>Additional Benchmark</b>	NIFTY 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	166.89	192.06
<b>IDCW</b>	27.83	43.14

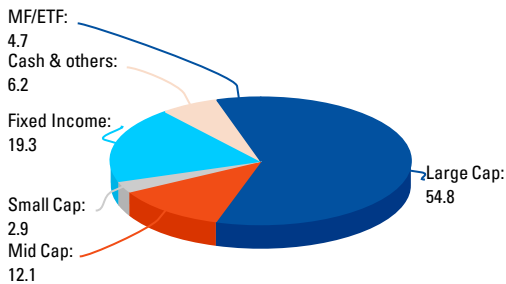


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,54,424 Cr.
<b>Median Market Cap</b>	INR 1,22,129 Cr.
<b>Standard Deviation</b>	9.6
<b>Beta</b>	1.1
<b>Information Ratio</b>	-0.0
<b>Sharpe Ratio</b>	0.7
<b>Average Maturity of Portfolio</b>	4.57 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	3.17 Years
<b>Modified Duration of Portfolio</b>	3.42 Years
<b>YTM of Portfolio</b>	6.43 %
<b>Turnover Ratio</b>	94.4



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>69.8</b>	<b>Pharmaceuticals &amp; Biotechnology <sup>10</sup></b>	<b>1.7</b>
<b>Aerospace &amp; Defense</b>	<b>1.4</b>	Mankind Pharma Ltd	0.9
Bharat Electronics Ltd	1.4	Sun Pharmaceutical Industries Ltd	0.8
<b>Agricultural Food &amp; Other Products</b>	<b>1.1</b>	<b>Power</b>	<b>0.7</b>
TATA Consumer Products Ltd	1.1	TATA Power Company Ltd	0.7
<b>Auto Components</b>	<b>1.7</b>	<b>Realty</b>	<b>0.6</b>
Amara Raja Energy & Mobility Ltd	0.9	Prestige Estates Projects Ltd	0.6
UNO Minda Ltd	0.7	<b>Telecom - Services <sup>5</sup></b>	<b>3.8</b>
<b>Automobiles <sup>3</sup></b>	<b>5.4</b>	Bharti Airtel Ltd <sup>4</sup>	3.8
Mahindra & Mahindra Ltd <sup>6</sup>	2.8	<b>Transport Services</b>	<b>1.3</b>
TVS Motor Company Ltd	0.9	Interglobe Aviation Ltd	1.3
Maruti Suzuki India Ltd	0.9	<b>Unlisted Equity</b>	<b>0.0</b>
Bajaj Auto Ltd	0.8	Chennai Super Kings Ltd	0.0
<b>Banks <sup>1</sup></b>	<b>16.9</b>	<b>Government Securities/Treasury Bills</b>	<b>8.1</b>
HDFC Bank Ltd <sup>1</sup>	7.5	Central Government Securities	7.1
ICICI Bank Ltd <sup>2</sup>	5.0	Government Securities	0.7
Kotak Mahindra Bank Ltd <sup>7</sup>	2.7	Tamil Nadu State Government Securities	0.2
State Bank of India <sup>10</sup>	1.7	Karnataka State Government Securities	0.1
<b>Beverages</b>	<b>1.2</b>	<b>Derivatives</b>	<b>1.1</b>
United Spirits Ltd	0.6	Amber Enterprises India	0.7
Varun Beverages Ltd	0.5	Cholamandalam Investment & Finance Company	0.3
<b>Capital Markets <sup>8</sup></b>	<b>2.4</b>	<b>Mutual Fund Units</b>	<b>4.7</b>
BSE Ltd	1.2	Sundaram Liquid Fund	3.3
Prudent Corporate Advisory Services Ltd	0.6	Sundaram Money Market Fund	1.4
Billionbrains Garage Ventures Ltd	0.6	<b>Corporate Bond &amp; NCDs</b>	<b>11.7</b>
<b>Cement &amp; Cement Products <sup>9</sup></b>	<b>2.4</b>	National Bank for Agriculture & Rural Development	2.3
Ultratech Cement Ltd	1.0	Power Finance Corporation Ltd	1.4
JK Cement Ltd	0.7	Small Industries Development Bank of India	1.0
Grasim Industries Ltd	0.7	Bajaj Finance Ltd	0.9
<b>Chemicals &amp; Petrochemicals</b>	<b>0.6</b>	REC LTD	0.9
Pidilite Industries Ltd	0.6	Kotak Mahindra Bank Ltd	0.7
<b>Construction <sup>7</sup></b>	<b>3.1</b>	Indian Railway Finance Corporation Ltd	0.6
Larsen & Toubro Ltd <sup>5</sup>	3.1	LIC Housing Finance Ltd	0.5
<b>Consumer Durables</b>	<b>0.2</b>	Cholamandalam Investment and Finance Company Ltd	0.5
Amber Enterprises India Ltd	0.2	Muthoot Finance Ltd	0.5
<b>Diversified Fmcg</b>	<b>1.6</b>	Bharti Telecom Ltd	0.5
Hindustan UniLever Ltd	1.6	HDFC Bank Ltd	0.3
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.6</b>	Shriram Finance Ltd	0.3
Coromandel International Ltd	1.6	State Bank of India	0.3
<b>Finance <sup>2</sup></b>	<b>5.8</b>	HDB Financial Services Ltd	0.3
Bajaj Finance Ltd <sup>8</sup>	2.0	Power Grid Corporation of India Ltd	0.2
Cholamandalam Investment and Finance Company Ltd	1.3	PNB Housing Finance Ltd	0.1
Power Finance Corporation Ltd	1.1	Can Fin Homes Ltd	0.1
Home First Finance Company Ltd	0.7	Export Import Bank of India	0.1
CRISIL Ltd	0.7	Axis Bank Ltd	0.1
<b>Financial Technology (Fintech)</b>	<b>1.1</b>	<b>Convertible Debenture</b>	<b>0.3</b>
PB Fintech Ltd	1.1	Cholamandalam Investment and Finance Company Ltd	0.3
<b>Gas</b>	<b>0.3</b>	<b>REIT &amp; InvIT</b>	<b>1.9</b>
GAIL Ltd	0.3	Embassy Office Parks	1.9
<b>Healthcare Services</b>	<b>0.8</b>	<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>	<b>4.3</b>
Indegene Limited	0.4	TREPS	5.9
Fortis Health Care Ltd	0.4	Margin Money For Derivatives	0.0
<b>Industrial Products</b>	<b>1.7</b>	Cash and Other Net Current Assets	-1.6
Cummins India Ltd	1.4	Grand Total	100.0
Polycab India Ltd	0.2		
<b>Insurance</b>	<b>0.4</b>		
SBI Life Insurance Company Ltd	0.4		
<b>IT - Software <sup>6</sup></b>	<b>3.7</b>		
HCL Technologies Ltd <sup>9</sup>	1.7		
Infosys Ltd	1.2		
Tech Mahindra Ltd	0.4		
Coforge Ltd	0.3		
<b>Leisure Services</b>	<b>1.5</b>		
Jubilant Foodworks Ltd	1.2		
The Indian Hotels Company Ltd	0.3		
<b>Petroleum Products <sup>4</sup></b>	<b>5.2</b>		
Reliance Industries Ltd <sup>3</sup>	4.2		
Bharat Petroleum Corporation Ltd	1.0		

No of Stocks: 53

• Top 10 Sectors  
• Top 10 Holdings

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	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
Last 10 years	12.1	12.6	14.1	31,366	32,672	37,349	12,00,000	23,02,346	23,50,247	26,00,253
^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 Nov 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Turnover Ratio\* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 68. Disclosures: Page 58.Expense Ratio for the month of Nov 30, 2025 - Regular: 1.75 and Direct: 0.64

# Sundaram Equity Savings Fund

An open-ended scheme investing in equity, arbitrage, and debt.



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

<b>Category</b>	Equity Savings
<b>Fund Managers</b>	Clyton Richard Fernandes, Rohit Seksaria (Equity Portion), Dwijendra Srivastava (Fixed Income Portion)
<b>Month End AUM</b>	INR 1,201 Cr.
<b>Avg. AUM</b>	INR 1,185 Cr.
<b>Inception Date</b>	May 23, 2002
<b>Benchmark (Tier I)</b>	Nifty Equity Savings Index TRI
<b>Additional Benchmark</b>	CRISIL 10Y Gilt
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	0.5% if redeemed within 7 days from the date of allotment. > 7 Days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	72.38	84.49
<b>IDCW</b>	16.17	17.45

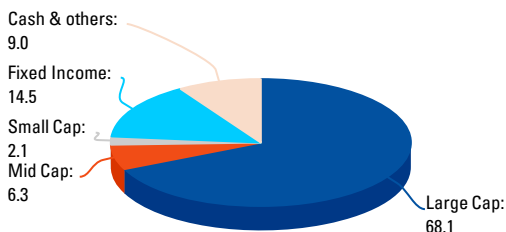


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 7,07,607 Cr.
<b>Median Market Cap</b>	INR 1,38,605 Cr.
<b>Standard Deviation</b>	5.1
<b>Beta</b>	1.1
<b>Information Ratio</b>	0.6
<b>Sharpe Ratio</b>	1.1
<b>Average Maturity of Portfolio</b>	3.46 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	2.68 Years
<b>Modified Duration of Portfolio</b>	2.58 Years
<b>YTM of Portfolio</b>	6.23 %
<b>Turnover Ratio</b>	71.6



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>76.6</b>	Infosys Ltd	0.7
<b>Aerospace &amp; Defense</b>	<b>1.1</b>	Tech Mahindra Ltd	0.2
Bharat Electronics Ltd	0.8	Coforge Ltd	0.2
Hindustan Aeronautics Ltd	0.3	<b>Leisure Services</b>	<b>0.9</b>
<b>Agricultural Food &amp; Other Products</b>	<b>0.6</b>	Jubilant Foodworks Ltd	0.7
TATA Consumer Products Ltd	0.6	The Indian Hotels Company Ltd	0.2
<b>Auto Components</b>	<b>0.9</b>	<b>Non - Ferrous Metals</b>	<b>1.0</b>
Amara Raja Energy & Mobility Ltd	0.5	Hindalco Industries Ltd	1.0
UNO Minda Ltd	0.4	<b>Petroleum Products</b> <sup>3</sup>	<b>9.4</b>
<b>Automobiles</b> <sup>5</sup>	<b>4.2</b>	Reliance Industries Ltd <sup>2</sup>	8.9
Mahindra & Mahindra Ltd <sup>8</sup>	2.7	Barat Petroleum Corporation Ltd	0.5
TVS Motor Company Ltd	0.5	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>10</sup>	<b>1.4</b>
Maruti Suzuki India Ltd	0.5	Aurobindo Pharma Ltd	0.5
Bajaj Auto Ltd	0.4	Mankind Pharma Ltd	0.5
<b>Banks</b> <sup>1</sup>	<b>24.0</b>	Sun Pharmaceutical Industries Ltd	0.4
ICICI Bank Ltd <sup>3</sup>	7.3	<b>Power</b>	<b>0.9</b>
HDFC Bank Ltd <sup>4</sup>	5.3	NTPC LTD	0.5
Axis Bank Ltd <sup>5</sup>	4.0	TATA Power Company Ltd	0.4
State Bank of India <sup>6</sup>	3.9	<b>Realty</b>	<b>0.3</b>
Kotak Mahindra Bank Ltd <sup>9</sup>	2.5	Prestige Estates Projects Ltd	0.3
Bank of Baroda	1.0	<b>Retailing</b>	<b>0.5</b>
<b>Beverages</b>	<b>0.7</b>	Zomato Ltd	0.5
United Spirits Ltd	0.4	<b>Telecom - Services</b> <sup>2</sup>	<b>9.9</b>
Varun Beverages Ltd	0.3	Bharti Airtel Ltd <sup>1</sup>	9.9
<b>Capital Markets</b>	<b>1.3</b>	<b>Transport Services</b>	<b>0.7</b>
BSE Ltd	0.7	Interglobe Aviation Ltd	0.7
Prudent Corporate Advisory Services Ltd	0.4	<b>Government Securities/Treasury Bills</b>	<b>10.7</b>
Billionbrains Garage Ventures Ltd	0.3	Central Government Securities	7.3
<b>Cement &amp; Cement Products</b> <sup>9</sup>	<b>1.8</b>	T Bill	2.1
Ultratech Cement Ltd	0.5	Government	1.3
Ambuja Cements Ltd	0.5	<b>Derivatives</b>	<b>-38.0</b>
JK Cement Ltd	0.4	Hindustan Aeronautics	-0.3
Grasim Industries Ltd	0.4	Bajaj Finserv	-0.3
<b>Chemicals &amp; Petrochemicals</b>	<b>0.3</b>	Eternal Ltd ( Previously named as	-0.5
Pidilite Industries Ltd	0.3	Zomato Ltd	-0.5
<b>Construction</b> <sup>6</sup>	<b>2.8</b>	Gujarat Ambuja Cement	-0.5
Larsen & Toubro Ltd <sup>7</sup>	2.8	NTPC	-0.5
<b>Consumer Durables</b>	<b>0.5</b>	Aurobindo Pharma	-0.5
Amber Enterprises India Ltd	0.5	JSW Steel	-0.9
<b>Diversified Fmcg</b> <sup>7</sup>	<b>2.1</b>	Kotak Mahindra Bank	-1.0
ITC Ltd	1.2	Bank of	-1.0
Hindustan UniLever Ltd	0.9	Hindalco Industries	-1.0
<b>Ferrous Metals</b>	<b>0.9</b>	Larsen & Toubro	-1.1
JSW Steel Ltd	0.9	HDFC Bank	-1.1
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.9</b>	Bajaj Finance	-1.1
Coromandel International Ltd	0.9	ITC	-1.2
<b>Finance</b> <sup>4</sup>	<b>4.9</b>	Mahindra & Mahindra	-1.2
Bajaj Finance Ltd <sup>10</sup>	2.2	State Bank Of India	-3.0
Cholamandalam Investment and Finance Company Ltd	0.9	Axis Bank Ltd	-4.0
Power Finance Corporation Ltd	0.6	ICICI Bank	-4.5
Home First Finance Company Ltd	0.4	Reliance Industries	-6.6
CRISIL Ltd	0.4	Bharti Airtel	-7.7
Bajaj Finserv Ltd	0.3	<b>Corporate Bond &amp; NCDs</b>	<b>10.0</b>
<b>Financial Technology (Fintech)</b>	<b>0.6</b>	Canara Bank	2.1
PB Fintech Ltd	0.6	LIC Housing Finance Ltd	2.1
<b>Gas</b>	<b>0.2</b>	Export Import Bank of India	2.1
GAIL Ltd	0.2	National Bank for Agriculture & Rural Development	1.7
<b>Healthcare Services</b>	<b>0.5</b>	Small Industries Development Bank of India	1.3
Indegene Limited	0.2	Power Finance Corporation Ltd	0.8
Fortis Health Care Ltd	0.2	<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>	<b>2.7</b>
<b>Industrial Products</b>	<b>0.9</b>	TREPS	1.7
Cummins India Ltd	0.8	Margin Money For Derivatives	0.5
Polycab India Ltd	0.1	Cash and Other Net Current Assets	0.5
<b>Insurance</b>	<b>0.2</b>	Grand Total	100.0
SBI Life Insurance Company Ltd	0.2		
<b>IT - Software</b> <sup>8</sup>	<b>2.1</b>		
HCL Technologies Ltd	1.0		

No of Stocks: 62

• Top 10 Sectors  
• Top 10 Holdings

# Sundaram Equity Savings Fund

An open-ended scheme investing in equity, arbitrage, and debt.



SUNDARAM MUTUAL  
— Sundaram Finance Group —

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	7.3	8.7	7.0	10,728	10,871	10,700	1,20,000	1,25,923	1,26,825	1,23,114
Last 3 years	11.1	9.7	8.0	13,722	13,222	12,614	3,60,000	4,22,802	4,18,748	4,04,299
Last 5 years	10.7	9.9	5.2	16,652	16,067	12,883	6,00,000	7,80,383	7,64,335	7,11,644
Last 10 years	8.8	9.4	6.6	23,173	24,611	18,984	12,00,000	19,63,203	19,79,508	16,58,184
^Since Inception	8.4	-	6.6	66,230	-	45,011	28,20,000	82,22,667	-	63,94,581

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Turnover Ratio\* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 68. Disclosures: Page 58. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.13 and Direct: 0.59



# Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation fund



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

<b>Category</b>	Dynamic Asset Allocation
<b>Fund Managers</b>	Bharath S, Clyton Richard Fernandes, Dwijendra Srivastava
<b>Month End AUM</b>	INR 1,754 Cr.
<b>Avg. AUM</b>	INR 1,737 Cr.
<b>Inception Date</b>	Dec 16, 2010
<b>Benchmark (Tier I)</b>	NIFTY 50 Hybrid Composite debt 50:50 Index
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	36.30	42.81
<b>IDCW</b>	15.64	19.23

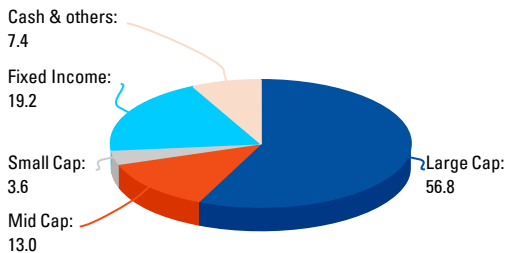


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,42,780 Cr.
<b>Median Market Cap</b>	INR 1,21,224 Cr.
<b>Standard Deviation</b>	7.3
<b>Beta</b>	1.1
<b>Information Ratio</b>	0.0
<b>Sharpe Ratio</b>	0.7
<b>Average Maturity of Portfolio</b>	5.36 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	3.56 Years
<b>Modified Duration of Portfolio</b>	3.41 Years
<b>YTM of Portfolio</b>	6.35 %
<b>Turnover Ratio</b>	71.4



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>73.4</b>	<b>Leisure Services</b>	<b>1.4</b>
<b>Aerospace &amp; Defense</b> <sup>10</sup>	<b>1.9</b>	Jubilant Foodworks Ltd	1.1
Bharat Electronics Ltd	1.1	The Indian Hotels Company Ltd	0.3
Hindustan Aeronautics Ltd	0.8	<b>Petroleum Products</b> <sup>3</sup>	<b>5.4</b>
<b>Agricultural Food &amp; Other Products</b>	<b>0.9</b>	Reliance Industries Ltd <sup>4</sup>	4.6
TATA Consumer Products Ltd	0.9	Bharat Petroleum Corporation Ltd	0.8
<b>Auto Components</b>	<b>1.4</b>	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.6</b>
Amara Raja Energy & Mobility Ltd	0.8	Mankind Pharma Ltd	0.7
UNO Minda Ltd	0.6	Sun Pharmaceutical Industries Ltd	0.7
<b>Automobiles</b> <sup>5</sup>	<b>4.3</b>	Cipla Ltd	0.2
Mahindra & Mahindra Ltd <sup>7</sup>	2.2	<b>Power</b>	<b>0.6</b>
TVS Motor Company Ltd	0.8	TATA Power Company Ltd	0.6
Maruti Suzuki India Ltd	0.7	<b>Realty</b>	<b>0.4</b>
Bajaj Auto Ltd	0.6	Prestige Estates Projects Ltd	0.4
<b>Banks</b> <sup>1</sup>	<b>19.6</b>	<b>Retailing</b>	<b>1.5</b>
HDFC Bank Ltd <sup>1</sup>	6.1	Zomato Ltd <sup>10</sup>	1.5
ICICI Bank Ltd <sup>2</sup>	5.9	<b>Telecom - Services</b> <sup>4</sup>	<b>4.7</b>
Kotak Mahindra Bank Ltd <sup>5</sup>	3.6	Bharti Airtel Ltd <sup>3</sup>	4.7
Bank of Baroda <sup>9</sup>	1.5	<b>Transport Services</b>	<b>1.0</b>
State Bank of India	1.3	Interglobe Aviation Ltd	1.0
Canara Bank	1.2	<b>Government Securities/Treasury Bills</b>	<b>12.3</b>
<b>Beverages</b>	<b>0.9</b>	Central Government Securities	9.6
United Spirits Ltd	0.5	Government	1.8
Varun Beverages Ltd	0.4	Government Securities	0.6
<b>Capital Markets</b> <sup>7</sup>	<b>2.6</b>	Tamil Nadu State Government Securities	0.3
BSE Ltd	1.0	<b>Derivatives</b>	<b>-14.0</b>
Multi Commodity Exchange of India Ltd	0.7	Cipla	-0.2
Prudent Corporate Advisory Services Ltd	0.5	Multi Commodity Exchange of India	-0.7
Billionbrains Garage Ventures Ltd	0.4	TATA Consultancy Services	-0.8
<b>Cement &amp; Cement Products</b> <sup>9</sup>	<b>2.0</b>	Hindustan Aeronautics	-0.8
Ultratech Cement Ltd	0.8	Bajaj Finserv	-1.2
JK Cement Ltd	0.7	Canara	-1.2
Grasim Industries Ltd	0.5	Reliance Industries	-1.3
<b>Chemicals &amp; Petrochemicals</b>	<b>0.5</b>	Kotak Mahindra Bank	-1.4
Pidilite Industries Ltd	0.5	Eternal Ltd ( Previously named as	-1.5
<b>Construction</b> <sup>8</sup>	<b>2.5</b>	Zomato Ltd	-1.5
Larsen & Toubro Ltd <sup>6</sup>	2.5	Bharti Airtel	-1.6
<b>Consumer Durables</b>	<b>0.8</b>	Bank of	-1.6
Amber Enterprises India Ltd	0.8	ICICI Bank	-1.8
<b>Diversified Fmcg</b>	<b>1.3</b>	<b>Corporate Bond &amp; NCDs</b>	<b>6.4</b>
Hindustan UniLever Ltd	1.3	National Bank for Agriculture & Rural Development	2.6
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.3</b>	REC LTD	2.0
Coromandel International Ltd	1.3	LIC Housing Finance Ltd	1.2
<b>Finance</b> <sup>2</sup>	<b>6.4</b>	Indian Railway Finance Corporation Ltd	0.6
Bajaj Finance Ltd <sup>8</sup>	1.6	<b>Convertible Debenture</b>	<b>0.5</b>
Cholamandalam Investment and Finance Company Ltd	1.3	Cholamandalam Investment and Company Ltd	0.5
Bajaj Finserv Ltd	1.2	<b>REIT &amp; InvIT</b>	<b>3.2</b>
Power Finance Corporation Ltd	1.0	Embassy Office Parks	2.6
Home First Finance Company Ltd	0.6	Power Grid Infrastructure Investment Trust	0.5
CRISIL Ltd	0.6	<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>	<b>7.4</b>
<b>Financial Technology (Fintech)</b>	<b>0.9</b>	TREPS	6.0
PB Fintech Ltd	0.9	Cash and Other Net Current Assets	1.5
<b>Gas</b>	<b>0.2</b>	Margin Money For Derivatives	-0.2
GAIL Ltd	0.2	Grand Total	100.0
<b>Healthcare Services</b>	<b>0.7</b>		
Indegene Limited	0.4		
Fortis Health Care Ltd	0.3		
<b>Industrial Products</b>	<b>1.3</b>		
Cummins India Ltd	1.1		
Polycab India Ltd	0.2		
<b>Insurance</b>	<b>0.4</b>		
SBI Life Insurance Company Ltd	0.4		
<b>IT - Software</b> <sup>6</sup>	<b>3.8</b>		
HCL Technologies Ltd	1.4		
Infosys Ltd	1.0		
Tata Consultancy Services Ltd	0.8		
Tech Mahindra Ltd	0.3		
Coforge Ltd	0.3		

No of Stocks: 61

• Top 10 Sectors  
• Top 10 Holdings

# Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation fund



SUNDARAM MUTUAL  
— Sundaram Finance Group —

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	5.6	8.4	9.9	10,564	10,838	10,994	1,20,000	1,26,667	1,27,027	1,30,736
Last 3 years	10.5	10.4	13.1	13,485	13,455	14,461	3,60,000	4,21,857	4,22,827	4,44,077
Last 5 years	11.2	11.2	16.5	17,025	17,034	21,446	6,00,000	7,81,158	7,80,664	8,52,318
Last 10 years	9.6	11.1	14.1	25,003	28,720	37,349	12,00,000	20,72,168	21,53,563	26,00,253
^Since Inception	10.0	10.2	11.8	41,755	42,529	52,865	17,90,000	41,65,598	43,47,622	55,10,390

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than 1 year and absolute for 1 year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Turnover Ratio\* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 68. Disclosures: Page 58. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.05 and Direct: 0.59

# 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 FEATURES

<b>Category</b>	MultiAsset Allocation
<b>Fund Managers</b>	Rohit Seksaria & Clyton Richard Fernandes (Equity), Dwijendra Srivastava & Sandeep Agarwal (Fixed Income), Arjun Nagarajan (Gold ETFs)
<b>Month End AUM</b>	INR 3,015 Cr.
<b>Avg. AUM</b>	INR 2,965 Cr.
<b>Inception Date</b>	Jan 25, 2024
<b>Benchmark (Tier I)</b>	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	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



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	13.26	13.64
<b>IDCW</b>	13.26	13.64

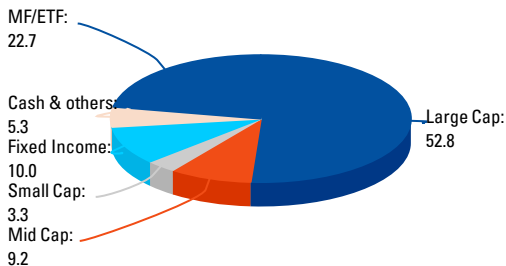


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,58,440 Cr.
<b>Median Market Cap</b>	INR 1,23,035 Cr.
<b>Average Maturity of Portfolio</b>	3.32 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	2.81 Years
<b>Modified Duration of Portfolio</b>	2.72 Years
<b>YTM of Portfolio</b>	5.99 %



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>65.3</b>	Bharat Petroleum Corporation Ltd	0.9
<b>Aerospace &amp; Defense</b>	<b>1.2</b>	Hindustan Petroleum Corporation Ltd	0.0
Bharat Electronics Ltd	1.2	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.5</b>
<b>Agricultural Food &amp; Other Products</b>	<b>1.0</b>	Mankind Pharma Ltd	0.8
TATA Consumer Products Ltd	1.0	Sun Pharmaceutical Industries Ltd	0.7
<b>Auto Components</b> <sup>10</sup>	<b>1.5</b>	<b>Power</b>	<b>0.7</b>
Amara Raja Energy & Mobility Ltd	0.9	TATA Power Company Ltd	0.7
UNO Minda Ltd	0.7	<b>Realty</b>	<b>0.5</b>
<b>Automobiles</b> <sup>2</sup>	<b>6.1</b>	Prestige Estates Projects Ltd	0.5
Mahindra & Mahindra Ltd <sup>4</sup>	3.8	<b>Telecom - Services</b> <sup>5</sup>	<b>4.1</b>
TVS Motor Company Ltd	0.8	Bharti Airtel Ltd <sup>3</sup>	4.1
Maruti Suzuki India Ltd	0.8	<b>Transport Services</b>	<b>1.2</b>
Bajaj Auto Ltd	0.7	Interglobe Aviation Ltd	1.2
<b>Banks</b> <sup>1</sup>	<b>15.6</b>	<b>Government Securities/Treasury Bills</b>	<b>10.0</b>
HDFC Bank Ltd <sup>1</sup>	6.7	Central Government Securities	8.8
ICICI Bank Ltd <sup>2</sup>	4.5	Government	1.2
Kotak Mahindra Bank Ltd <sup>7</sup>	2.4	<b>Derivatives</b>	<b>-3.4</b>
State Bank of India <sup>10</sup>	1.5	Ultra Tech Cement	-0.2
Axis Bank Ltd	0.5	Axis Bank Ltd	-0.5
<b>Beverages</b>	<b>1.1</b>	Larsen & Toubro	-0.7
United Spirits Ltd	0.6	Bharti Airtel	-0.7
Varun Beverages Ltd	0.5	Mahindra & Mahindra	-1.3
<b>Capital Markets</b> <sup>9</sup>	<b>2.1</b>	<b>Mutual Fund Units</b>	<b>22.7</b>
BSE Ltd	1.1	SBI ETF GOLD	7.0
Prudent Corporate Advisory Services Ltd	0.5	Nippon India ETF Gold Bees	5.6
Billionbrains Garage Ventures Ltd	0.5	Kotak Mutual Fund Gold Exchange Traded Fund	4.6
<b>Cement &amp; Cement Products</b> <sup>8</sup>	<b>2.3</b>	Traded Fund	
Ultratech Cement Ltd	1.1	HDFC Gold Exchange Traded Fund	3.7
JK Cement Ltd	0.7	DSP GOLD ETF	1.8
Grasim Industries Ltd	0.6	<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>	<b>5.3</b>
<b>Chemicals &amp; Petrochemicals</b>	<b>0.5</b>	Cash and Other Net Current Assets	3.5
Pidilite Industries Ltd	0.5	TREPS	1.7
<b>Construction</b> <sup>6</sup>	<b>3.5</b>	Margin Money For Derivatives	-0.0
Larsen & Toubro Ltd <sup>6</sup>	3.5	Grand Total	103.4
<b>Consumer Durables</b>	<b>0.9</b>		
Amber Enterprises India Ltd	0.9		
<b>Diversified Fmcg</b>	<b>1.4</b>		
Hindustan UniLever Ltd	1.4		
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.4</b>		
Coromandel International Ltd	1.4		
<b>Finance</b> <sup>3</sup>	<b>5.6</b>		
Bajaj Finance Ltd <sup>8</sup>	1.8		
Cholamandalam Investment and Finance Company Ltd	1.5		
Power Finance Corporation Ltd	1.0		
Home First Finance Company Ltd	0.6		
CRISIL Ltd	0.6		
<b>Financial Technology (Fintech)</b>	<b>1.0</b>		
PB Fintech Ltd	1.0		
<b>Gas</b>	<b>0.2</b>		
GAIL Ltd	0.2		
<b>Healthcare Services</b>	<b>0.7</b>		
Indegene Limited	0.4		
Fortis Health Care Ltd	0.3		
<b>Industrial Products</b>	<b>1.5</b>		
Cummins India Ltd	1.2		
Polycab India Ltd	0.2		
<b>Insurance</b>	<b>0.4</b>		
SBI Life Insurance Company Ltd	0.4		
<b>IT - Software</b> <sup>7</sup>	<b>3.3</b>		
HCL Technologies Ltd <sup>9</sup>	1.6		
Infosys Ltd	1.1		
Tech Mahindra Ltd	0.3		
Coforge Ltd	0.3		
<b>Leisure Services</b>	<b>1.4</b>		
Jubilant Foodworks Ltd	1.1		
The Indian Hotels Company Ltd	0.3		
<b>Petroleum Products</b> <sup>4</sup>	<b>4.6</b>		
Reliance Industries Ltd <sup>5</sup>	3.7		

No of Stocks: 53

• Top 10 Sectors  
• Top 10 Holdings

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	17.3	19.7	9.9	11,732	11,966	10,994	1,20,000	1,34,395	1,36,814	1,30,736
^Since Inception	16.5	20.8	13.1	13,259	14,172	12,565	2,20,000	2,55,870	2,62,834	2,43,749

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 30, 2025. Returns are on a simple annual basis for period less than one year computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. SIP values are in rupees. Turnover Ratio\* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 68. Disclosures: Page 58.Expense Ratio for the month of Nov 30, 2025 - Regular: 1.83 and Direct: 0.36

# Sundaram Arbitrage Fund

An open-ended scheme investing in arbitrage opportunities



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

<b>Category</b>	Arbitrage Fund
<b>Fund Managers</b>	Rohit Seksaria & Ashish Aggarwal (Equity), Dwijendra Srivastava (Fixed Income)
<b>Month End AUM</b>	INR 335 Cr.
<b>Avg. AUM</b>	INR 334 Cr.
<b>Inception Date</b>	Apr 21, 2016
<b>Benchmark (Tier I)</b>	NIFTY 50 Arbitrage Index TRI
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 15 days from the date of allotment: Nil. More than 25% within 15 days from the date of allotment: 0.25%. >15 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	14.76	15.63
<b>IDCW</b>	12.98	13.51

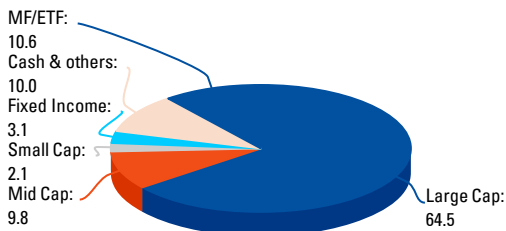


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,80,393 Cr.
<b>Median Market Cap</b>	INR 1,42,319 Cr.
<b>Standard Deviation</b>	0.4
<b>Beta</b>	0.4
<b>Information Ratio</b>	-2.0
<b>Sharpe Ratio</b>	3.2
<b>Average Maturity of Portfolio</b>	0.20 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	0.20 Years
<b>Modified Duration of Portfolio</b>	0.00 Years
<b>YTM of Portfolio</b>	5.38 %
<b>Turnover Ratio</b>	88.8



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>76.4</b>	Interglobe Aviation Ltd	0.3
<b>Aerospace &amp; Defense</b>	<b>1.5</b>	<b>Government Securities/Treasury Bills</b>	<b>10.4</b>
Bharat Dynamics Ltd	1.5	T Bill	7.4
<b>Agricultural Food &amp; Other Products</b>	<b>0.6</b>	Central Government Securities	3.1
TATA Consumer Products Ltd	0.6	<b>Derivatives</b>	<b>-76.8</b>
<b>Automobiles</b> <sup>7</sup>	<b>3.1</b>	Jio Financial Services Ltd (Prev	-0.1
Hero MotoCorp Ltd	2.0	Reliance Strategic Investments	-0.2
Maruti Suzuki India Ltd	0.7	Bajaj Finserv	-0.2
Mahindra & Mahindra Ltd	0.4	BSE	-0.2
<b>Banks</b> <sup>1</sup>	<b>25.3</b>	DLF	-0.3
ICICI Bank Ltd <sup>2</sup>	7.3	JSW Energy	-0.3
Axis Bank Ltd <sup>5</sup>	4.1	Interglobe Aviation	-0.3
HDFC Bank Ltd <sup>7</sup>	3.7	FSN E-Commerce Ventures	-0.3
State Bank of India <sup>8</sup>	3.4	PNB Housing Finance	-0.4
Kotak Mahindra Bank Ltd <sup>9</sup>	2.7	Mahindra & Mahindra	-0.4
RBL Bank Ltd	1.3	Sammaan Capital Ltd ( Prv Indiabulls	-0.4
IndusInd Bank Ltd	1.2	Housing Finance	-0.4
Bank of Baroda	0.9	Britannia Industries Ltd	-0.5
Canara Bank	0.8	Tata Consumer Products	-0.6
<b>Capital Markets</b>	<b>0.2</b>	Havells India	-0.7
BSE Ltd	0.2	Maruti Suzuki India	-0.7
<b>Cement &amp; Cement Products</b> <sup>10</sup>	<b>1.9</b>	Tata Steel	-0.7
Ambuja Cements Ltd	1.9	Cipla	-0.7
<b>Construction</b> <sup>8</sup>	<b>2.4</b>	Indus Towers Ltd (Prev name Bharti	-0.8
Larsen & Toubro Ltd <sup>10</sup>	2.4	Infratel	-0.8
<b>Consumer Durables</b>	<b>0.6</b>	Canara	-0.8
Havells India Ltd	0.6	Bank of	-0.9
<b>Diversified Fmcg</b> <sup>4</sup>	<b>5.6</b>	Adani Ports & SEZ	-1.0
ITC Ltd <sup>3</sup>	5.6	Power Grid Corporation of India	-1.1
<b>Diversified Metals</b> <sup>5</sup>	<b>4.5</b>	REC Ltd (Prev : Rural Electrification	-1.2
Vedanta Ltd <sup>4</sup>	4.5	Corporation	-1.2
<b>Ferrous Metals</b>	<b>0.7</b>	IndusInd Bank	-1.2
Tata Steel Ltd	0.7	RBL Bank	-1.3
<b>Finance</b> <sup>3</sup>	<b>6.2</b>	Indian Hotels Company	-1.3
Bajaj Finance Ltd <sup>6</sup>	3.9	Eternal Ltd ( Previously named as	-1.4
REC Ltd	1.2	Zomato Ltd	-1.5
Sammaan Capital Ltd	0.4	Bharti Airtel	-1.5
PNB Housing Finance Ltd	0.4	Bharat Dynamics	-1.6
Bajaj Finserv Ltd	0.2	Max Financial Services Ltd (Prev: Max	-1.6
Jio Financial Services Ltd	0.1	India	-1.6
<b>Food Products</b>	<b>0.5</b>	National Aluminium Company	-1.9
Britannia Industries Ltd	0.5	Gujarat Ambuja Cement	-1.9
<b>Insurance</b>	<b>1.5</b>	Hindalco Industries	-2.0
Max Financial Services Ltd	1.5	Hero Motocorp	-2.1
<b>Leisure Services</b>	<b>1.3</b>	Larsen & Toubro	-2.4
The Indian Hotels Company Ltd	1.3	Kotak Mahindra Bank	-2.7
<b>Non - Ferrous Metals</b> <sup>6</sup>	<b>3.8</b>	State Bank Of India	-3.4
Hindalco Industries Ltd	2.0	HDFC Bank	-3.7
National Aluminium Company Ltd	1.9	Bajaj Finance	-3.9
<b>Petroleum Products</b> <sup>2</sup>	<b>8.7</b>	Axis Bank Ltd	-4.2
Reliance Industries Ltd <sup>1</sup>	8.7	Vedanta Ltd Pre Sesa Sterlite Ltd (Prvsly	-4.6
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>0.7</b>	Sesa Goa	-5.7
Cipla Ltd	0.7	ITC	-5.7
<b>Power</b>	<b>1.4</b>	ICICI Bank	-7.3
Power Grid Corporation of India Ltd	1.1	Reliance Industries	-8.8
JSW Energy Ltd	0.3	<b>Mutual Fund Units</b>	<b>10.6</b>
<b>Realty</b>	<b>0.2</b>	Sundaram Money Market Fund	7.8
DLF Ltd	0.2	Sundaram Liquid Fund	2.8
<b>Retailing</b>	<b>1.7</b>	<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>	<b>2.6</b>
Zomato Ltd	1.4	TREPS	5.8
FSN E-Commerce Ventures Ltd	0.3	Margin Money For Derivatives	-1.0
<b>Telecom - Services</b> <sup>9</sup>	<b>2.2</b>	Cash and Other Net Current Assets	-2.2
Bharti Airtel Ltd	1.5	Grand Total	100.0
Indus Towers Ltd	0.8		
<b>Transport Infrastructure</b>	<b>1.0</b>		
Adani Ports and Special Economic Zone	1.0		
Ltd			
<b>Transport Services</b>	<b>0.3</b>		

No of Stocks: 43

• Top 10 Sectors  
• Top 10 Holdings

PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	6.2	7.6	6.4	10,621	10,756	10,641	1,20,000	1,23,718	1,24,544	1,23,674
Last 3 years	6.8	7.6	7.0	12,169	12,471	12,245	3,60,000	3,97,278	4,03,046	3,99,030
Last 5 years	5.3	6.2	5.6	12,955	13,506	13,146	6,00,000	6,98,858	7,14,760	7,04,538
^Since Inception	4.4	5.5	6.1	15,093	16,754	17,722	11,50,000	14,59,575	15,36,230	15,48,262

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 2025. Turnover Ratio\* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 68. Disclosures: Page 58. Expense Ratio for the month of Nov 30, 2025 - Regular: 1 and Direct: 0.17



# Sundaram Value Fund

An open-ended equity scheme that follows value investment strategy. (Formerly Sundaram Diversified Equity Fund)



**SUNDARAM MUTUAL**

— Sundaram Finance Group —



## FUND FEATURES

Category	Value
<b>Fund Managers</b>	Rohit Seksaria, Pathanjali Srinivasan
<b>Month End AUM</b>	INR 1,484 Cr.
<b>Avg. AUM</b>	INR 1,479 Cr.
<b>Inception Date</b>	Nov 22, 1999
<b>Benchmark (Tier I)</b>	Nifty 500 TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	227.38	241.31
<b>IDCW</b>	17.49	21.30

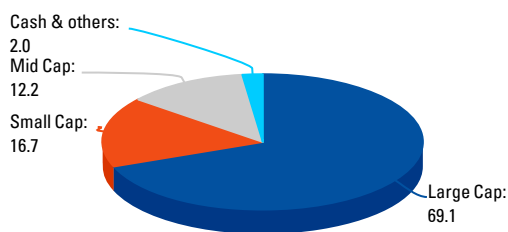


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,27,079 Cr.
<b>Median Market Cap</b>	INR 86,151 Cr.
<b>Standard Deviation</b>	11.4
<b>Beta</b>	0.8
<b>Information Ratio</b>	-0.8
<b>Sharpe Ratio</b>	0.6
<b>Turnover Ratio</b>	48.7



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>98.0</b>	<b>Leisure Services</b>	<b>1.4</b>
<b>Agri &amp; Commercial Vehicles</b>	<b>1.0</b>	Jubilant Foodworks Ltd	1.0
TATA Motors Ltd	1.0	Devyani international limited	0.4
<b>Auto Components</b>	<b>2.5</b>	<b>Minerals &amp; Mining</b>	<b>0.6</b>
Apollo Tyres Ltd	1.2	SKF India Ltd	0.6
Amara Raja Energy & Mobility Ltd	0.9	<b>Oil</b>	<b>0.8</b>
SKF India Ltd	0.5	Oil India Ltd	0.8
<b>Automobiles</b>	<b>4.7</b>	<b>Personal Products</b>	<b>1.9</b>
Force Motors Ltd	2.4	Emami Ltd	1.9
Hero MotoCorp Ltd	1.3	<b>Petroleum Products</b>	<b>7.4</b>
Tata Motors Passenger Vehicles Ltd	1.0	Reliance Industries Ltd	6.3
<b>Banks</b>	<b>25.3</b>	Hindustan Petroleum Corporation Ltd	1.2
HDFC Bank Ltd	8.8	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.5</b>
ICICI Bank Ltd	5.5	Cipla Ltd	2.4
Axis Bank Ltd	4.5	Alkem Laboratories Ltd	2.1
State Bank of India	3.9	<b>Power</b>	<b>4.1</b>
IndusInd Bank Ltd	1.6	NTPC LTD	2.7
Union Bank of India	1.1	Power Grid Corporation of India Ltd	1.4
<b>Beverages</b>	<b>3.6</b>	<b>Retailing</b>	<b>1.4</b>
Varun Beverages Ltd	2.0	Swiggy Ltd	1.4
United Spirits Ltd	1.7	<b>Telecom - Services</b>	<b>4.4</b>
<b>Cement &amp; Cement Products</b>	<b>5.2</b>	Bharti Airtel Ltd	4.4
Ultratech Cement Ltd	2.5	Cash And Others	2.0
Ambuja Cements Ltd	1.7	Grand Total	100.0
Grasim Industries Ltd	1.0		
<b>Construction</b>	<b>3.8</b>		
Larsen & Toubro Ltd	3.8		
<b>Consumer Durables</b>	<b>2.7</b>		
Kansai Nerolac Paints Ltd	1.0		
Whirlpool of India Ltd	0.9		
Bata India Ltd	0.7		
<b>Diversified Fmcg</b>	<b>3.3</b>		
ITC Ltd	3.3		
<b>Ferrous Metals</b>	<b>1.1</b>		
Kirloskar Ferrous Ind Ltd	1.1		
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.3</b>		
UPL Ltd	1.4		
PI Industries Ltd	0.9		
<b>Gas</b>	<b>2.9</b>		
GAIL Ltd	2.0		
Mahanagar Gas Ltd	0.9		
<b>Healthcare Services</b>	<b>1.4</b>		
Metropolis Healthcare Ltd	1.4		
<b>Industrial Manufacturing</b>	<b>0.6</b>		
Praj Industries Ltd	0.6		
<b>Industrial Products</b>	<b>1.9</b>		
Kirloskar Oil Engines Ltd	1.9		
<b>IT - Services</b>	<b>0.9</b>		
Cyient Ltd	0.9		
<b>IT - Software</b>	<b>8.2</b>		
Infosys Ltd	4.2		
Tata Consultancy Services Ltd	1.6		
HCL Technologies Ltd	1.4		
Tech Mahindra Ltd	1.0		

No of Stocks: 49

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	6.0	6.6	9.9	10,605	10,656	10,994	1,20,000	1,27,896	1,29,446	1,30,736
Last 3 years	12.6	15.6	13.1	14,299	15,441	14,461	3,60,000	4,32,488	4,51,446	4,44,077
Last 5 years	16.6	18.6	16.5	21,582	23,499	21,446	6,00,000	8,33,703	8,86,608	8,52,318
Last 10 years	11.9	14.9	14.1	30,896	40,013	37,349	12,00,000	23,43,028	27,53,672	26,00,253
^Since Inception	15.8	14.6	13.5	4,53,426	3,44,784	2,70,510	31,20,000	3,85,87,735	3,51,81,061	2,95,15,769

**Past performance may or may not be sustained in future.** Return/investment value are as of Nov 30, 2025 are computed using an adjusted series of NAV for IDCW declared before separate IDCW and Growth Options were introduced in May 2005. Value of 10,000 invested at inception is as on Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight - 5.59 as on Nov 30, 2025. ~ As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 200 PRI values from 22/11/1999 to 01/08/2006 and TRI values since 01/08/2006 as per SEBI regulations. Expense Ratio for the month of Nov 30, 2025 - Regular: 2.26 and Direct: 1.74

# Sundaram Long Term Tax Advantage Fund Series II-IV

A close-ended Equity Linked Savings Scheme

FUND FEATURES		
Category	ELSS	
Fund Managers	Rohit Seksaria	
Inception Date	Mar 21, 2016	
Benchmark (Tier I)	BSE 500 TRI	
Additional Benchmark	Nifty 50 TRI	
NAV*		
Series II		
	Regular	Direct
Growth	INR 37.97	INR 39.18
IDCW	INR 29.18	INR 30.27
Series III		
	Regular	Direct
Growth	INR 28.93	INR 29.89
IDCW	INR 27.50	INR 28.45
Series IV		
	Regular	Direct
Growth	INR 33.87	INR 34.56
IDCW	INR 31.08	INR 31.76

PORTFOLIO				
Portfolio	% Of Net Asset			
	II	III	IV	
Equity	96.9	95.6	95.1	
<b>Aerospace &amp; Defense</b>	<b>0.0</b>	<b>2.4</b>	<b>2.4</b>	
MTAR Technologies Ltd	-	2.4	2.4	
<b>Agri &amp; Commercial Vehicles</b>	<b>1.3</b>	<b>0.0</b>	<b>0.0</b>	
TATA Motors Ltd	1.3	-	-	
<b>Agricultural Food &amp; Other Products</b>	<b>1.4</b>	<b>0.0</b>	<b>0.0</b>	
TATA Consumer Products Ltd	1.4	-	-	
<b>Auto Components</b>	<b>1.7</b>	<b>0.4</b>	<b>0.4</b>	
Schaeffler India Ltd	1.7	-	-	
MM Forgings Ltd	-	0.4	0.4	
<b>Automobiles</b>	<b>1.3</b>	<b>0.0</b>	<b>0.0</b>	
Tata Motors Passenger Vehicles Ltd	1.3	-	-	
<b>Banks</b>	<b>33.9</b>	<b>11.1</b>	<b>11.3</b>	
HDFC Bank Ltd	9.4	-	-	
ICICI Bank Ltd	8.9	-	-	
State Bank of India	8.5	-	-	
Ujjivan Small Finance Bank Ltd	-	4.3	4.3	
CSB Bank Ltd	-	4.0	4.1	
Axis Bank Ltd	3.4	-	-	
Equitas Small Finance Bank Limited	-	2.8	2.9	
Bank of Baroda	2.0	-	-	
Kotak Mahindra Bank Ltd	1.1	-	-	
IndusInd Bank Ltd	0.6	-	-	
<b>Capital Markets</b>	<b>0.0</b>	<b>5.4</b>	<b>5.1</b>	
Angel One Ltd	-	2.9	2.4	
Multi Commodity Exchange of India Ltd	-	2.5	2.7	
<b>Cement &amp; Cement Products</b>	<b>4.6</b>	<b>2.2</b>	<b>2.4</b>	
Ultratech Cement Ltd	3.6	-	-	
JK Cement Ltd	-	2.2	2.4	
Birla Corporation Ltd	1.0	-	-	
<b>Chemicals &amp; Petrochemicals</b>	<b>0.8</b>	<b>2.2</b>	<b>2.6</b>	
Navin Fluorine International Ltd	0.8	2.2	2.6	
<b>Construction</b>	<b>5.3</b>	<b>0.0</b>	<b>0.0</b>	
Larsen & Toubro Ltd	5.3	-	-	
<b>Consumer Durables</b>	<b>2.6</b>	<b>9.6</b>	<b>11.1</b>	
Safari Industries Ltd	-	4.4	6.1	
Green Panel Industries Ltd	-	3.1	3.1	
Titan Company Ltd	2.6	-	-	
Century Plyboards Ltd	-	1.2	1.0	
Butterfly Gandhimathi Appliances Ltd	-	0.9	0.9	
<b>Diversified Fmcg</b>	<b>3.1</b>	<b>0.0</b>	<b>0.0</b>	
ITC Ltd	2.2	-	-	
Hindustan UniLever Ltd	0.9	-	-	
<b>Entertainment</b>	<b>0.0</b>	<b>2.1</b>	<b>2.1</b>	
PVR INOX Ltd	-	2.1	2.1	
<b>Ferrous Metals</b>	<b>2.8</b>	<b>1.4</b>	<b>1.4</b>	
Jindal Steel & Power Ltd	2.8	-	-	
Tata Steel Ltd	-	1.4	1.4	
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.9</b>	<b>0.0</b>	<b>0.0</b>	
Coromandel International Ltd	2.9	-	-	
<b>Finance</b>	<b>0.0</b>	<b>10.7</b>	<b>9.0</b>	
TVS Holdings Ltd	-	4.8	4.5	
Can Fin Homes Ltd	-	2.4	1.0	
Cholamandalam Financial Holdings Ltd	-	2.0	2.0	
PNB Housing Finance Ltd	-	1.5	1.5	
<b>Food Products</b>	<b>0.0</b>	<b>1.0</b>	<b>1.0</b>	
EID Parry India Ltd	-	1.0	1.0	
<b>Healthcare Services</b>	<b>0.0</b>	<b>6.2</b>	<b>6.3</b>	
Aster DM Healthcare Ltd	-	6.2	6.3	
<b>Industrial Products</b>	<b>0.0</b>	<b>12.1</b>	<b>11.9</b>	
KSB LTD	-	4.2	3.7	
KEI Industries Ltd	-	3.6	3.7	
RHI Magnesita India Ltd	-	1.7	1.7	
Grindwell Norton Ltd	-	1.0	1.2	
Shivalik Bimetal Controls Ltd	-	0.7	0.7	
Carborundum Universal Ltd	-	0.6	0.6	
Venus Pipes & Tubes Ltd	-	0.3	0.3	
<b>Insurance</b>	<b>1.7</b>	<b>0.0</b>	<b>0.0</b>	
SBI Life Insurance Company Ltd	1.7	-	-	
<b>IT - Services</b>	<b>0.0</b>	<b>6.0</b>	<b>6.1</b>	
Affle Ltd	-	4.6	4.8	
R Systems International Ltd	-	1.4	1.3	
<b>IT - Software</b>	<b>10.1</b>	<b>4.3</b>	<b>4.4</b>	
Infosys Ltd	6.2	-	-	
Rate Gain Travel Technologies Ltd	-	3.0	3.1	
HCL Technologies Ltd	1.9	-	-	
Tata Consultancy Services Ltd	1.4	-	-	
Birlasoft Ltd	-	1.3	1.3	
Wipro Ltd	0.6	-	-	
<b>Leisure Services</b>	<b>0.0</b>	<b>4.6</b>	<b>4.6</b>	
Sapphire Foods India Ltd	-	3.3	3.3	
Westlife Foodworld Ltd	-	1.3	1.3	
<b>Non - Ferrous Metals</b>	<b>1.7</b>	<b>0.0</b>	<b>0.0</b>	
Hindalco Industries Ltd	1.7	-	-	
<b>Other Consumer Services</b>	<b>0.0</b>	<b>1.9</b>	<b>1.9</b>	
SIS Ltd	-	1.9	1.9	
<b>Petroleum Products</b>	<b>13.2</b>	<b>0.0</b>	<b>0.0</b>	
Reliance Industries Ltd	8.1	-	-	
Hindustan Petroleum Corporation Ltd	3.1	-	-	
Bharat Petroleum Corporation Ltd	2.0	-	-	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.3</b>	<b>9.0</b>	<b>8.7</b>	
Procter & Gamble Health Ltd	-	2.9	3.1	
JB Chemicals & Pharmaceuticals Ltd	-	2.8	1.9	
Laurus Labs Ltd	-	1.8	2.2	
Natco Pharma Ltd	-	1.5	1.5	
Cipla Ltd	1.3	-	-	
<b>Realty</b>	<b>0.0</b>	<b>2.2</b>	<b>1.7</b>	
Brigade Enterprises Ltd	-	1.1	0.6	
The Phoenix Mills Ltd	-	1.1	1.1	
<b>Telecom - Services</b>	<b>6.7</b>	<b>0.0</b>	<b>0.0</b>	
Bharti Airtel Ltd	6.7	-	-	
<b>Textiles &amp; Apparels</b>	<b>0.0</b>	<b>0.8</b>	<b>0.8</b>	
Ganesha Ecosphere Ltd	-	0.8	0.8	
<b>Transport Services</b>	<b>0.7</b>	<b>0.0</b>	<b>0.0</b>	
Container Corporation of India Ltd	0.7	-	-	
Cash, Call, NCA & Primary Mkt Appln	3	4	5	
No. of Stocks	32	42	42	
Avg. AUM (Cr)	13	35	23	
Month End AUM (Cr)	14	34	23	
Turnover Ratio (%)	0	9	9	
Grand Total	100	100	100	

Fund NAV is as of last working day of the given month. IDCW - Income Distribution cum Capital Withdrawal. For Riskometer, please refer Page 68. Disclosures: Page 58. Expense Ratio for the month of Nov 30, 2025 - Series II - Regular: 1.38 and Direct: 1.17, III - Regular: 1.41 and Direct: 1.18, IV - Regular: 1.4 and Direct: 1.18

# Sundaram Long Term Micro Cap Tax Advantage Fund - Series III - VI

A close-ended Equity Linked Savings Scheme



**SUNDARAM MUTUAL**  
Sundaram Finance Group



## FUND FEATURES

<b>Category</b>	ELSS
<b>Fund Managers</b>	Rohit Seksaria
<b>Inception Date</b>	Nov 18, 2016
<b>Benchmark (Tier I)</b>	NIFTY Small Cap 100 TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil



## NAV\*

Series III		
	Regular	Direct
<b>Growth</b>	INR 33.53	INR 34.56
<b>IDCW</b>	INR 29.34	INR 30.31
Series IV		
	Regular	Direct
<b>Growth</b>	INR 29.29	INR 29.96
<b>IDCW</b>	INR 27.85	INR 28.51
Series V		
	Regular	Direct
<b>Growth</b>	INR 28.35	INR 29.18
<b>IDCW</b>	INR 26.96	INR 27.78
Series VI		
	Regular	Direct
<b>Growth</b>	INR 26.94	INR 28.27
<b>IDCW</b>	INR 26.04	INR 27.36



## PORTFOLIO

Portfolio	% Of Net Asset			
	III	IV	V	VI
<b>Equity</b>	95.1	95.2	95.1	95.6
<b>Aerospace &amp; Defense</b>	2.4	2.3	2.3	2.4
MTAR Technologies Ltd	2.4	2.3	2.3	2.4
<b>Auto Components</b>	0.4	0.4	0.5	0.4
MM Forgings Ltd	0.4	0.4	0.5	0.4
<b>Banks</b>	11.6	11.9	11.5	12.0
Ujjivan Small Finance Bank Ltd	4.3	4.4	4.3	4.5
CSB Bank Ltd	4.1	4.2	4.2	4.3
Equitas Small Finance Bank Limited	3.2	3.3	3.0	3.2
<b>Capital Markets</b>	5.3	5.9	6.0	4.4
Angel One Ltd	4.6	4.7	3.9	4.4
Multi Commodity Exchange of India Ltd	0.7	1.2	2.1	-
<b>Cement &amp; Cement Products</b>	2.0	2.5	2.4	3.3
JK Cement Ltd	2.0	2.5	2.4	3.3
<b>Chemicals &amp; Petrochemicals</b>	2.2	2.6	1.0	2.2
Navin Fluorine International Ltd	2.2	2.6	1.0	2.2
<b>Construction</b>	2.4	2.4	2.4	2.5
Kalpataru Projects International Ltd	2.4	2.4	2.4	2.5
<b>Consumer Durables</b>	11.0	11.4	10.0	10.0
Safari Industries Ltd	6.3	6.6	5.3	5.4
Green Panel Industries Ltd	3.2	3.2	3.2	3.2
Century Plyboards Ltd	0.8	0.8	0.8	0.7
Butterfly Gandhimathi Appliances Ltd	0.7	0.8	0.7	0.7
<b>Entertainment</b>	1.8	1.8	2.0	2.2
PVR INOX Ltd	1.8	1.8	2.0	2.2
<b>Ferrous Metals</b>	1.2	1.2	1.1	0.0
Tata Steel Ltd	1.2	1.2	1.1	-
<b>Finance</b>	7.3	7.5	9.4	8.7
TVS Holdings Ltd	2.7	2.8	2.8	2.8
Can Fin Homes Ltd	2.6	2.6	3.1	2.2
Cholamandalam Financial Holdings Ltd	2.0	2.1	2.0	2.1
PNB Housing Finance Ltd	-	-	1.5	1.6
<b>Food Products</b>	1.0	1.0	1.0	1.0
EID Parry India Ltd	1.0	1.0	1.0	1.0
<b>Healthcare Services</b>	6.3	6.3	6.2	6.5
Aster DM Healthcare Ltd	6.3	6.3	6.2	6.5
<b>Industrial Products</b>	15.1	14.0	13.8	13.8
KSB LTD	3.9	3.4	3.8	4.8

Portfolio	% Of Net Asset			
	III	IV	V	VI
KEI Industries Ltd	3.6	3.1	2.9	3.3
ESAB India Ltd	2.3	2.3	2.3	2.4
Grindwell Norton Ltd	2.1	1.9	1.5	-
RHI Magnesita India Ltd	1.7	1.8	1.8	1.8
Shivalik Bimetal Controls Ltd	1.2	1.2	1.2	1.2
Venus Pipes & Tubes Ltd	0.3	0.3	0.3	0.3
<b>IT - Services</b>	6.1	5.6	6.2	6.3
Affle Ltd	4.7	4.2	4.8	4.9
R Systems International Ltd	1.4	1.4	1.4	1.4
<b>IT - Software</b>	5.0	5.0	5.0	5.2
Rate Gain Travel Technologies Ltd	3.1	3.1	3.1	3.2
Birlasoft Ltd	1.9	1.9	1.9	2.0
<b>Leisure Services</b>	4.9	4.8	5.0	5.2
Sapphire Foods India Ltd	3.5	3.4	3.5	3.7
Westlife Foodworld Ltd	1.4	1.4	1.5	1.5
<b>Other Consumer Services</b>	2.1	2.1	2.1	2.2
SIS Ltd	2.1	2.1	2.1	2.2
<b>Pharmaceuticals &amp; Biotechnology</b>	4.2	4.2	5.0	4.4
Procter & Gamble Health Ltd	2.7	2.7	2.9	2.9
Natco Pharma Ltd	1.5	1.5	1.5	1.5
Laurus Labs Ltd	-	-	0.6	-
<b>Realty</b>	1.9	1.7	1.6	1.9
Brigade Enterprises Ltd	1.9	1.7	1.6	1.9
<b>Textiles &amp; Apparels</b>	0.8	0.8	0.8	0.8
Ganesha Ecosphere Ltd	0.8	0.8	0.8	0.8
Cash, Call, NCA & Primary Mkt Appln	5	5	5	4
No. of Stocks	39	39	41	37
Avg. AUM (Cr)	77	36	31	37
Month End AUM (Cr)	76	36	31	36
Turnover Ratio (%)	7	7	8	8
<b>Grand Total</b>	100	100	100	100

Fund NAV is as of last working day of the given month. IDCW - Income Distribution cum Capital Withdrawl. For Riskometer, please refer Page 68. Disclosures: Page 58. Expense Ratio for the month of Nov 30, 2025 Series III - Regular: 1.43 and Direct: 1.25, IV - Regular: 1.44 and Direct: 1.33, V - Regular: 1.41 and Direct: 1.19, VI - Regular: 1.42 and Direct: 1.18

# Sundaram Liquid Fund

An open ended Liquid Scheme



**SUNDARAM MUTUAL**

— Sundaram Finance Group —

## FUND FEATURES

<b>Category</b>	Liquid Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
<b>Month End AUM</b>	INR 6,763 Cr.
<b>Avg. AUM</b>	INR 7,223 Cr.
<b>Inception Date</b>	Aug 30, 2004
<b>Benchmark (Tier I)</b>	Nifty Liquid Index A-I
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 1000/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Exit day from subscription Exit Load as a % of redemption proceeds: Day 1 0.0070%; Day 2 0.0065%; Day 3 0.0060%; Day 4 0.0055%; Day 5 0.0050%; Day 6 0.0045%; Day 7 onwards Nil

## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	2357.48	2386.93
<b>IDCW</b>	1038.09	1039.72

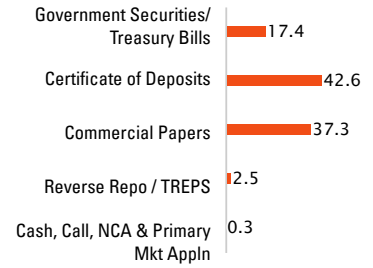
## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	0.11 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	0.11 Years
<b>Modified Duration of Portfolio</b>	0.11 Years
<b>YTM of Portfolio</b>	5.95 %

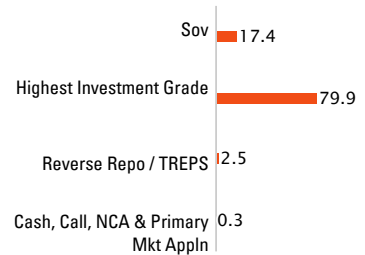
## PORTFOLIO

Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>17.4</b>
T Bill	Sov	17.4
<b>Certificate of Deposits</b>		<b>42.6</b>
Bank of Baroda	A1+	8.4
Union Bank of India	A1+	5.5
HDFC Bank Ltd	A1+	5.1
Canara Bank	A1+	3.7
Punjab National Bank	A1+	3.3
Bank of India	A1+	2.9
Small Industries Development Bank of India	A1+	2.9
Axis Bank Ltd	A1+	2.6
Indian Bank	A1+	1.8
Export Import Bank of India	A1+	1.5
Kotak Mahindra Bank Ltd	A1+	1.5
The Federal Bank Ltd	A1+	1.1
IDBI Bank Ltd	A1+	0.7
National Bank for Agriculture & Rural Development	A1+	0.7
IDFC First Bank Ltd	A1+	0.7
<b>Commercial Papers</b>		<b>37.3</b>
HDFC Securities Ltd	A1+	4.3
Kotak Securities Ltd	A1+	2.6
Reliance Retail Ventures Ltd	A1+	2.2
Indian Oil Corporation Ltd	A1+	2.2
ICICI Home Finance Company Ltd	A1+	2.2
Small Industries Development Bank of India	A1+	2.2
Bajaj Financial Securities Ltd	A1+	1.8
Network18 Media & Investments Ltd	A1+	1.8
Julius Baer Capital (India) Private Ltd	A1+	1.8
Tata Steel Ltd	A1+	1.5
L & T Finance Ltd	A1+	1.5
IGH Holdings Private Limited	A1+	1.5
PNB Housing Finance Ltd	A1+	1.5
Export Import Bank of India	A1+	1.1
Godrej Industries Ltd	A1+	1.1
Aditya Birla Housing Finance Ltd	A1+	0.7
SBI Cap securities Ltd	A1+	0.7
Birla Group Holdings Pvt Ltd	A1+	0.7
Blue Star Ltd	A1+	0.7
National Bank for Agriculture & Rural Development	A1+	0.7
Godrej Housing Finance Limited	A1+	0.7
HSBC InvestDirect Financial Services India Limited	A1+	0.7
Sharekhan Ltd	A1+	0.7
ICICI Securities Ltd	A1+	0.7
Pilani Investment and Industries Corporation Ltd.	A1+	0.7
Fedbank Financial Services Ltd	A1+	0.7
<b>Reverse Repo / TREPS</b>		<b>2.5</b>
Reverse Repo		1.9

## ASSET ALLOCATION (%)



## RATING PROFILE (%)



## RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	5.1300	5.1300
17-04-2025	5.1300	5.1300
16-07-2024	6.3282	6.3282
Quarterly IDCW		
11-06-2025	17.1880	17.1880
05-03-2025	7.5000	7.5000
05-12-2024	7.5000	7.5000

Table with 2 columns: Asset Category and Value. Rows include TREPS (0.6), Cash, Call, NCA & Primary Mkt Appln (0.3), Corporate Debt Market Development Fund - Class A2 (0.2), and Cash and Other Net Current Assets (0.0).

PERFORMANCE table with columns for Period, Near-term performance (Fund %, TIER I %, Additional Benchmark %), Long-Term Performance (Fund %, TIER I %, Additional Benchmark %), and ₹ 10,000 Invested (Fund ₹, TIER I ₹, Additional Benchmark ₹). Rows show performance for 7D, 15D, 1M, 3M, 6M and 1Y, 3Y, 5Y, 10Y, SI.

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualized basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 0.32 and Direct: 0.13. ++ Aggregate Investments by Other schemes of Sundaram Mutual Fund - Rs. 66,489.12 Lakhs

# Sundaram Overnight Fund

An open ended debt scheme investing in overnight securities



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Overnight Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
Month End AUM	INR 439 Cr.
Avg. AUM	INR 520 Cr.
Inception Date	Mar 20, 2019
Benchmark (Tier I)	NIFTY1D Rate Index
Additional Benchmark	CRISIL 1Y Tbill
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 5000/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
Growth	1397.55	1406.78
IDCW	1012.28	1016.74



## RATIO (ANNUALISED)

Average Maturity of Portfolio	0.00 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.00 Years
Modified Duration of Portfolio	0.00 Years
YTM of Portfolio	5.42 %

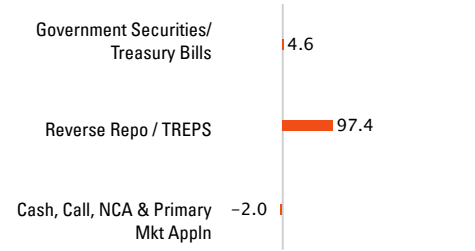


## PORTFOLIO

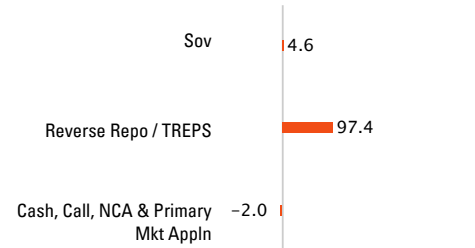
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		4.6
T Bill	Sov	4.6
Reverse Repo / TREPS		97.4
Reverse Repo		51.3
TREPS		46.1
Cash, Call, NCA & Primary Mkt Appln		-2.0
Cash and Other Net		-2.0
Current Assets		-2.0



## ASSET ALLOCATION (%)



## RATING PROFILE (%)



## RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
03-10-2025	50.0000	50.0000
17-06-2025	5.2020	5.2020
16-05-2025	5.2020	5.2020



## PERFORMANCE

Period	Near-term performance			Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark (%)		Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
7D	5.2	5.3	6.3	1Y	5.8	5.9	6.4	10,583	10,594	10,641
15D	5.2	5.3	4.9	3Y	6.3	6.5	7.0	12,020	12,068	12,245
1M	5.2	5.3	4.7	5Y	5.3	5.4	5.6	12,920	13,025	13,146
3M	5.2	5.4	4.7	10Y	-	-	-	-	-	-
6M	5.3	5.4	4.5	SI	5.1	5.2	5.9	13,975	14,016	14,655

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 0.16 and Direct: 0.06



# Sundaram Ultra Short Duration Fund

An open-ended ultra-short-term debt scheme investing in instruments with Macaulay Duration of the portfolio between 3 months to 6 months



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

<b>Category</b>	Ultra Short Duration Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal
<b>Month End AUM</b>	INR 2,363 Cr.
<b>Avg. AUM</b>	INR 2,452 Cr.
<b>Inception Date</b>	Dec 28, 2007
<b>Benchmark (Tier I)</b>	Nifty Ultra Short Duration Debt Index A-I
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 1000/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	2743.19	3007.48
<b>IDCW</b>	1071.95	1083.03



## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	0.47 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	0.46 Years
<b>Modified Duration of Portfolio</b>	0.44 Years
<b>YTM of Portfolio</b>	6.27 %



## PORTFOLIO

Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>10.8</b>
T Bill	Sov	9.1
Gujarat State Government Securities	Sov	1.1
MAHARASHTRA SDL	Sov	0.6
<b>Certificate of Deposits</b>		<b>41.9</b>
HDFC Bank Ltd	A1+	8.9
Canara Bank	A1+	5.6
IndusInd Bank Ltd	A1+	4.2
Axis Bank Ltd	A1+	3.7
Kotak Mahindra Bank Ltd	A1+	3.1
Small Industries Development Bank of India	A1+	2.7
IDFC First Bank Ltd	A1+	2.5
Indian Bank	A1+	2.1
Bank of Baroda	A1+	2.1
National Bank for Agriculture & Rural Development	A1+	2.1
Union Bank of India	A1+	2.1
Export Import Bank of India	A1+	1.7
IDBI Bank Ltd	A1+	1.0
<b>Commercial Papers</b>		<b>15.7</b>
Deutsche Investments India Private Ltd	A1+	2.7
HSBC InvestDirect Financial Services India Limited	A1+	2.3
Cholamandalam Investment and Finance Company Ltd	A1+	2.3
Small Industries Development Bank of India	A1+	2.1
L & T Finance Ltd	A1+	2.0
India Infoline Finance Ltd	A1+	1.8
LIC Housing Finance Ltd	A1+	1.0
Motilal Oswal Financial Services Ltd	A1+	1.0
ICICI Securities Ltd	A1+	0.4
<b>Corporate Bond &amp; NCDs</b>		<b>26.4</b>
National Bank for Agriculture & Rural Development	AAA	6.2
REC LTD	AAA	5.1
Small Industries Development Bank of India	AAA	2.6
ICICI Home Finance Company Ltd	AAA	2.1
LIC Housing Finance Ltd	AAA	1.9
Muthoot Finance Ltd	AA+	1.7
HDB Financial Services Ltd	AAA	1.7
360 One Prime Ltd	AA	1.3
Shriram Finance Ltd	AA+	1.3
Power Finance Corporation Ltd	AAA	1.1
Can Fin Homes Ltd		0.7
Cholamandalam Investment and Finance Company Ltd	AA+	0.6
Bharti Telecom Ltd	AAA	0.2
<b>Reverse Repo / TREPS</b>		<b>5.2</b>
TREPS		5.2
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>-0.1</b>



## ASSET ALLOCATION (%)

Government Securities/ Treasury Bills	10.8
Certificate of Deposits	41.9
Commercial Papers	15.7
Corporate Bond & NCDs	26.4
Reverse Repo / TREPS	5.2
Cash, Call, NCA & Primary Mkt Appln	-0.1



## RATING PROFILE (%)

Sov	10.8
Highest Investment Grade	78.4
High Investment Grade	5.5
Reverse Repo / TREPS	5.2
Cash, Call, NCA & Primary Mkt Appln	-0.1



## RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	5.3080	5.3080
Quarterly IDCW		
11-06-2025	17.3020	17.3020
05-03-2025	7.5000	7.5000
05-12-2024	7.5000	7.5000

# Sundaram Ultra Short Duration Fund

An open-ended ultra-short-term debt scheme investing in instruments with Macaulay Duration of the portfolio between 3 months to 6 months

Corporate Debt Market	
Development Fund - Class	0.3
A2	
Cash and Other Net	
Current Assets	-0.3

PERFORMANCE										
Period	Near-term performance			Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark (%)		Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
7D	5.1	6.1	6.3	1Y	6.1	7.1	6.4	10,606	10,709	10,641
15D	4.6	6.1	4.9	3Y	6.2	7.4	7.0	11,972	12,388	12,245
1M	4.7	6.2	4.7	5Y	4.8	6.0	5.6	12,667	13,413	13,146
3M	4.9	6.0	4.7	10Y	5.1	6.7	6.2	16,443	19,073	18,219
6M	5.2	6.3	4.5	SI	5.8	7.7	6.3	27,458	37,630	29,856

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025.SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation.The risk free Index is MIBOR Overnight 5.74.Expense Ratio for the month of Nov 30, 2025 - Regular: 1.48 and Direct: 0.23

# Sundaram Money Market Fund

An open-ended debt scheme investing in money market instruments



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —

## FUND FEATURES

<b>Category</b>	Money Market Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal
<b>Month End AUM</b>	INR 2,051 Cr.
<b>Avg. AUM</b>	INR 2,025 Cr.
<b>Inception Date</b>	Sep 26, 2018
<b>Benchmark (Tier I)</b>	Nifty Money Market Index A-I
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 1000/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil

## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	15.40	15.52
<b>IDCW</b>	10.88	10.91

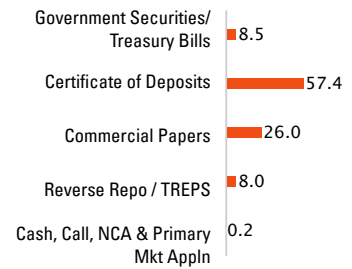
## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	0.37 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	0.37 Years
<b>Modified Duration of Portfolio</b>	0.37 Years
<b>YTM of Portfolio</b>	6.14 %

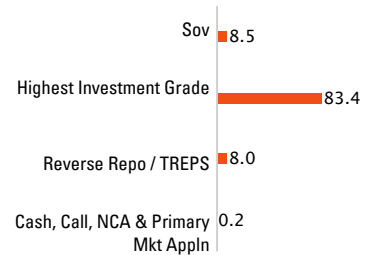
## PORTFOLIO

Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>8.5</b>
Tamil Nadu State Development Loan	Sov	4.4
T Bill	Sov	2.8
Gujarat State Development Loan	Sov	1.2
<b>Certificate of Deposits</b>		<b>57.4</b>
Canara Bank	A1+	7.9
Axis Bank Ltd	A1+	6.3
Export Import Bank of India	A1+	5.3
HDFC Bank Ltd	A1+	5.2
Indian Bank	A1+	4.8
Kotak Mahindra Bank Ltd	A1+	4.8
Bank of Baroda	A1+	4.2
Bank of India	A1+	3.6
IDBI Bank Ltd	A1+	3.6
Small Industries Development Bank of India	A1+	3.6
Punjab National Bank	A1+	2.4
Union Bank of India	A1+	2.1
National Bank for Agriculture & Rural Development	A1+	1.9
AU Small Finance Bank Ltd	A1+	1.1
IDFC First Bank Ltd	A1+	0.7
<b>Commercial Papers</b>		<b>26.0</b>
ICICI Securities Ltd	A1+	4.3
Deutsche Investments India Private Ltd	A1+	3.4
ICICI Securities Primary Dealership Ltd	A1+	2.4
HDB Financial Services Ltd	A1+	2.4
Embassy Office Parks REIT	A1+	2.4
Infina Finance Pvt Ltd	A1+	2.4
Tata Projects Ltd	A1+	2.3
Cholamandalam Investment and Finance Company Ltd	A1+	1.9
LIC Housing Finance Ltd	A1+	1.2
Motilal Oswal Financial Services Ltd	A1+	1.2
Birla Group Holdings Pvt Ltd	A1+	1.2
HSBC InvestDirect Financial Services India Limited	A1+	1.0
<b>Reverse Repo / TREPS</b>		<b>8.0</b>
TREPS		8.0
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>0.2</b>
Corporate Debt Market Development Fund - Class A2		0.2
Cash and Other Net Current Assets		-0.0

## ASSET ALLOCATION (%)



## RATING PROFILE (%)



## RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	0.0560	0.0560
Quarterly IDCW		
11-06-2025	0.1880	0.1880
05-03-2025	0.0750	0.0750
05-12-2024	0.0750	0.0750

PERFORMANCE

Near-term performance				Period	Long-Term Performance			₹ 10,000 Invested		
Period	Fund (%)	TIER I (%)	Additional Benchmark (%)		Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
7D	6.6	6.0	6.3	1Y	7.5	7.1	6.4	10,747	10,709	10,641
15D	5.9	5.9	4.9	3Y	7.3	7.3	7.0	12,357	12,362	12,245
1M	5.9	6.1	4.7	5Y	5.9	5.9	5.6	13,334	13,327	13,146
3M	6.0	5.9	4.7	10Y	-	-	-	-	-	-
6M	6.3	6.1	4.5	SI	6.2	6.1	6.1	15,405	15,254	15,346

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025.Expense Ratio for the month of Nov 30, 2025 - Regular: 0.29 and Direct: 0.17.++ Aggregate Investments by Other schemes of Sundaram Mutual Fund - Rs. 22,175.66 Lakhs

# Sundaram Low Duration Fund

An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 and 12 months

FUND FEATURES	
Category	Low Duration Fund
Fund Managers	Dwijendra Srivastava,Sandeep Agarwal
Month End AUM	INR 383 Cr.
Avg. AUM	INR 383 Cr.
Inception Date	Sep 14, 2004
Benchmark (Tier I)	Nifty Low Duration Debt Index A-I
Additional Benchmark	CRISIL 1Y Tbill
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 1000/-& Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Nil

NET ASSET VALUE (NAV)		
	Regular	Direct
Growth	3547.70	3815.67
IDCW	1099.70	1116.26

RATIO (ANNUALISED)	
Average Maturity of Portfolio	1.01 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.95 Years
Modified Duration of Portfolio	0.90 Years
YTM of Portfolio	6.59 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		7.8
T Bill	Sov	6.5
Tamil Nadu State Government Securities	Sov	1.3
Certificate of Deposits		24.3
Bank of Baroda	A1+	8.9
HDFC Bank Ltd	A1+	6.4
Small Industries Development Bank of India	A1+	2.6
National Bank for Agriculture & Rural Development	A1+	2.6
Export Import Bank of India	A1+	2.6
Union Bank of India	A1+	1.3
Commercial Papers		1.8
India Infoline Finance Ltd	A1+	1.8
Corporate Bond & NCDs		60.5
REC LTD	AAA	9.2
National Bank for Agriculture & Rural Development	AAA	6.6
Small Industries Development Bank of India	AAA	6.6
Jamnagar Utilities and Power Pvt Ltd	AAA	6.5
Can Fin Homes Ltd		6.3
Bharti Telecom Ltd	AAA	5.3
Shriram Finance Ltd	AA+	3.9
Muthoot Finance Ltd	AA+	3.6
PNB Housing Finance Ltd		2.6
JM Financial Products Ltd	AA	2.6
Power Finance Corporation Ltd	AAA	2.6
Godrej Industries Ltd	AA+	2.4
LIC Housing Finance Ltd	AAA	1.3
360 One Prime Ltd	AA	0.8
Reverse Repo / TREPS		3.7
TREPS		3.7
Cash, Call, NCA & Primary Mkt Appln		2.0
Cash and Other Net Current Assets		1.6
Corporate Debt Market Development Fund - Class A2		0.3

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	7.8
Certificate of Deposits	24.3
Commercial Papers	1.8
Corporate Bond & NCDs	60.5
Reverse Repo / TREPS	3.7
Cash, Call, NCA & Primary Mkt Appln	2.0

RATING PROFILE (%)	
Sov	7.8
Highest Investment Grade	66.7
High Investment Grade	19.9
Reverse Repo / TREPS	3.7
Cash, Call, NCA & Primary Mkt Appln	2.0

RECENT 3 IDCW (REGULAR PLAN)		
Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	6.3410	6.3410
Quarterly IDCW		
11-06-2025	21.0770	21.0770
05-03-2025	7.5000	7.5000
05-12-2024	7.5000	7.5000

📈 PERFORMANCE										
Period	Near-term performance			Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark (%)		Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
7D	6.4	5.8	6.3	1Y	7.0	7.3	6.4	10,701	10,730	10,641
15D	5.4	6.0	4.9	3Y	6.9	7.4	7.0	12,213	12,394	12,245
1M	5.5	6.2	4.7	5Y	7.1	5.9	5.6	14,073	13,297	13,146
3M	5.8	6.0	4.7	10Y	5.9	6.6	6.2	17,751	19,024	18,219
6M	5.7	6.2	4.5	SI	7.1	7.4	6.1	42,550	45,768	35,013

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025.Expense Ratio for the month of Nov 30, 2025 - Regular: 1.15 and Direct: 0.4

# Sundaram Banking & PSU Fund

An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.



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## FUND FEATURES

<b>Category</b>	Banking & PSU Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
<b>Month End AUM</b>	INR 377 Cr.
<b>Avg. AUM</b>	INR 401 Cr.
<b>Inception Date</b>	Dec 29, 2004
<b>Benchmark (Tier I)</b>	Nifty Banking & PSU Debt Index A-II
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	For first investment - Rs 5,000 and multiples of Rs. 1 thereafter
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	44.24	44.90
<b>IDCW</b>	11.21	11.18



## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	4.49 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	3.48 Years
<b>Modified Duration of Portfolio</b>	3.30 Years
<b>YTM of Portfolio</b>	6.71 %



## PORTFOLIO

Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>15.3</b>
Central Government Securities	Sov	11.2
Government Karnataka State Government Securities	Sov	2.8
	Sov	1.4
<b>Certificate of Deposits</b>		<b>1.3</b>
Export Import Bank of India	A1+	1.3
<b>Corporate Bond &amp; NCDs</b>		<b>78.9</b>
REC LTD	AAA	9.2
National Bank for Agriculture & Rural Development	AAA	8.1
Indian Oil Corporation Ltd	AAA	8.1
Power Finance Corporation Ltd	AAA	8.0
HDFC Bank Ltd	AAA	6.7
Small Industries Development Bank of India	AAA	6.7
National Housing Bank Housing & Urban Development Corporation Ltd	AAA	6.6
Export Import Bank of India	AAA	4.1
Indian Railway Finance Corporation Ltd	AAA	4.0
Bajaj Finance Ltd	AAA	4.0
Power Grid Corporation of India Ltd	AAA	2.7
State Bank of India	AAA	2.7
HDB Financial Services Ltd	AAA	1.3
<b>Reverse Repo / TREPS</b>		<b>1.1</b>
TREPS		1.1
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>3.3</b>
Cash and Other Net Current Assets		3.0
Corporate Debt Market Development Fund - Class A2		0.4



## ASSET ALLOCATION (%)

Government Securities/ Treasury Bills	15.3
Certificate of Deposits	1.3
Corporate Bond & NCDs	78.9
Reverse Repo / TREPS	1.1
Cash, Call, NCA & Primary Mkt Appln	3.3



## RATING PROFILE (%)

Sov	15.3
Highest Investment Grade	80.2
Reverse Repo / TREPS	1.1
Cash, Call, NCA & Primary Mkt Appln	3.3



## RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	0.0680	0.0680



## PERFORMANCE

Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
1Y	8.0	7.7	6.4	10,801	10,769	10,641
3Y	7.6	7.3	7.0	12,448	12,365	12,245
5Y	5.7	5.6	5.6	13,182	13,139	13,146
10Y	6.6	7.0	6.2	19,043	19,664	18,219
SI	7.4	7.5	6.1	44,241	45,122	34,759

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 0.41 and Direct: 0.27



# Sundaram Short Duration Fund

An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.

FUND FEATURES	
Category	Short Duration Fund
Fund Managers	Dwijendra Srivastava,Sandeep Agarwal
Month End AUM	INR 194 Cr.
Avg. AUM	INR 195 Cr.
Inception Date	Sep 4, 2002
Benchmark (Tier I)	Nifty Short Duration Debt Index A-II
Additional Benchmark	CRISIL 10Y Gilt
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 5000/-& Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Nil

NET ASSET VALUE (NAV)		
	Regular	Direct
Growth	45.43	49.28
IDCW	13.10	13.20

RATIO (ANNUALISED)	
Average Maturity of Portfolio	3.36 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	2.77 Years
Modified Duration of Portfolio	2.65 Years
YTM of Portfolio	6.79 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		31.6
Central Government Securities	Sov	15.8
Tamil Nadu State Government Securities	Sov	10.5
Government Securities	Sov	2.7
Government Securities	Sov	2.7
Corporate Bond & NCDs		61.8
National Bank for Agriculture & Rural Development	AAA	7.9
Power Finance Corporation Ltd	AAA	7.9
REC LTD	AAA	7.8
Export Import Bank of India	AAA	5.3
PNB Housing Finance Ltd		5.2
LIC Housing Finance Ltd	AAA	5.2
Can Fin Homes Ltd	AAA	4.2
Cholamandalam Investment and Finance Company Ltd	AA+	2.7
Muthoot Finance Ltd	AA+	2.6
National Housing Bank	AAA	2.6
Hinduja Leyland Finance Ltd	AA+	2.6
Shriram Finance Ltd	AA+	2.6
Small Industries Development Bank of India	AAA	2.6
360 One Prime Ltd	AA	2.6
Reverse Repo / TREPS		3.3
TREPS		3.3
Cash, Call, NCA & Primary Mkt Appln		3.3
Cash and Other Net Current Assets		3.0
Corporate Debt Market Development Fund - Class A2		0.3

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	31.6
Corporate Bond & NCDs	61.8
Reverse Repo / TREPS	3.3
Cash, Call, NCA & Primary Mkt Appln	3.3

RATING PROFILE (%)	
Sov	31.6
Highest Investment Grade	41.9
High Investment Grade	19.9
Reverse Repo / TREPS	3.3
Cash, Call, NCA & Primary Mkt Appln	3.3

RECENT 3 IDCW (REGULAR PLAN)		
Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	0.0750	0.0750
Quarterly IDCW		
11-06-2025	0.2550	0.2550
05-03-2025	0.0750	0.0750
05-12-2024	0.0750	0.0750
Half Yearly IDCW		
24-03-2025	0.5070	0.5070
23-09-2024	0.1500	0.1500
22-03-2024	0.1500	0.1500
ANNUAL IDCW		
11-10-2024	0.3000	0.3000
21-03-2023	0.3000	0.3000

PERFORMANCE						
Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
1Y	7.6	7.6	7.0	10,761	10,763	10,700
3Y	7.4	7.4	8.0	12,395	12,399	12,614
5Y	7.1	5.8	5.2	14,108	13,259	12,883
10Y	6.2	7.0	6.6	18,337	19,627	18,984
SI	7.2	7.4	6.4	50,507	52,266	42,061

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025.Expense Ratio for the month of Nov 30, 2025 - Regular: 0.89 and Direct: 0.3

# Sundaram Medium Duration Fund

An open-ended medium-term debt scheme investing in Debt & Money Market instruments such that the Macaulay duration\* of the portfolio is between 3 and 4 years.



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FUND FEATURES	
Category	Medium Duration Fund
Fund Managers	Dwijendra Srivastava,Sandeep Agarwal
Month End AUM	INR 36 Cr.
Avg. AUM	INR 37 Cr.
Inception Date	Dec 18, 1997
Benchmark (Tier I)	Nifty Medium Duration Debt Index A-III
Additional Benchmark	CRISIL 10Y Gilt
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 5000/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Nil

NET ASSET VALUE (NAV)		
	Regular	Direct
Growth	70.22	78.65
IDCW		

RATIO (ANNUALISED)	
Average Maturity of Portfolio	4.73 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.77 Years
Modified Duration of Portfolio	3.62 Years
YTM of Portfolio	6.77 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		53.7
Central Government Securities	Sov	33.3
Tamil Nadu State Government Securities	Sov	20.4
Corporate Bond & NCDs		34.6
Can Fin Homes Ltd	AAA	5.5
Cholamandalam Investment and Finance Company Ltd	AA+	5.5
Power Finance Corporation Ltd	AAA	5.5
Muthoot Finance Ltd	AA+	4.2
Small Industries Development Bank of India	AAA	2.8
Godrej Industries Ltd	AA+	2.8
HDB Financial Services Ltd	AAA	2.8
360 One Prime Ltd	AA	2.8
REC LTD	AAA	2.7
Reverse Repo / TREPS		9.1
TREPS		9.1
Cash, Call, NCA & Primary Mkt Appln		2.6
Cash and Other Net Current Assets		2.2
Corporate Debt Market Development Fund - Class A2		0.4

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	53.7
Corporate Bond & NCDs	34.6
Reverse Repo / TREPS	9.1
Cash, Call, NCA & Primary Mkt Appln	2.6

RATING PROFILE (%)	
Sov	53.7
Highest Investment Grade	16.6
High Investment Grade	18.0
Reverse Repo / TREPS	9.1
Cash, Call, NCA & Primary Mkt Appln	2.6

RECENT 3 IDCW (REGULAR PLAN)		
Quarterly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
05-03-2025	0.0750	0.0750
Half Yearly IDCW		
24-03-2025	0.4080	0.4080
23-09-2024	0.1500	0.1500
22-03-2024	0.1500	0.1500
ANNUAL IDCW		
11-10-2024	0.3000	0.3000

PERFORMANCE						
Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
1Y	6.0	8.3	7.0	10,602	10,825	10,700
3Y	5.8	7.6	8.0	11,850	12,470	12,614
5Y	3.9	5.8	5.2	12,130	13,228	12,883
10Y	5.5	7.4	6.6	17,149	20,439	18,984
SI	7.2	-	-	70,222	-	-

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025.Expense Ratio for the month of Nov 30, 2025 - Regular: 1.83 and Direct: 1.09

# Sundaram Corporate Bond Fund

An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds



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## FUND FEATURES

<b>Category</b>	Corporate Bond Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal
<b>Month End AUM</b>	INR 773 Cr.
<b>Avg. AUM</b>	INR 771 Cr.
<b>Inception Date</b>	Dec 29, 2004
<b>Benchmark (Tier I)</b>	Nifty Corporate Bond Index A-II
<b>Additional Benchmark</b>	CRISIL 10Y Gilt
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 5000/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil

## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	41.27	42.72
<b>IDCW</b>		

## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	4.56 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	3.53 Years
<b>Modified Duration of Portfolio</b>	3.34 Years
<b>YTM of Portfolio</b>	6.72 %

## PORTFOLIO

Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>17.1</b>
Central Government Securities	Sov	13.1
Government	Sov	1.4
Karnataka State Government Securities	Sov	1.3
Government Securities	Sov	1.3
<b>Corporate Bond &amp; NCDs</b>		<b>71.1</b>
National Bank for Agriculture & Rural Development	AAA	9.3
Small Industries Development Bank of India	AAA	9.2
LIC Housing Finance Ltd	AAA	8.6
REC LTD	AAA	7.2
Bajaj Finance Ltd	AAA	5.9
Power Finance Corporation Ltd	AAA	5.6
Indian Railway Finance Corporation Ltd	AAA	5.3
HDB Financial Services Ltd	AAA	4.5
HDFC Bank Ltd (Prev HDFC Ltd)	AAA	3.3
Kotak Mahindra Prime Ltd	AAA	3.3
Indian Oil Corporation Ltd	AAA	2.6
National Housing Bank	AAA	2.6
State Bank of India	AAA	1.9
Bharti Telecom Ltd	AAA	1.9
<b>REIT &amp; InvIT</b>		<b>3.3</b>
Embassy Office Parks REIT	AAA	3.3
<b>Reverse Repo / TREPS</b>		<b>7.5</b>
TREPS		7.5
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>1.0</b>
Cash and Other Net Current Assets		0.6
Corporate Debt Market Development Fund - Class A2		0.4

## ASSET ALLOCATION (%)

Government Securities/ Treasury Bills	17.1
Corporate Bond & NCDs	71.1
REIT & InvIT	3.3
Reverse Repo / TREPS	7.5
Cash, Call, NCA & Primary Mkt Appln	1.0

## RATING PROFILE (%)

REIT & InvIT	3.3
Sov	17.1
Highest Investment Grade	71.1
Reverse Repo / TREPS	7.5
Cash, Call, NCA & Primary Mkt Appln	1.0

## RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
17-06-2025	0.0970	0.0970
16-05-2025	0.0970	0.0970
17-04-2025	0.0970	0.0970

Quarterly IDCW		
05-03-2025	0.0750	0.0750

Half Yearly IDCW		
24-03-2025	0.6150	0.6150
23-09-2024	0.1500	0.1500
22-03-2024	0.1500	0.1500

ANNUAL IDCW		
11-10-2024	0.3000	0.3000
21-03-2023	0.3000	0.3000
28-03-2022	0.3000	0.3000

## PERFORMANCE

Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
1Y	8.0	7.7	7.0	10,801	10,768	10,700
3Y	7.4	7.4	8.0	12,401	12,381	12,614
5Y	5.8	5.8	5.2	13,263	13,235	12,883
10Y	7.3	7.1	6.6	20,210	19,916	18,984
SI	7.0	7.6	6.3	41,272	46,488	35,771

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 0.55 and Direct: 0.33

# Sundaram Conservative Hybrid Fund

An open-ended hybrid scheme investing predominantly in debt instruments



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## FUND FEATURES

<b>Category</b>	Conservative Hybrid Fund
<b>Fund Managers</b>	Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income Portion), Mr. Bharath S & Mr. Ashish Aggarwal (Equity Portion)
<b>Month End AUM</b>	INR 21 Cr.
<b>Avg. AUM</b>	INR 21 Cr.
<b>Inception Date</b>	Mar 8, 2010
<b>Benchmark (Tier I)</b>	CRISIL Hybrid 85+15 - Conservative Index
<b>Additional Benchmark</b>	CRISIL 10Y Gilt
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 5000/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	29.85	33.03
<b>IDCW</b>		



## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	7.58 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	3.93 Years
<b>Modified Duration of Portfolio</b>	3.80 Years
<b>YTM of Portfolio</b>	6.10 %

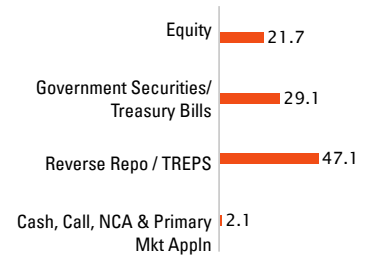


## PORTFOLIO

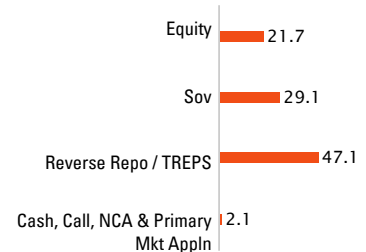
Portfolio	Rating	% of Net Asset
<b>Equity</b>		<b>21.7</b>
HDFC Bank Ltd		3.3
Reliance Industries Ltd		2.5
Bharti Airtel Ltd		2.5
ICICI Bank Ltd		1.7
Infosys Ltd		1.3
State Bank of India		1.2
HCL Technologies Ltd		1.1
Axis Bank Ltd		0.7
Bajaj Auto Ltd		0.7
Ultratech Cement Ltd		0.7
Bharat Petroleum Corporation Ltd		0.7
Kotak Mahindra Bank Ltd		0.7
Alkem Laboratories Ltd		0.7
Mahindra & Mahindra Ltd		0.6
Jubilant Foodworks Ltd		0.6
Tech Mahindra Ltd		0.6
Hindustan Aeronautics Ltd		0.6
PI Industries Ltd		0.5
Marico Ltd		0.5
Larsen & Toubro Ltd		0.5
<b>Government Securities/Treasury Bills</b>		<b>29.1</b>
Central Government Securities	Sov	29.1
<b>Reverse Repo / TREPS</b>		<b>47.1</b>
TREPS		47.1
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>2.1</b>
Cash and Other Net Current Assets		1.7
Corporate Debt Market Development Fund - Class A2		0.4



## ASSET ALLOCATION (%)



## RATING PROFILE (%)



## RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
17-06-2025	0.0770	0.0770
16-05-2025	0.0770	0.0770
17-04-2025	0.0770	0.0770

### Quarterly IDCW

05-09-2024	0.0750	0.0750
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### Half Yearly IDCW

23-09-2024	0.1500	0.1500
22-03-2024	0.1500	0.1500
28-09-2022	0.1500	0.1500



## PERFORMANCE

Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
1Y	3.8	7.0	7.0	10,380	10,699	10,700
3Y	6.8	8.8	8.0	12,198	12,875	12,614
5Y	7.9	7.6	5.2	14,641	14,438	12,883
10Y	6.7	8.8	6.6	19,119	23,206	18,984
SI	7.2	8.7	6.5	29,848	37,078	27,055

**Past performance may or may not be sustained in future.** Returns/investment value are as of Nov 30, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Nov 30, 2025. Expense Ratio for the month of Nov 30, 2025 - Regular: 1.85 and Direct: 0.86

## Total securities classified as below investment grade or default provided for and its percentage to NAV

## 1. Sundaram Low Duration Fund (Formerly known as Principal Low Duration Fund)

ISIN	Name of the security	Net receivable/Market value (Rs. Lakh)	% to AUM	Total amount (Principal & Interest) (Rs. Lakh)
INE121H14JU3	IL&FS Financial Services Ltd. 24SEP18 CP	0.00	0.00%	300.00

## 2. Sundaram Liquid Fund (Formerly Known as Principal Cash Management Fund)

ISIN	Name of the security	Net receivable/Market value (Rs. Lakh)	% to AUM	Total amount (Principal & Interest) (Rs. Lakh)
INE121H14JU3	IL&FS Financial Services Ltd. 24SEP18 CP	0.00	0.00%	5,650.00

## 3. Sundaram Ultra Short Duration Fund (Formerly Known as Principal Ultra Short Term Fund)

ISIN	Name of the security	Net receivable/Market value (Rs. Lakh)	% to AUM	Total amount (Principal & Interest) (Rs. Lakh)
INE121H14JU3	IL&FS Financial Services Ltd. 24SEP18 CP	0.00	0.00%	500.00

## 4. Sundaram Medium Term Bond Fund

ISIN	Name of the security	Net receivable/Market value (Rs. Lakh)	% to AUM
INE528G08394	9%-YES BANK LTD-NCD-Call opt-18/10/2022-Perpetual Bond \$	0.00%	0.00%

## TOTAL AMOUNT INCLUDING INTEREST DUE TO THE SCHEME

ISIN	Name of the security	TOTAL AMOUNT DUE		
		Principal (Rs. in Lacs)	"Interest Accrued till 05 Mar 2020(Rs. in Lacs)"	Total (Rs. in Lacs)
INE528G08394	9%-YES BANK LTD-NCD-Call opt-18/10/2022-Perpetual Bond \$	200.00	6.89	206.89

\$ Yes Bank Limited Reconstruction Scheme 2020" was notified in the Official Gazette on March 13, 2020. Based on that, the Basel III Additional Tier I Bonds (ISIN - INE528G08394) were written down in the scheme along with the Interest accrued.

## 5. Sundaram Aggressive Hybrid Fund (Formerly Known as Principal Hybrid Equity Fund)

ISIN	Name of the security	Net receivable/Market value (Rs. Lakh)	% to AUM	Total Amount(Principal & Interest)(Rs. Lakh)
INE121H14JU3	IL&FS Financial Services Ltd. 24SEP18 CP	0.00	0.00%	1,000.00

ISIN	Name of the security	Value of the security considered under net receivables	% to AUM
INE528G08394	9%-YES BANK LTD-NCD-Call opt-18/10/2022-Perpetual Bond \$	0.00	0.00%

## TOTAL AMOUNT INCLUDING INTEREST DUE TO THE SCHEME

ISIN	Name of the security	TOTAL AMOUNT DUE		
		Principal (Rs. in Lacs)	"Interest Accrued till 05 Mar 2020(Rs. in Lacs)"	Total (Rs. in Lacs)
INE528G08394	9%-YES BANK LTD-NCD-Call opt-18/10/2022-Perpetual Bond \$	700.00	24.10	724.10

\$ Yes Bank Limited Reconstruction Scheme 2020" was notified in the Official Gazette on March 13, 2020. Based on that, the Basel III Additional Tier I Bonds (ISIN - INE528G08394) were written down in the scheme along with the Interest accrued.

## 6. Sundaram Arbitrage Fund (Formerly Known as Principal Arbitrage Fund)

ISIN	Name of the security	Net receivable/Market value (Rs. Lakh)	% to AUM	Total amount (Principal & Interest) (Rs. Lakh)
INE121H14JU3	IL&FS Financial Services Ltd. 24SEP18 CP	0.00	0.00%	50.00

## 7. Sundaram Dividend Yield Fund (Formerly Known as Principal Dividend Yield Fund)

ISIN	Name of the security	Net receivable/Market value (Rs. Lakh)	% to AUM	Total amount (Principal & Interest) (Rs. Lakh)
Not Available	21.50% Dewan Rubber	0.00	0.00%	241.97
Not Available	Chemox Chemicals Industries	0.00	0.00%	23.19

## 8. Sundaram Multi Cap Fund (Formerly Known as Principal Multi Cap Growth Fund)

ISIN	Name of the security	Net receivable/Market value (Rs. Lakh)	% to AUM	Total amount (Principal & Interest) (Rs. Lakh)
Not Available	15% Premier Vinyl	0.00	0.00%	29.41

## 9. Sundaram Tax Savings Fund (ELSS) (Formerly Known as Principal Tax Savings Fund)

ISIN	Name of the security	Net receivable/Market value (Rs. Lakh)	% to AUM	Total amount (Principal & Interest) (Rs. Lakh)
Not Available	18% Jord Engineering	0.00	0.00%	0.55

Exposure to securities classified as below investment grade or default as on Aug 31, 2023

# IDCW History - Equity & Balanced Funds (Latest Three)

IDCW Regular Plan				
Sundaram Large Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	30/10/2025	11.4	1.139	16.78
Regular	25/04/2025	11.9	1.188	17.11
Regular	24/09/2024	2.8	0.276	19.03
Sundaram Mid Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	24/07/2025	46.2	4.622	69.03
Regular	11/10/2024	54.0	5.402	75.09
Regular	20/10/2023	36.8	3.679	52.23
Sundaram Small Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	24/07/2025	23.4	2.338	36.14
Regular	11/10/2024	28.1	2.812	39.56
Regular	27/10/2023	21.6	2.163	30.00
Sundaram Large and Mid Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	30/10/2025	21.4	2.142	32.04
Regular	25/10/2024	24.5	2.447	32.87
Regular	27/10/2023	18.5	1.851	25.64
Sundaram Multi Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Regular	25/04/2025	25.8	2.579	64.75
Regular	26/09/2024	25.4	2.541	75.40
Regular	17/10/2025	48.1	4.812	69.02
Sundaram Flexi Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	25/10/2024	7.3	0.729	14.17
Sundaram Focused Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Regular	25/04/2025	16.3	1.630	41.04
Regular	26/09/2024	16.3	1.626	48.06
Regular	26/03/2024	14.5	1.447	40.78
Sundaram ELSS Tax Saver Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Regular	25/04/2025	160.6	16.056	403.15
Regular	18/09/2024	153.1	15.310	445.02
Regular	18/03/2024	138.3	13.830	388.50
Sundaram Dividend Yield Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Regular	25/04/2025	13.7	1.367	39.25
Regular	18/09/2024	15.8	1.576	44.90
Regular	18/03/2024	14.2	1.419	39.05
Sundaram Consumption Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	04/10/2024	24.5	2.454	33.71
Regular	03/11/2023	18.4	1.841	26.34
Sundaram Services Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	11/10/2024	18.0	1.803	24.96
Regular	20/10/2023	14.0	1.404	20.06
Sundaram Infrastructure Advantage Fund				
Plan	Record Date	%	INR per unit	NAV

Regular	17/10/2025	38.6	3.865	58.80
Regular	25/10/2024	46.1	4.614	61.18
Regular	03/11/2023	32.6	3.263	45.97
Sundaram Financial Services Opportunities Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	04/10/2024	24.2	2.421	33.21
Regular	20/10/2023	19.7	1.969	28.20
Sundaram Global Brand Theme - Equity Active FoF				
Plan	Record Date	%	INR per unit	NAV
Regular	30/10/2025	19.0	1.897	33.37
Sundaram Nifty 100 Equal Weight Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	11/10/2024	66.6	6.660	92.46
Regular	20/10/2023	47.3	4.727	67.41
Sundaram Aggressive Hybrid Fund				
Plan	Record Date	%	INR per unit	NAV
Monthly IDCW				
Regular	17/11/2025	2.5	0.250	27.97
Regular	17/10/2025	2.5	0.250	27.95
Regular	17/09/2025	2.5	0.250	27.92
Sundaram Equity Savings Fund				
Plan	Record Date	%	INR per unit	NAV
Quarterly IDCW				
Regular	11/03/2025	2.9	0.289	16.50
Regular	11/12/2024	3.0	0.300	17.38
Half Yearly IDCW				
Regular	11/03/2025	5.4	0.537	15.29
Regular	11/09/2024	5.7	0.566	16.23
Regular	12/03/2024	5.4	0.540	15.31
Quarterly IDCW				
Regular	11/06/2025	2.9	0.289	17.27
Sundaram Balanced Advantage Fund				
Plan	Record Date	%	INR per unit	NAV
Monthly IDCW				
Regular	17/11/2025	1.1	0.115	15.70
Regular	17/10/2025	1.1	0.115	15.69
Regular	17/09/2025	1.1	0.115	15.66
Sundaram Value Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	19/06/2025	1.3	0.126	16.79
Regular	19/03/2025	1.1	0.114	15.60
Regular	19/12/2024	1.3	0.127	16.92
Sundaram Long Term Tax Advantage Fund - Series II				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	11.4	1.141	23.87
Sundaram Long Term Tax Advantage Fund - Series III				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	11.7	1.171	23.58
Sundaram Long Term Tax Advantage Fund - Series IV				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	13.1	1.309	26.35
Sundaram Long Term Micro Cap Tax Advantage Fund - Series III				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	12.7	1.269	25.62
Sundaram Long Term Micro Cap Tax Advantage Fund - Series IV				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	12.0	1.196	24.13

Sundaram Long Term Micro Cap Tax Advantage Fund - Series V				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	11.4	1.140	23.05
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	7.5	0.750	22.21
IDCW Direct Plan				
Sundaram Large Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	30/10/2025	12.2	1.218	18.10
Direct	25/04/2025	12.7	1.273	18.33
Direct	24/09/2024	2.9	0.293	20.24
Sundaram Mid Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	24/07/2025	51.0	5.101	76.46
Direct	11/10/2024	59.4	5.941	82.62
Direct	20/10/2023	40.1	4.014	57.00
Sundaram Small Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	24/07/2025	26.5	2.648	41.11
Direct	11/10/2024	31.7	3.171	44.63
Direct	27/10/2023	24.1	2.412	33.49
Sundaram Large and Mid Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	30/10/2025	24.5	2.451	36.93
Direct	25/10/2024	27.9	2.788	37.48
Direct	27/10/2023	20.9	2.087	28.93
Sundaram Multi Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Direct	25/04/2025	34.7	3.468	87.10
Direct	26/09/2024	33.9	3.394	100.82
Direct	17/10/2025	64.6	6.463	93.31
Sundaram Flexi Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	25/10/2024	7.5	0.755	14.68
Sundaram Focused Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Direct	25/04/2025	17.7	1.768	44.53
Direct	26/09/2024	17.5	1.752	51.84
Direct	26/03/2024	15.5	1.551	43.76
Sundaram Dividend Yield Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Direct	25/04/2025	22.8	2.282	65.51
Direct	18/09/2024	26.1	2.609	74.40
Direct	18/03/2024	23.4	2.335	64.29
Sundaram Consumption Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	04/10/2024	27.2	2.716	37.32
Direct	03/11/2023	20.2	2.021	28.93
Sundaram Services Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	11/10/2024	19.4	1.936	26.81



## IDCW History - Equity & Balanced Funds (Latest Three)

Direct	20/10/2023	14.9	1.490	21.30
<b>Sundaram Infrastructure Advantage Fund</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	17/10/2025	41.4	4.143	63.24
Direct	25/10/2024	49.3	4.934	65.46
Direct	03/11/2023	34.7	3.470	48.90
<b>Sundaram Financial Services Opportunities Fund</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	04/10/2024	27.5	2.748	37.70
Direct	20/10/2023	22.1	2.205	31.59
<b>Sundaram Global Brand Theme - Equity Active FoF</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	30/10/2025	21.5	2.150	38.01
<b>Sundaram Nifty 100 Equal Weight Fund</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	11/10/2024	69.9	6.988	97.03
Direct	20/10/2023	49.4	4.936	70.41
<b>Sundaram Aggressive Hybrid Fund</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
<b>Monthly IDCW</b>				
Direct	17/11/2025	3.5	0.350	43.30
Direct	17/10/2025	3.5	0.350	43.20
Direct	17/09/2025	3.5	0.350	43.08
<b>Sundaram Equity Savings Fund</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
<b>Quarterly IDCW</b>				
Direct	11/03/2025	4.2	0.420	23.96
Direct	11/12/2024	4.3	0.434	25.14
<b>Half Yearly IDCW</b>				
Direct	11/03/2025	5.7	0.572	16.32
Direct	11/09/2024	6.0	0.599	17.19
Direct	12/03/2024	5.7	0.567	16.08
<b>Quarterly IDCW</b>				
Direct	11/06/2025	4.2	0.420	25.17
<b>Sundaram Balanced Advantage Fund</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
<b>Monthly IDCW</b>				
Direct	17/11/2025	1.4	0.140	19.29
Direct	17/10/2025	1.4	0.140	19.26
Direct	17/09/2025	1.4	0.140	19.19
<b>Sundaram Value Fund</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	19/06/2025	1.5	0.153	20.40
Direct	19/03/2025	1.4	0.138	18.92
Direct	19/12/2024	1.5	0.153	20.50
<b>Sundaram Long Term Tax Advantage Fund - Series II</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	11/12/2023	11.4	1.141	24.62
<b>Sundaram Long Term Tax Advantage Fund - Series III</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	11/12/2023	11.7	1.171	24.25
<b>Sundaram Long Term Tax Advantage Fund - Series IV</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	11/12/2023	13.1	1.309	26.79
<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series III</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>

Direct	11/12/2023	12.7	1.269	26.33
<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series IV</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	11/12/2023	12.0	1.196	24.63
<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series V</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	11/12/2023	11.4	1.140	23.62
<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI</b>				
<b>Plan</b>	<b>Record Date</b>	<b>%</b>	<b>INR per unit</b>	<b>NAV</b>
Direct	11/12/2023	7.5	0.750	23.19
The detailed history is available on <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>				



Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Past performance is no guarantee of future result. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. There can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market. The names of the schemes do not in any manner indicate either quality or future prospects and returns

For more details on fund-specific features, detailed risk factors and information on Sundaram Asset Management, please read the Statement of Additional Information and Scheme Information Document available on [www.sundarammutual.com](http://www.sundarammutual.com). Specific to information in the Fact Sheet: Portfolio Attributes: Disclaimer for Income Distribution cum Capital Withdrawal (IDCW): IDCW is declared on the face value of 10 per unit. After declaration and payment of IDCW (including re-investment), the ex-IDCW NAV will decline to the extent of the IDCW payment. Exposure to derivatives: The value indicated for derivatives represents the exposure to equity through to index futures, index options, stock futures and stock options. The margin may be only a proportion of the exposure and to the extent, it is lower, cash in the fund's accounts will be higher.

Portfolio Weights & NAV: Stock and sector weights have been rounded to one- decimal place and may not add exactly to 100%. NAV information in this document is as on **Nov 30, 2025** unless otherwise specified. Returns are based on NAV as of **Nov 30, 2025**. Average AUM for month **Nov 30, 2025**.

**Returns:** As per the SEBI standards for performance reporting, "since inception" returns are calculated based on Rs.10 invested at inception of the funds. For this purpose, the inception date is deemed to be the date of allotment. Returns are computed using the NAV of Regular Plan - Growth Option where a separate IDCW and Growth option is available from inception and an adjusted-series of NAV for Sundaram Diversified Equity (Erstwhile Sundaram Tax Saver) for IDCW declared before separate IDCW & Growth Options were introduced. Returns for periods in excess of one year is on a compounded annual basis; the returns are net of fees and expenses but before taking into account effect of entry load. Returns to investors may be lower to the extent of entry load and timing of investment in the fund. Returns are net of fees and expenses. Past performance may or may not be sustained in future and the numbers should not be used as a basis for comparison with other investments.

Performance Analysis is on an annualized basis as of **Nov 30, 2025**. Computation is based on the month end NAV of the fund, designated benchmarks of the schemes. The risk-free Index is MIBOR Overnight. Data Source: Bloomberg; Computation: In- house. Fund Features: Scheme Type, Investment Objective, Plans, Options, Entry Load and Exit Load have been outlined in the respective fund-specific Fact Sheet pages. NAV will be published on every business day.

#### Asset Allocation:

**Sundaram Large Cap Fund (Erstwhile Sundaram Bluechip Fund):** • Equity & Equity related instruments of Large Cap Companies: 80%-100% • Other Equity: 0-20% • Investment in Overseas securities/ADRs/GDRs: 0-20% • Fixed Income and Money Market instruments / Cash & Cash Equivalents: 0-20% • Units issued by REITs & InvITs: 0-10%; Exposure in derivative shall not exceed 50% of the net assets of the scheme.

**Sundaram Mid Cap:** • Equity and equity-related instruments of mid cap companies: 65%-100% • Other Equities: 0-35% • Fixed Income, Money Market instruments and Cash & Cash Equivalents: 0-35% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • Investment in REITs & InvITs: 0-10%; The Scheme may invest 0-35% of the net assets in overseas securities (including ETFs).

**Sundaram Small Cap Fund:** • Equity & Equity related instruments of Small cap companies: 65%-100% • Other Equities: 0-35% • Fixed Income, Money Market instruments and Cash & Cash Equivalents: 0-35% • Investment in REITs & InvITs: 0-10%; • Exposure in derivatives shall not exceed 50% of the net assets of the scheme • The Scheme may invest 0-35% of the net assets in overseas securities (including ETFs).

**Sundaram Large and Mid Cap Fund:** • Equity & equity-related Instruments of large cap companies: 35%-65%. Equity & equity-related Instruments of mid cap companies: 35%-65% • Other Equities: 0-30% • Fixed Income, Money Market instruments and Cash & Cash Equivalents: up to 30% • Investment in REITs & InvITs: 0-10% • Exposure in derivative shall not exceed 50% of the net assets of the scheme. The Scheme may invest 0-30% of the net assets in overseas securities (including ETFs).

**Sundaram Multi Cap Fund (Erstwhile Sundaram Equity Fund):** • Equity & Equity related securities across market capitalization - Large Caps: 25%-50%, Mid Cap: 25%-50%, Small Cap: 25%-50%, Fixed Income and Money Market Instruments Cash & Cash equivalents: 0%-25%. • The Scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The Scheme shall invest in ADR/GDR/Overseas securities upto 25% of the net assets • The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme. • The Scheme may use derivatives for trading, hedging and portfolio balancing. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction.

**Sundaram Focused Fund (Erstwhile Principal Focused Multi Cap Fund):** • Equity & Equity related instruments: 65%-100%, Debt (including securitized debt), Money Market Instruments Cash & Cash equivalents: 0%-35%. • The Scheme shall invest in ADR/GDR/Overseas securities up to 30% of the net assets • The Scheme may use derivatives for trading, hedging and portfolio balancing. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction.

#### Sundaram Flexi Cap Fund

• Equity & Equity related instruments: 65%-100%, Debt, Money Market Instruments\* Cash & Cash equivalents: 0%-35%., Units issued by REITs/InvITs - 0-10%; Overseas Securities (including ETFs): 0-30% • Money Market Instruments includes Certificate of Deposits, Commercial Papers, T Bills, Government Securities having an unexpired maturity up to 1 Year, Call or notice Money, Commercial Bills, Bills Rediscounting, Reverse Repo, TREPS and any other instruments as defined by RBI/SEBI from time to time. • The scheme shall not invest in securitized debt or in credit default swap. • The scheme shall not engage in short selling. • The scheme shall engage in securities lending to a maximum 20% subject to 5% cap per single counter party subject to the SEBI (MF) Regulations. The Scheme shall invest in repo in Corporate Bonds up to a maximum of 10% of the net assets of the scheme • The Scheme may use derivatives for trading, hedging and portfolio balancing. Exposure to derivatives will be limited to 50% of equity and fixed income assets respectively of the Scheme at the time of transaction.

**Sundaram Infrastructure Advantage Fund:** • Equity and Equity related instruments of companies engaged in Infrastructure sector: 80%- 100% • Other Equities: Up to 20% • Fixed Income Instruments issued by Companies engaged in Infrastructure Sector: Up to 20% • Money Market Instruments and Cash & Cash Equivalents: Up to 20% • Investment in REITs & InvITs: 0-10%. Investment in overseas securities: 0%-20%. • Exposure in derivative shall not exceed 50% of the net assets of the scheme

**Sundaram Consumption Fund:** • Equity and equity related securities of companies engaged in consumption sector: 80%-100% • Other equities: 0%-20% • Fixed Income, Money Market instruments and Cash & Cash Equivalent: 0%-20% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest 0-20% of the net assets in overseas securities (Including ETFs). • Investment in REITs & InvITs: 0-10%

**Sundaram Services Fund:** • Equity & Equity related instruments of Services Sector (including investment in overseas securities): 80%-100% • Other Equity (including investment in overseas securities); 0-20% • Fixed Income, Money Market instruments: 0-20% • Investment in REITs & InvITs: 0-10%. Equity and equity-related securities includes Convertible bonds, debentures and warrants carrying the right to obtain equity shares. i. The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party ii. The Scheme shall invest in ADR/GDR/ Overseas securities upto 35% of the total assets. iii. The Scheme shall invest in the units of Real Estate Investment/Trusts (REITs) and Infrastructure Investment Trusts (InvITs). iv. The Scheme may use derivatives for trading, hedging and portfolio balancing. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. Exposure is calculated as a percentage of the notional value to the net assets of the Scheme. The Scheme will maintain cash or securities to cover exposure to derivatives.

**Sundaram Financial Services Opportunities:** • Equity and equity related instruments of Indian companies engaged in Banking and Financial Services: 80%-100% • Other equities 0%-20% • Fixed Income, Money market instruments and cash and cash equivalents: 0%-20% • Units issued by REITs and InvITs: 0%-10%. • Exposure in derivative shall not exceed 50% of the net assets of the scheme

**Sundaram Global Brand Fund Theme - Equity Active FoF (Formerly Sundaram Global Brand Fund):** Units/shares of Sundaram Global Brand Fund, Singapore: 95%-100%; Cash, Domestic money market instruments and/or money market/ liquid schemes of domestic mutual funds including that of Sundaram Mutual Fund: 0%-5%.

**Sundaram Dividend Yield Fund (Erstwhile Principal Dividend Yield Fund):** • Equity & Equity related instruments of high dividend yield companies: 65%-100%, Debt and Money Market Instruments (including units of debt/ liquid MF schemes and cash): 0%-35%. • The Scheme may use derivatives for trading, hedging and portfolio balancing. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction.

• Investment in overseas financial debt instruments including units of overseas mutual funds: Not exceeding 35% of the Scheme's assets subject to a maximum limit of US \$600 million per mutual fund or such other limit as specified by SEBI from time to time. Subject to the SEBI Regulations, the Mutual Fund may deploy up to 50% of its total net assets of the Scheme in Stock Lending.

**Sundaram ELSS Tax Saver Fund (Erstwhile Sundaram Tax Savings Fund):** Equity & Equity linked instruments not less than 80% • Debt securities (including securitized debt) and Money Market Instruments: up to 20%. • The Scheme may use derivatives for trading, hedging and portfolio balancing. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • The Mutual Fund may deploy up to 50% of its total net assets of the Scheme in Stock Lending.

**Sundaram Diversified Equity (suspended for subscription):** • Equity & equity-related instruments: 80%-100% • Corporate and PSU Bonds Up to 20% • Money market instruments: Up to 20%. In conformity with GOI notification dated 28-Dec-1992 on ELSS 1992, under normal circumstances, a minimum of 80% of the funds of this Scheme will be invested in equities or equity related instruments. The balance portion would be invested in debt and money market instruments. This fund has been closed for subscription.

**Sundaram Aggressive Hybrid Fund (Erstwhile Sundaram Equity Hybrid Fund):** • Equity and equity related instruments: 65%-80% • Fixed Income, Money Market instruments and Cash & Cash Equivalents: 20%-35%, Investment in REITs & InvITs: 0-10% • The scheme may invest in Securitized Debt up to 20% • Exposure in derivative shall not exceed 50% of the net assets of the scheme.

**Sundaram Equity Savings Fund:** • Equity and Equity related instruments (including derivatives): 65%-90% • Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)\*: 25%-90% • Unhedged Equity position: 15%-40% • Fixed Income, Money Market\*: 10-35% • Units issued by REITs/InvITs: 0-10%; \*Hedged equity positions from investing in arbitrage opportunities. \*\*The scheme may invest in securitized debt up to 25% of the net assets of the Fixed Income portion.

**Sundaram Balanced Advantage Fund:** • Equity and equity-related instruments : 0%-100% (Risk Profile: High) • Fixed Income, Money Market instruments, Government Securities and Cash & Cash Equivalents: 0%-100% (Risk Profile: Low to Medium) • Units issued by REITs/ InvITs: 0%-10% (Risk Profile: Medium to High). The Scheme may use derivatives for trading, investment, hedging and portfolio balancing. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. The scheme may invest in securitized debt up to 35% of the fixed income allocation (including accrued interest). The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The scheme may invest in repo in corporate bond up to 10% of the net assets of the fixed income allocation, in accordance with SEBI regulations. • The Scheme will not invest in foreign securities and credit default swaps.

**Sundaram Arbitrage Fund:** • Equities and equity linked instruments: 65%-100% (Risk Profile: High). • Derivatives including Index Futures, Stock Futures, Index Options and Stock Options, etc.: 65%-100% (Risk Profile: High), Debt securities, money market Instruments & cash and cash equivalents: 0%-35% (Risk Profile: Low to Medium) • The fund will not have any net long equity and all equity positions will be hedged fully i.e. the equity portion

of the Scheme will be hedged 100% at all times. In times where arbitrage opportunities are scarce/ not attractive the asset allocation to be as follows:

• Equities and equity linked instruments: 0%-65% (Risk Profile: High). • Derivatives including Index Futures, Stock Futures, Index Options and Stock Options, etc.: 0%-65% (Risk Profile: High), Debt securities, money market Instruments & cash and cash equivalents: 35%-100% (Risk Profile: Low to Medium) • The fund will not have any net long equity and all equity positions will be hedged fully i.e. the equity portion of the Scheme will be hedged 100% at all times. The exposure to derivatives taken against the underlying equity investments should not be considered for calculating the total asset allocation. Exposure is calculated as a percentage of the notional value to the net assets of the Scheme. The Scheme will use derivatives for trading, hedging and portfolio balancing. The cumulative gross exposure to equity, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme, subject to SEBI circular No. CIR/ IMD/ DF/11/2010 dated August 18, 2010. The margin money requirement for the purposes of derivative exposure will be held also in the form of term deposits, cash or cash equivalents or as may be allowed under the Regulations. The Scheme may invest in the schemes of mutual funds in accordance with the applicable extant SEBI (mutual funds).

#### Sundaram Multi Asset Allocation Fund:

Equities and equity linked instruments: 65%-80%; Debt and Money Market Instruments: 10-25%; Gold ETFs as permitted by SEBI: 10-25%. Equity and equity-related securities includes Convertible bonds, debentures and warrants carrying the right to obtain equity shares. • The scheme shall not engage in short selling. • The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The Scheme shall invest in repo in Corporate Bond up to 10% of the net assets of the scheme. • The scheme shall engage in securities lending subject to a maximum of 20% of the net assets of the scheme. • The Scheme may use derivatives for trading, hedging and portfolio rebalancing. Exposure to derivatives will be limited to 50% of the net asset value of the scheme at the time of transaction. The scheme will maintain cash or securities to cover exposure to derivatives.

**Sundaram NIFTY 100 Equal Weight Fund:** • Equity and Equity related Instruments covered by NIFTY 100 Equal Weighted Index: 95-100% (Risk Profile: High). Debt instruments, cash and money market instruments including Triparty Repo (TREPS)/ Reverse Repo: 0-5% (Risk profile: Low to Medium). The Scheme shall not invest in derivative instruments. Pending deployment of funds in terms of the investment objective, the funds may be invested in short-term deposits with scheduled commercial banks in accordance with applicable SEBI guidelines.

**Sundaram Liquid Fund (Erstwhile Sundaram Money Fund):** • Debt securities, money market instruments, cash and cash equivalents\* (including securitised debt up to a maximum of 25% of the net asset value of the scheme) 0% - 100%. The scheme shall invest in debt and money market securities with maturity of up to 91 days only. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction:

**Sundaram Overnight Fund:** Investment in Debt, Money Market instruments, Cash and Cash equivalents with overnight maturity/ maturing in one business day: up to 100%. The Scheme may invest in Repo/ Reverse Repo transactions in Corporate Debt Securities, liquid schemes of mutual funds in accordance with guidelines issued by SEBI from time to time.

**Sundaram Money Market Fund:** • Money Market Instruments\* as defined by RBI/ SEBI from time to time and Cash: 100% (\*Money Market Instruments include Certificate of Deposits, Commercial Papers, T Bills, Government Securities having an unexpired maturity up to 1 year, Call or notice Money, non-convertible debentures of original or initial maturity up to one year, Commercial Bills, Bills rediscounting, CBLR, reverse repo and any other instruments as defined by RBI/SEBI from time to time)

**Sundaram Low Duration Fund:** • Debt securities/ Money market instruments and Cash & Cash Equivalents\* (\*Ensuring that the Macaulay duration of the portfolio will be maintained between 6 & 12 months): 0% - 100% • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction; Investment in securitised debt may be up to 50% of the net assets.

**Sundaram Short Duration Fund:** • Debt securities/ Money market instruments and Cash & Cash Equivalents\*: Up to 100% (\*Ensuring that the Macaulay duration of the portfolio will be maintained between 1 and 3 years) • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction; investment in securitised debt may be up to 25% of the net assets. Repo and corporate bonds: up to 10%. The scheme shall engage in securities lending subject to a maximum of 20% and 5% for a single counter party.

**Sundaram Banking and PSU Fund:** • Money market and debt\* securities issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds: 80%-100% • Other Debt and Money Market Securities\*: Up to 20% ; • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Investment in Securitized Debt will be up to 25% of the net assets

**Sundaram Corporate Bond:** • Investment in corporate bonds (only in AA+ and above rated corporate bonds): 80%-100% • Other debt securities and Money Market Instruments, Cash and Cash Equivalents: 0%-20% • Investment in securitised debt will be up to 25% of the net assets. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction.

**Sundaram Medium Duration Fund:** • Debt instruments & Money Market Instruments, Cash and Cash equivalents\*: Up to 100% (\*Ensuring that the Macaulay duration of the portfolio will be maintained between 3 years and 4 years. Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years)

**Sundaram Conservative Hybrid Fund:** • Debt Securities, Money Market instruments & Cash and Cash Equivalents: 75%-90%; • Equity and equity related instruments: 10%-25%. • Investment in REITs and InvITs: 0%-10%. • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Debt securities may include securitised

debt up to 25% of the net assets.

**Sundaram Ultra Short Duration Fund** • Debt instruments, Money Market instruments & cash and cash equivalents\*: Up to 100% (Risk Profile: Low to Medium) \*Ensuring that the Macaulay duration of the portfolio will be maintained between 3 to 6 months. • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Debt securities may include securitised debt up to 25% of the net assets • The Scheme shall invest in repo in Corporate Bond up to 10% of the net assets of the scheme.

**Standard Risk Factors:** Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. As the price/ value/ interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. As with any investment in stocks, shares and securities, the NAV of the Units under the Scheme can go up or down, depending on the factors and forces affecting the capital markets. Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme. The sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of 1 lakh made by them towards setting up the Fund. The present Scheme is not guaranteed or assured return Scheme. Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors. Applicable to equity schemes (except Sundaram Diversified Equity (Erstwhile Sundaram Tax Saver & Sundaram ELSS Tax Saver Fund). For any overseas investments in equity funds - country risk, currency risk and geopolitical risk, to name a few.

#### Scheme-Specific Risk Factors:

**Sundaram Large Cap Fund:** • Investment in the scheme may be affected by risks associated with equities and fixed income securities. • The Scheme aims to provide long term capital growth by predominantly investing in large cap stocks. however, given the inherent risks of investing in equity markets, the value of the investments may go up or down. • The Scheme retains the flexibility to hold from time to time relatively more concentrated investments in a few sectors. This may make the Scheme vulnerable to factors that may affect these sectors in specific and may be subject to a greater level of market risk leading to increased volatility in the Scheme's NAV. • Changes in government policies may impact the performance of the Scheme. • The scheme shall engage in Securities lending, which includes risks such as counter party risk, liquidity risk and other market risks. • Investment in REITs/ InvITs instruments involve risks such as Interest-Rate Risk, Risk of lower than expected distributions, Liquidity Risk, Price-Risk and etc. • The scheme may invest in ADR/GDR/Overseas Securities. These investments may expose the scheme to investment risks associated with such investments like currency risk etc. • The scheme may invest in Repo in Corporate Bonds. These investments may expose the scheme to investment risks associated with such investments. • The Scheme may use derivative instruments for the purpose of trading, hedging and portfolio balancing, as permitted under the Regulations. usage of derivatives will expose the scheme to certain risks inherent to such derivatives. • Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered credit Rating agency (CRA) which involves Liquidity Risk & credit Risk and etc.

**Sundaram Focused Fund:** Since the number of stocks would be limited to 30, the portfolio may be more concentrated and volatile in comparison to a more diversified portfolio of equity securities. Sundaram Mid Cap Fund: • Volatility - • Low Liquidity • Equity Price risk • Risk associated with Securities Lending • Derivative Risk • Segregated portfolio Risk Sundaram Small Cap Fund: • Volatility • Low Liquidity • Equity Price Risk • Dependency Risk • Temporary Investment Risk • Non-diversification Risk • Asset-Class Risk • Segregated portfolio Risk. Sundaram Large and Mid Cap Fund: Non diversification & Lack of liquidity • Segregated portfolio Risk. Sundaram Multi Cap Fund: 1. The Scheme has to invest a minimum of 25% in each of large, mid and small cap stocks. So even in times where a particular cap curve may be out of favour and underperform the scheme will be forced to invest in it. 2. The Scheme can invest a maximum of 50% in any one of the cap curves based on the discretion of the Fund Manager. If the call of the Fund Manager is wrong and if the particular cap curve underperforms the performance of the Scheme will be affected. 3. The Scheme will invest a minimum of 25% in each of mid and small cap curves. Mid and small cap stocks are inherently volatile and also suffer from lack of liquidity. 4. Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA) which involves Liquidity Risk & Credit Risk etc.

**Sundaram Infrastructure Advantage Fund:** Infrastructure projects by their very nature have a long gestation period. Therefore, the Fund will rely heavily on future investments in the Infrastructure sector that will take a long time to materialize. The Mutual Fund's NAV will depend upon the performance of the companies within the Infrastructure sector. Normally, in a diversified equity fund, investments are made in companies from different sectors. So, if one sector is not doing well, the investments in the other sector will balance it. The Fund however, will predominantly invest in companies in the Infrastructure sector. The investments will be limited to quality Infrastructure companies. The performance of the Fund will also depend upon the efficiency of the Government to execute projects within a given time frame. The opening up of the infrastructure sector to private/foreign ownership / investment depends upon the policy and guidelines issued from time to time by the Government of India. The growth of Infrastructure sector is greatly dependent on the Government's fiscal policies and legislation. The fiscal policy of the Government may also be subject to the WTO Agreement. The performance of the Infrastructure sector may also be affected by the competitiveness of the industry and firm level inefficiencies. The risks associated with the thematic portfolio will be lower than that of a sector-specific fund and higher than that of a typical diversified fund.

**Sundaram Consumption Fund:** Vagaries of nature such as erratic monsoon, failure of crop & drought, to name a few; cyclical / seasonal factors. Since the Fund invests in companies that essentially focus on industries such as agro chemicals /pesticide/ Sugar, coffee, Tea, Jute products etc are subject to the vagaries of nature like erratic monsoon, failure of crop, folds drought etc. hence the performance of the fund will be affected by it. Industries such as Jute, man made fibre etc., are cyclical /seasonal in nature. They are driven

by demand which may not be consistent in a time period. The performance of the Fund will also depend upon the Government and its policy. The growth oriented Policy adopted by the Government and its ability to execute projects within a given time frame will also have a bearing on the performance of the Fund.

**Sundaram Services Fund:** Investing in specific sectors can be a risky strategy, given that the sector can underperform which may lead to all the companies in the sector underperforming. Newly emerging sectors within the services sector have a high risk return profile. As these tend to be small companies they carry a disproportionately high probability of failure. Also their financials tend to be weak than that of companies that are established. Engaging in securities lending will involve risks such as counter party risk, liquidity risk and other market risk. Any change in Government policies specific to the services sector will have an adverse impact on the Scheme The Scheme may use derivative instruments for the purpose of trading, hedging and portfolio balancing, as permitted under the Regulations. Usage of derivatives will expose the scheme to certain risks inherent to such derivatives. Thus, there is risk of capital loss.

**Sundaram Global Brand Fund Theme - Equity Active FoF (Formerly Sundaram Global Brand Fund):** • Risks of investing in overseas securities. These investments may expose the scheme to investment risks associated with such investments like Foreign exposure and Currency Risk, Country Risk, event Risk, Restrictions imposed overseas, emerging Markets Risks, Regulation Change Risk, Corporate Governance, economic Factors etc. • The Scheme's portfolio consists of the top 30 global brands and is based on an unique selection process which relies partly on third party reports and internal analysis. Any error in the methodologies adopted for valuing brands may affect the portfolio either by omission or by including names which probably should not be included leading to an impact on performance. • While global brand companies are expected to outperform it may not necessarily be so in actual practice (i.e. as they may be fully valued etc.) leading to underperformance. • The methodology used for valuing and identifying brand names may not be able to identify new up and coming companies with potential to be global brands in future leading to having a portfolio of 'yesterday's top brands' leading to missed opportunities and under performance. • Brands may go out of fashion and the methodology may be late in recognizing this leading to having investments in the portfolio that are under performing. • Global brand companies may be over- valued for a variety of reasons and can experience a sharp fall in their value as the market corrects the over valuation leading to underperformance. • Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA) which involves Liquidity Risk & Credit Risk etc.

**Sundaram Balanced Advantage Fund:** • Scheme is to be managed dynamically depending on the Fund Manager's outlook of the economy, markets etc. The Fund Manager may not be able to correctly identify these opportunities resulting in a sub optimal asset allocation leading to a below average or even loss making performance. • There is no guarantee that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market. • The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. • The Scheme is also expected to have a high portfolio churn, especially in a volatile market. • There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses/high transaction costs. • In case of a large outflow from the Scheme, the Scheme may need to reverse the spot-futures transaction before the settlement of the futures trade. While reversing the spot-futures transaction on the exchange, there could be a risk of price of the market being different from the price at which the actual reversal is processed. • While future market is typically more liquid than underlying cash market, there can be no assurance that ready liquidity would exist at all point in time for the Scheme to purchase and close out a specific futures contract. • In case of arbitrage, if futures are allowed to expire without corresponding buy/sell in cash market, there is a risk that price at which futures expires, may/may not match with the actual cost at which it is bought/sold in the cash market in last half an hour of the expiry day (Weighted average price for buy or sell). • Investment in Equities and Equity related instruments involve risks such as Stock Market Volatility, Equity Price Risk, Dependency Risk, Temporary Investment Risk, non-diversification Risk, Regulation- Change Risk and etc. • Investments in Debt Securities and Money Market Instruments involve risks such as Interest Rate Risk, Credit risk, Price risk, Market risk, Liquidity risk, risk relating to investment pattern, risks relating to duration, non- diversification risk, Limited Liquidity, Price Risk and etc. • Engaging in securities lending will involve risks such as counter party risk, liquidity risk and other market risk. • Investment in REITs/InvITs instruments involve risks such as Interest-Rate Risk, Risk of lower than expected distributions, Liquidity Risk, Price-Risk, etc. • Investment in Repo in Corporate Bond involve risks such as counter party risk, Market Risk, Credit Risk and etc. • The Scheme proposes to invest in equity and equity related instruments by identifying and exploiting price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc. • Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered credit Rating agency (CRA) which involves Liquidity Risk & Credit Risk, etc.

**Sundaram Equity Savings Fund:** •Risks associated with the Scheme's Arbitrage Strategy • The Scheme proposes to invest in equity and equity related instruments by identifying and exploiting price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc. • There is no guarantee that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market. • The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. • The Scheme is also expected to have a high portfolio churn,

especially in a volatile market. • There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses/high transaction costs. • In case of a large outflow from the Scheme, the Scheme may need to reverse the spot-futures transaction before the settlement of the futures trade. While reversing the spot-futures transaction on the Futures and Options exchange, there could be a risk of price of the market being different from the price at which the actual reversal is processed. • While future market are typically more liquid than underlying cash market, there can be no assurance that ready liquidity would exist at all point in time for the Scheme to purchase and close out a specific futures contract. • In case of arbitrage, if futures are allowed to expire without corresponding buy/sell in cash market, there is a risk that price at which futures expires, may/may not match with the actual cost at which it is bought/sold in the cash market in last half an hour of the expiry day (Weighted average price for buy or sell). • Investment in Equities and Equity related instruments involve risks such as Stock Market Volatility, Equity Price Risk, Dependency Risk, Temporary Investment Risk, Non-diversification Risk, Regulation-Change Risk and etc. • Investments in Debt Securities and Money Market Instruments involve risks such as Interest Rate Risk, Credit Risk, Price Risk, Market Risk, Liquidity Risk, Risk relating to investment pattern, Risks relating to duration, Non-diversification Risk, Limited Liquidity, Price Risk and etc. • Engaging in securities lending will involve risks such as counter party risk, liquidity risk and other market risk. • Investment in REITs/ InvITs instruments involve risks such as Interest-Rate Risk, Risk of lower than expected distributions, Liquidity Risk, Price- Risk and etc. • Investment in Repo in Corporate Bond involve risks such as counter party risk, Market Risk, Credit Risk and etc. Any change in policy by the Government/ RBI/Regulator can have an adverse impact on the Scheme.

**Sundaram Aggressive Hybrid Fund:** • Stock Market Volatility: Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. • Low Liquidity – midcap and small stocks are thinly traded and during times of crisis liquidity can dry up even further inhibiting the ability of the Fund manager to exit the stock • Equity Price Risk: Stock prices may rise or decline based on a number of factors. Prices change due to events that impact entire financial markets or industries • Dependency Risk: The Scheme may invest in stocks and mutual funds and exchange-traded funds linked to stocks. Dependent on Stock Movement. • Temporary Investment Risk: Market or economic conditions may become unfavorable for investors in equities • non-diversification Risk: The Scheme may pursue only a limited degree of diversification. • Asset-Class Risk: Stocks have historically outpaced other asset classes such as gold, fixed deposits and bonds, to name a few, over the long-term in India. • Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors. • Tax-free status for long-term capital gains and IDCW will depend on the fund investing more than 65% in equity to qualify in accordance with provisions of the Income Tax Act, 1961 Sundaram Emerging Small Cap: Varying levels of liquidity, higher volatility, lower levels of transparency, management bandwidth, difficulty in accessing funds and technology, low entry barriers, higher impact costs, risks specific to unlisted companies, risks specific to use of derivatives, lower volume of trading in the units of the Scheme on the NSE and changes in government policies, to name a few, are key factors that may impact the performance of and liquidity in the Scheme.

**Sundaram Multi Asset Allocation Fund** would be investing in Equity & Equity related Securities, Debt & Money Market Instruments, Gold ETFs and such other asset classes permitted by SEBI time to time. Different asset class carry different types of risk as mentioned in the Scheme Information Document. Accordingly, the scheme's risk may increase or decrease depending upon the investment pattern. Scheme would follow Dynamic Asset Allocation pattern as mentioned in the Asset Allocation section of Scheme Information Documents.

**Sundaram Dividend Yield Fund:** • The value of Scheme's investments may be affected by factors affecting the Securities markets and price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in law/ policies of the Government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors. Consequently, the NAV of the units of the Scheme may be affected. • Equity & Equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. • The liquidity and valuation of the Scheme's investments due to the holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment. • Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. • The liquidity of the Scheme is inherently restricted by trading volumes in securities in which it invests. • Investment decisions made by the Investment Manager may not always be profitable. To the extent the underlying Mutual Fund Scheme invest in Equity and Equity related Instruments, the Scheme(s) which shall invest in Equity Mutual Fund Schemes (where the asset allocation pattern of the Scheme provides such investment) shall be affected by the afore mentioned risk factors. The Net Asset Value (NAV) of the units of the Scheme is likely to get effected on accounts of such risk factors. Any change in the investment policies or fundamental attributes of any underlying scheme is likely to affect the performance of the Scheme. Further, the liquidity of the Scheme's investments may be inherently restricted by the liquidity of the underlying schemes in which it has invested.

**Sundaram Long Term Micro Cap Tax Advantage Fund:** • Sundaram Long Term Micro Cap Tax Advantage Fund Series III would be investing in equity & equity related instruments, debt and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to

the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances or unusual market conditions including stock market closure (otherwise than for ordinary holidays), unforeseen circumstances where disposing assets of the scheme is not in the best interest of unitholders, extreme volatility of markets or if so directed by SEBI. • Investment in ELSS is subject to lock-in period of three years. During this period investors will not be able to redeem their units. To this extent the liquidity for the investor is restricted and this may restrict exit at opportune moments. • Varying levels of liquidity, higher volatility, lower levels of transparency, management bandwidth, difficulty in accessing funds and technology, low entry barriers, higher impact costs, risks specific to unlisted companies and changes in government policies, to name a few, are key factors that may impact the performance of and liquidity in the Scheme.

**Sundaram Long Term Tax Advantage Fund:** • Sundaram Long Term Tax Advantage Fund-Series-I would be investing in equity & equity related instruments, debt and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances or unusual market conditions including stock market closure (otherwise than for ordinary holidays), unforeseen circumstances where disposing assets of the scheme is not in the best interest of unitholders, extreme volatility of markets or if so directed by SEBI. • Investment in ELSS is subject to lock-in period of three years. During this period investors will not be able to redeem their units. To this extent the liquidity for the investor is restricted and this may restrict exit at opportune moments.

**Sundaram Financial Services Opportunities Fund:** Factors that could impinge on performance include changes in interest rates in India and overseas markets, changes in regulatory framework applicable to companies in financial services, government policy on ownership, savings patterns and deployment of such savings and levels and trends in capital market activity. The scheme being sector specific will be affected by the risks associated with the Financial Services sector. Investing in a sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to a specific sector. This will limit the capability of the Fund to invest in another sector. The fund would invest in equity and equity related securities of companies engaged in the financial services sector and hence concentration risk is expected to be high. Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Thus investing in a sector specific fund could involve potentially greater volatility and risk. The risk factors associated with the Sectoral Fund are in addition to the standard risk factors applicable to all the Schemes of the Mutual Fund.

**Sundaram Nifty 100 Equal Weight Fund:** Performance of the NIFTY 100 Equal Weighted Index will have a direct bearing on the performance of the scheme. In the event the underlying Index is dissolved or withdrawn by India Index Services and Products Ltd. (IISL), the Trustees reserve the right to modify the schemes so as to track a different and suitable index and appropriate intimation will be sent to the unitholder of the scheme. Tracking errors are inherent in any indexed fund and such errors may cause the scheme to generate returns, which are not in line with the performance of the NIFTY 100 Equal Weighted Index. Such variations, referred to as tracking error, shall be maximum of 2% per annum, but may vary substantially due to several factors including but not limited to: • Any delay experienced in the purchase or sale of shares due to liquidity of the market, settlement and realization of sales proceeds and the registration of any security transfer and any delays in receiving cash and scrip dividends and resulting delays in reinvesting them. • The NIFTY 100 Equal Weighted Index reflects the prices of securities at close of business hours. However, the Fund may buy or off-load securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the National Stock Exchange (NSE). • IISL undertakes a periodic review of the scrips that comprise the NIFTY 100 Equal Weighted Index and may either drop or include new securities. In such an event the Fund will endeavor to reallocate its portfolio but the available investment / disinvestment opportunities may not permit precise mirroring of the NIFTY 100 Equal Weighted Index immediately. • The potential for trades to fail, which may result in the particular scheme not having acquired shares at a price necessary to track the index

**Sundaram Liquid Fund:** Interest rate risk: Changes in the prevailing rates of interest are likely to affect the value of the Scheme's holdings and consequently the value of the Scheme's units. • Derivative risk: The Scheme may use derivative instruments such as Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. There is risk of capital loss. • Capital loss risk: The net Asset Value (NAV) of the Scheme is exposed to market fluctuations, and its value can go up as well as down. Investors may lose their entire principal. • Credit Risk: Credit Risk refers to the risk of failure of interest (coupon) payment and /or principal repayment. • Liquidity Risk: A lower level of liquidity affecting an individual security or an entire market may have an adverse bearing on the value of the Scheme's assets. • Price Risk: As long as the Scheme remains invested, its net Asset Value (NAV) would be exposed to market fluctuations, and its value can go up as well as down.

**Sundaram Overnight Fund:** Some of the specific risk factors related to the Scheme include, but are not limited to the following: • The returns of the Scheme will be affected by changes in interest rates. • Debt market while fairly liquid can at times experience lack of liquidity which may restrict the ability of the Scheme to sell securities resulting in the Scheme incurring losses. • Investments in debt instruments exposes the Scheme to credit risk i.e. the possibility of non-repayment by the issuer of the debt instrument. This can lead to the Scheme incurring losses. • Various types of fixed income securities carry varying levels and types of risk. So the risk may increase or decrease depending upon the investments made e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, AAA rated bonds are comparatively less risky than AA rated bonds. • The AMC may invest in lower rated / unrated securities offering higher yields. This may increase the absolute level of risk of the portfolio. • Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are un-invested and no return is earned thereon resulting in losses.

**Sundaram Money Market Fund:** Changes in the prevailing rates of interest are likely to affect the value of the Scheme's holdings and consequently the value of the Scheme's Units. The Scheme may use derivative instruments such as Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. Thus, there is risk of capital loss. Investing in Repo in corporate debt and securities lending entails several risks which can impact the performance of the scheme. Changes in the prevailing rates of interest are likely to affect the value of the Scheme's holdings and consequently the value of the Scheme's.

**Sundaram Low Duration Fund:** • Interest rate risk: Changes in the prevailing rates of interest are likely to affect the value of the Scheme's holdings and consequently the value of the Scheme's units. • Derivative risk: The Scheme may use derivative instruments such as Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. There is risk of capital loss. • Capital loss risk: The net Asset Value (NAV) of the Scheme is exposed to market fluctuations, and its value can go up as well as down. Investors may lose their entire principal. • Credit Risk: Credit Risk refers to the risk of failure of interest (coupon) payment and /or principal repayment. • Liquidity Risk: A lower level of liquidity affecting an individual security or an entire market may have an adverse bearing on the value of the Scheme's assets. • Price Risk: As long as the Scheme remains invested, its net Asset Value (NAV) would be exposed to market fluctuations, and its value can go up as well as down.

**Sundaram Medium Duration Fund:** Changes in the prevailing rates of interest are likely to affect the value of the Scheme's holdings and consequently the value of the Scheme's Units. The Scheme may use derivative instruments such as Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. There is risk of capital loss.

**Sundaram Ultra Short Duration Fund:** • Interest rate risk: • Derivative risk: • Capital loss risk: • Credit Risk • Liquidity Risk • Price Risk: Sundaram Arbitrage Fund: a) The Scheme proposes to invest in equity and equity related instruments by identifying and exploiting price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc. b) There is no guarantee that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market. c) The Risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. d) The Scheme is also expected to have a high portfolio churn, especially in a volatile market. e) There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses/high transaction costs. f) In case of a large outflow from the Scheme, the Scheme may need to reverse the spot-futures transaction before the settlement of the futures trade. While reversing the spot-futures transaction on the exchange, there could be a risk of price of the market being different from the price at which the actual reversal is processed. g) While the futures market is typically more liquid than the underlying cash market, there can be no assurance that ready liquidity would exist at all points in time for the Scheme to purchase and close out a specific futures contract. h) In case of arbitrage, if futures are allowed to expire without corresponding buy/sell in cash market, there is a risk that price at which futures expires, may/may not match with the actual cost at which it is bought/sold in the cash market in last half an hour of the expiry day (Weighted average price for buy or sell). i) Investment in equities and equity related instruments involve risks such as Stock Market Volatility, equity Price Risk, Dependency Risk, Temporary Investment Risk, Non-diversification Risk, Regulation-Change Risk and etc. j) Investments in Debt Securities and Money Market Instruments involve risks such as Interest Rate Risk, Credit Risk, Price Risk, Market Risk, Liquidity Risk, Risk relating to investment pattern, Risks relating to duration, Non-diversification Risk, Limited Liquidity, Price Risk etc. k) Investment in Repo in Corporate Bond involve risks such as Counter party risk, Market Risk, Credit Risk and etc. l) Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA) which involves Liquidity Risk & Credit Risk etc.

**Sundaram Banking and PSU Fund:** Changes in the prevailing rates of interest are likely to affect the value of the Scheme's holdings and consequently the value of the Scheme's Units. The Scheme may use derivative instruments such as Interest Rate Swaps, Forward Rate Agreements or other derivative

instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. There is risk of capital loss.

**Sundaram Corporate Bond Fund:** Changes in general market conditions, Government policies / laws, and factors impacting capital/ debt/ money markets in particular, as also changes in level of interest rates, trading volumes, liquidity, market volatility, and settlement/ trading procedures may affect the value of scheme's investments and consequently the NAV of the scheme. Variations in prevailing rates of interest will impact the value of scheme's investment in debt/ money market securities and hence the NAV of the scheme. Debt securities are subject to credit risk, which means that the issuer of the security may default in meeting the obligations under the security. Securities which are not quoted or thinly traded on the stock exchange carry liquidity risk. Investments in debt securities are subject to reinvestment risk as, due to non-availability of appropriate securities, sometimes the interest rate at which interest /maturity proceeds of such securities are invested may fall. Risk associated with securitised debt is similar to the listed factors. Risk Factors - Equity Markets: Stock Market Volatility, Equity Price Risk, Dependency Risk, Temporary Investment Risk and Non-Diversification Risk and Concentration Risk, to name a few. Sundaram Short Duration Fund: • Interest rate risk • Derivative risk • Capital loss risk • Credit Risk • Liquidity Risk • Price Risk • The holding of a cash position and accrued income prior to distribution and accrued expenses. • Disinvestments to meet redemption, recurring expenses, IDCW payout etc. • Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA) which involves Liquidity Risk & Credit Risk etc. For detailed scheme-specific risk factor refer the respective Scheme Information Documents.

**Sundaram Diversified Equity and Sundaram Tax Savings Fund:** The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances or unusual market conditions including stock market closure (otherwise than for ordinary holidays), unforeseen circumstances where disposing assets of the scheme is not in the best interest of unitholders, extreme volatility of markets or if so directed by SEBI. • Investment in ELSS is subject to lock-in period of three years. During this period investors will not be able to redeem their units. To this extent the liquidity for the investor is restricted and this may restrict exit at opportune moments. • Varying levels of liquidity, higher volatility, lower levels of transparency, management bandwidth, difficulty in accessing funds and technology, low entry barriers, higher impact costs, risks specific to unlisted companies and changes in government policies, to name a few, are key factors that may impact the performance of and liquidity in the Scheme. The names of the schemes do not in any manner indicate either quality or future prospects and returns.

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Riskometer, please refer Page 67

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



## Performance Track Record Equity Funds

Sundaram Large Cap Fund				Ashwin Jain		
Fund/Period	Fund (%)	Nifty 100 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	4.3	8.0	9.9			
Last 3 years	11.1	13.4	13.1			
Last 5 years	14.9	16.7	16.5			
Since Inception	17.1	-	16.8	3,99,201	-	3,73,678

Sundaram Mid Cap Fund				S Bharath, Ratish B Varier				
Fund/Period	Fund (%)	Nifty MidCap 150 TRI TIER I (%)	Nifty MidCap 100 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	6.2	7.7	8.9	9.9				
Last 3 years	24.0	23.5	24.7	13.1				
Last 5 years	24.2	25.5	26.3	16.5				
Since Inception	23.8	-	-	16.8	14,56,268	-	-	3,73,678

Sundaram Small Cap Fund				Rohit Seksaria				
Fund/Period	Fund (%)	Nifty Small Cap 250 TRI TIER I (%)	Nifty Small Cap 100 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	1.1	-5.0	-3.8	9.9				
Last 3 years	20.0	20.9	22.2	13.1				
Last 5 years	24.8	25.4	23.1	16.5				
Since Inception	17.2	-	14.1	14.3	2,73,762	-	1,56,392	1,62,188

Sundaram Large and Mid Cap Fund				Bharath S, Ashish Aggarwal		
Fund/Period	Fund (%)	Nifty Large Mid Cap 250 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	4.4	8.0	9.9			
Last 3 years	16.0	18.5	13.1			
Last 5 years	18.6	21.1	16.5			
Since Inception	14.4	14.1	12.0	1,24,102	1,19,023	84,220

Sundaram Multi Cap Fund				Ratish B Varier		
Fund/Period	Fund (%)	Nifty 500 Multicap 50:25:25 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	5.5	4.8	9.9			
Last 3 years	16.9	17.9	13.1			
Last 5 years	19.6	21.2	16.5			
Since Inception	15.5	-	14.7	3,72,971	-	3,10,932

Sundaram Flexi Cap Fund				Bharath S, Dwijendra Srivastava, Pathanjali Srinivasan (Overseas Equities)		
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.5	6.6	9.9			
Last 3 years	14.1	15.6	13.1			
Since Inception	14.1	15.9	14.2	15,315	16,102	15,386

# Performance Track Record Equity Funds

Sundaram Focused Fund				Ashwin Jain				
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty Large Mid Cap 250 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	0.5	6.6	8.0	9.9				
Last 3 years	12.6	15.6	18.5	13.1				
Last 5 years	16.2	18.6	21.1	16.5				
Since Inception	14.9	13.9	15.2	13.7	1,62,997	1,36,076	1,72,501	1,31,242

Sundaram Elss Tax Saver Fund				Bharath S. Rohit Seksaria				
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)		Value of INR 10,000 invested			
					Fund	TIER I	Additional Benchmark	
Last 1 year	7.2	6.6	9.9					
Last 3 years	14.6	15.6	13.1					
Last 5 years	18.2	18.6	16.5					
Since Inception	17.9	14.1	-	13,15,098		5,04,631		-

Sundaram Dividend Yield Fund				Ashish Aggarwal				
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty Dividend Opportunities 50 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	1.4	6.6	-1.0	9.9				
Last 3 years	15.7	15.6	19.2	13.1				
Last 5 years	18.0	18.6	21.5	16.5				
Since Inception	13.3	15.3	-	14.9	1,39,780	2,04,413	-	1,89,824

Sundaram Consumption Fund				Ratish B Varier				
Fund/Period	Fund (%)	Nifty India Consumption TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)		Value of INR 10,000 invested			
					Fund	TIER I	Additional Benchmark	
Last 1 year	2.3	10.0	9.9					
Last 3 years	15.8	17.5	13.1					
Last 5 years	17.2	19.5	16.5					
Since Inception	12.5	13.5	12.0	1,00,100		1,20,185		91,219

Sundaram Services Fund				Rohit Seksaria, Pathanjali Srinivasan (Overseas Equities)				
Fund/Period	Fund (%)	Nifty Services Sector TRI TIER I (%)	Nifty 500 Multicap 50:25:25 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	10.6	7.8	4.8	9.9				
Last 3 years	17.4	11.2	17.9	13.1				
Last 5 years	22.0	14.7	21.2	16.5				
Since Inception	19.6	13.6	16.3	14.0	36,299	25,074	29,719	25,599

Sundaram Infrastructure Advantage Fund				Ashish Aggarwal				
Fund/Period	Fund (%)	Nifty Infrastructure TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)		Value of INR 10,000 invested			
					Fund	TIER I	Additional Benchmark	
Last 1 year	4.0	11.5	9.9					
Last 3 years	21.1	22.0	13.1					
Last 5 years	25.2	24.4	16.5					
Since Inception	12.0	9.8	13.5	97,743		66,268		1,28,160

## Performance Track Record Equity Funds

Sundaram Financial Services Fund				Rohit Seksaria		
Fund/Period	Fund (%)	Nifty Financial Services Index TR TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	13.7	17.3	9.9			
Last 3 years	17.8	14.0	13.1			
Last 5 years	18.3	15.3	16.5			
Since Inception	14.7	15.5	11.9	1,09,472	1,24,774	70,739

Sundaram Business Cycle Fund				Ratish B Varier, Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income),Pathanjali Srinivasan (Overseas Investments)		
Fund/Period	Fund (%)	NIFTY 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	2.8	6.6	9.9			
Since Inception	6.8	5.9	8.5	10,994	10,851	11,236

Sundaram Global Brand Theme - Equity Active FoF				Patanjali Srinivasan		
Fund/Period	Fund (%)	MSCI ACWI TRI (INR) TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	24.1	24.9	9.9			
Last 3 years	20.0	22.3	13.1			
Last 5 years	13.7	16.3	16.5			
Since Inception	9.0	12.2	14.7	65,239	1,20,893	1,96,335

Sundaram Nifty 100 Equal Weight Fund				Rohit Seksaria, Ashish Aggarwal		
Fund/Period	Fund (%)	NIFTY 100 Equal Weighted Index TR TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	5.5	6.7	9.9			
Last 3 years	16.2	17.6	13.1			
Last 5 years	18.5	19.9	16.5			
Since Inception	11.5	-	13.5	1,75,204	-	2,84,451

Sundaram Aggressive Hybrid Fund				Bharath S, Clyton Richard Fernandes, Sandeep Agarwal, Dwijendra Srivastava		
Fund/Period	Fund (%)	CRISIL Hybrid 35+65 Aggressive Index TIER I (%)	NIFTY 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	5.5	7.0	9.9			
Last 3 years	12.2	12.2	13.1			
Last 5 years	14.7	13.7	16.5			
Since Inception	10.8	-	12.9	1,42,538	-	2,29,214

Sundaram Equity Savings Fund				Clyton Richard Fernandes, Rohit Seksaria (Equity Portion), Dwijendra Srivastava (Fixed Income Portion)		
Fund/Period	Fund (%)	Nifty Equity Savings Index TRI TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	7.3	8.7	7.0			
Last 3 years	11.1	9.7	8.0			
Last 5 years	10.7	9.9	5.2			
Since Inception	8.4	-	6.6	66,230	-	45,011

# Performance Track Record Equity Funds

Sundaram Balanced Advantage Fund				Bharath S, Clyton Richard Fernandes, Dwijendra Srivastava		
Fund/Period	Fund (%)	NIFTY 50 Hybrid Composite debt 50:50 Index TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	5.6	8.4	9.9			
Last 3 years	10.5	10.4	13.1			
Last 5 years	11.2	11.2	16.5			
Since Inception	10.0	10.2	11.8	41,755	42,529	52,865

Sundaram Multi Asset Allocation Fund				Rohit Seksaria & Clyton Richard Fernandes (Equity), Dwijendra Srivastava & Sandeep Agarwal (Fixed Income), Arjun Nagarajan (Gold ETFs)		
Fund/Period	Fund (%)	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%) TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	17.3	19.7	9.9			
Since Inception	16.5	20.8	13.1	13,259	14,172	12,565

Sundaram Arbitrage Fund				Rohit Seksaria & Ashish Aggarwal (Equity), Dwijendra Srivastava (FixedIncome)		
Fund/Period	Fund (%)	NIFTY 50 Arbitrage Index TRI TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.2	7.6	6.4			
Last 3 years	6.8	7.6	7.0			
Last 5 years	5.3	6.2	5.6			
Since Inception	4.4	5.5	6.1	15,093	16,754	17,722

Sundaram Value Fund				Rohit Seksaria, Pathanjali Srinivasan		
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.0	6.6	9.9			
Last 3 years	12.6	15.6	13.1			
Last 5 years	16.6	18.6	16.5			
Since Inception	15.8	14.6	13.5	4,53,426	3,44,784	2,70,510

Sundaram Long Term Tax Advantage Fund - Series II						
Fund/Period	Fund (%)	BSE 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	9.5	6.3	9.9			
Last 3 years	13.6	15.2	13.1			
Last 5 years	17.8	18.6	16.5			
Since Inception	14.7	15.9	14.9	37,972	41,899	38,376

Sundaram Long Term Tax Advantage Fund - Series III						
Fund/Period	Fund (%)	BSE 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	3.8	6.3	9.9			
Last 3 years	19.3	15.2	13.1			
Last 5 years	28.5	18.6	16.5			
Since Inception	14.8	15.0	14.6	28,930	29,250	28,447



## Performance Track Record Equity Funds

### Sundaram Long Term Tax Advantage Fund - Series IV

Fund/Period	Fund (%)	BSE 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	4.9	6.3	9.9			
Last 3 years	19.8	15.2	13.1			
Last 5 years	28.5	18.6	16.5			
Since Inception	17.8	15.1	14.2	33,867	28,352	26,735

### Sundaram Long Term Micro Cap Tax Advantage Fund - Series III

Fund/Period	Fund (%)	NIFTY Small Cap 100 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	1.3	-3.8	9.9			
Last 3 years	18.3	22.2	13.1			
Last 5 years	27.5	23.1	16.5			
Since Inception	14.3	14.7	15.3	33,533	34,482	36,222

### Sundaram Long Term Micro Cap Tax Advantage Fund - Series IV

Fund/Period	Fund (%)	NIFTY Small Cap 100 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	2.1	-3.8	9.9			
Last 3 years	18.8	22.2	13.1			
Last 5 years	28.0	23.1	16.5			
Since Inception	13.2	12.8	14.3	29,287	28,397	32,029

### Sundaram Long Term Micro Cap Tax Advantage Fund - Series V

Fund/Period	Fund (%)	NIFTY Small Cap 100 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	2.0	-3.8	9.9			
Last 3 years	18.4	22.2	13.1			
Last 5 years	27.9	23.1	16.5			
Since Inception	13.2	11.9	14.0	28,349	25,820	30,130

### Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI

Fund/Period	Fund (%)	NIFTY Small Cap 100 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	1.3	-3.8	9.9			
Last 3 years	18.7	22.2	13.1			
Last 5 years	28.7	23.1	16.5			
Since Inception	12.9	12.2	14.2	26,941	25,620	29,601

# Performance Track Record Fixed Income Funds

Sundaram Liquid Fund				Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi		
Fund/Period	Fund (%)	Nifty Liquid Index A-I TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.5	6.6	6.4			
Last 3 years	6.9	7.0	7.0			
Last 5 years	5.7	5.8	5.6			
Since Inception	6.9	7.1	6.1	41,170	42,709	35,042

Sundaram Overnight Fund				Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi		
Fund/Period	Fund (%)	NIFTY1D Rate Index TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	5.8	5.9	6.4			
Last 3 years	6.3	6.5	7.0			
Last 5 years	5.3	5.4	5.6			
Since Inception	5.1	5.2	5.9	13,975	14,016	14,655

Sundaram Ultra Short Duration Fund				Dwijendra Srivastava, Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Ultra Short Duration Debt Index A-I TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.1	7.1	6.4			
Last 3 years	6.2	7.4	7.0			
Last 5 years	4.8	6.0	5.6			
Since Inception	5.8	7.7	6.3	27,458	37,630	29,856

Sundaram Money Market				Dwijendra Srivastava, Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Money Market Index A-I TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	7.5	7.1	6.4			
Last 3 years	7.3	7.3	7.0			
Last 5 years	5.9	5.9	5.6			
Since Inception	6.2	6.1	6.1	15,405	15,254	15,346

Sundaram Low Duration Fund				Dwijendra Srivastava, Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Low Duration Debt Index A-I TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	7.0	7.3	6.4			
Last 3 years	6.9	7.4	7.0			
Last 5 years	7.1	5.9	5.6			
Since Inception	7.1	7.4	6.1	42,550	45,768	35,013

Sundaram Banking and PSU Fund				Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi		
Fund/Period	Fund (%)	Nifty Banking & PSU Debt Index A-II TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	8.0	7.7	6.4			
Last 3 years	7.6	7.3	7.0			
Last 5 years	5.7	5.6	5.6			
Since Inception	7.4	7.5	6.1	44,241	45,122	34,759

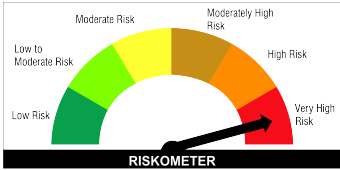
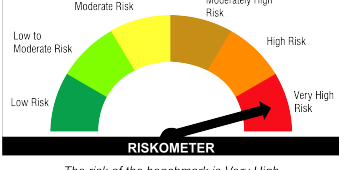
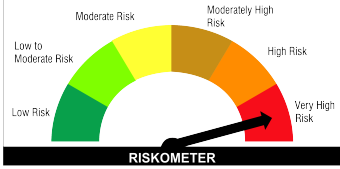
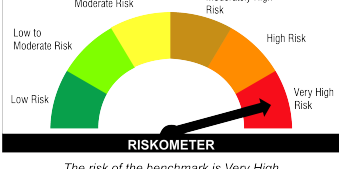
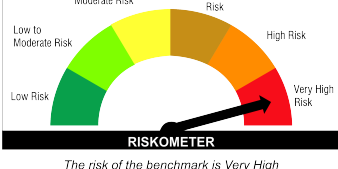
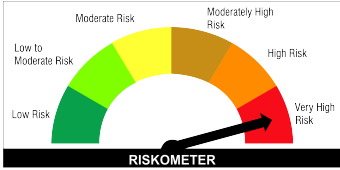
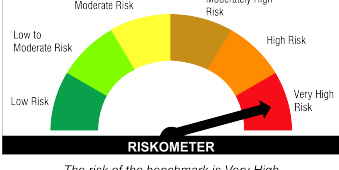
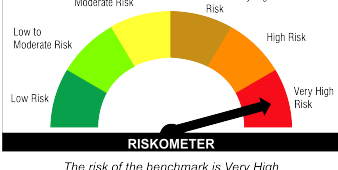
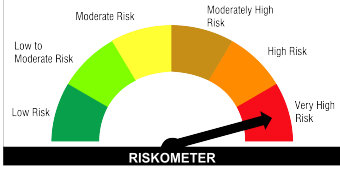
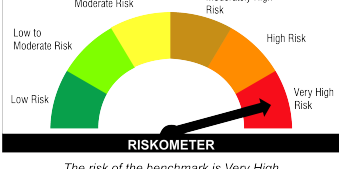
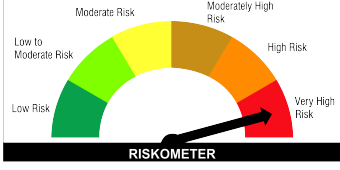
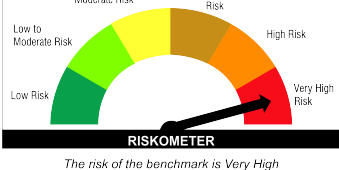
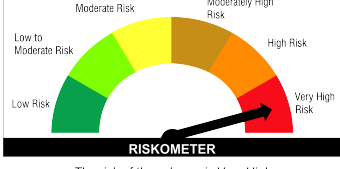
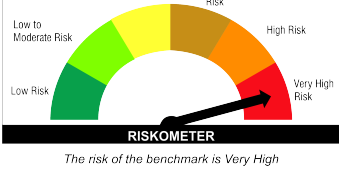
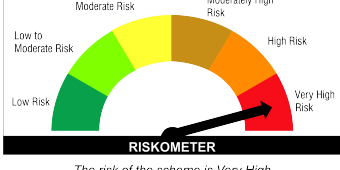
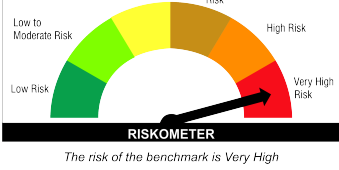
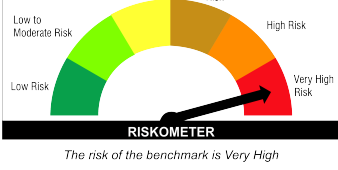
# Performance Track Record Fixed Income Funds

Sundaram Short Duration Fund				Dwijendra Srivastava,Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Short Duration Debt Index A-II TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	7.6	7.6	7.0			
Last 3 years	7.4	7.4	8.0			
Last 5 years	7.1	5.8	5.2			
Since Inception	7.2	7.4	6.4	50,507	52,266	42,061

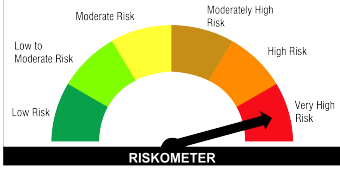
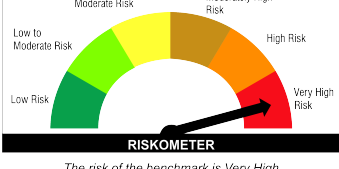
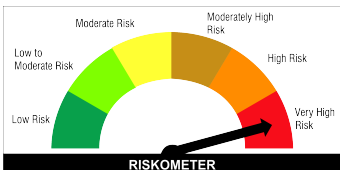
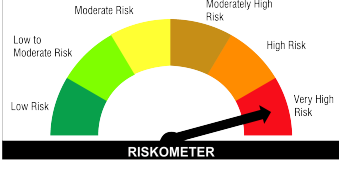
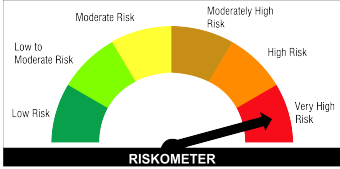
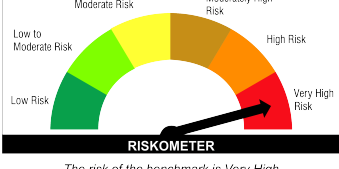
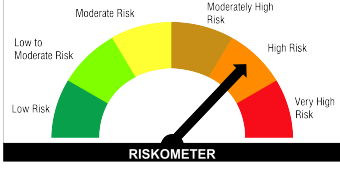
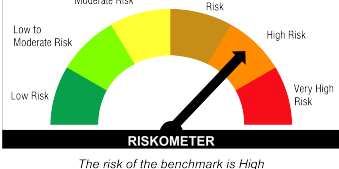
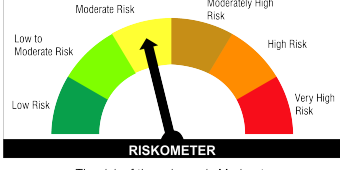
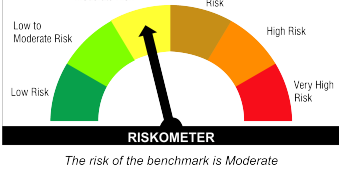
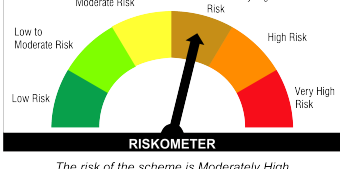
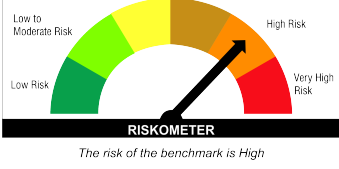

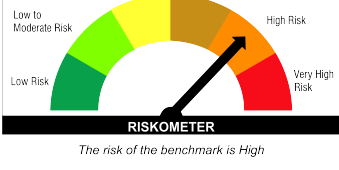
Sundaram Medium Duration Fund				Dwijendra Srivastava,Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Medium Duration Debt Index A-III TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.0	8.3	7.0			
Last 3 years	5.8	7.6	8.0			
Last 5 years	3.9	5.8	5.2			
Since Inception	7.2	-	-	70,222	-	-

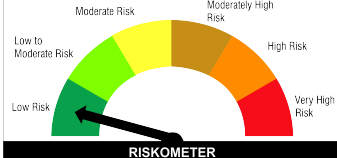

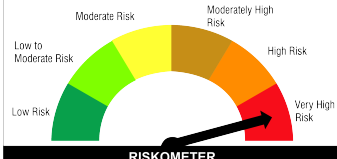
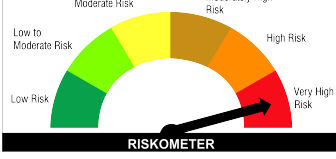
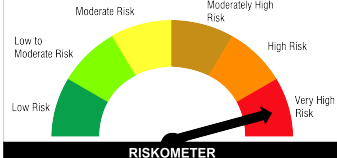

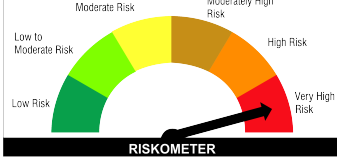
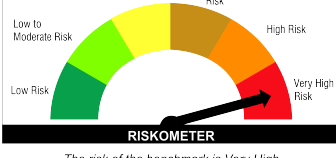
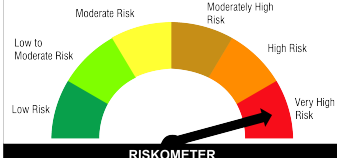
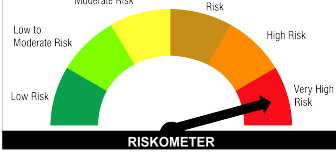
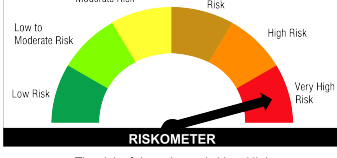
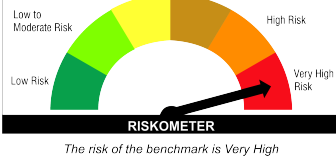
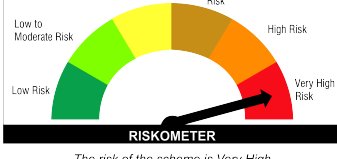
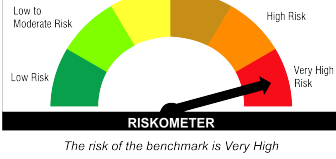
Sundaram Corporate Bond Fund				Dwijendra Srivastava, Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Corporate Bond Index A-II TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	8.0	7.7	7.0			
Last 3 years	7.4	7.4	8.0			
Last 5 years	5.8	5.8	5.2			
Since Inception	7.0	7.6	6.3	41,272	46,488	35,771

Sundaram Conservative Hybrid Fund				Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income Portion),Mr. Bharath S & Mr. Ashish,Aggarwal (Equity Portion)		
Fund/Period	Fund (%)	CRISIL Hybrid 85+15 - Conservative Index TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	3.8	7.0	7.0			
Last 3 years	6.8	8.8	8.0			
Last 5 years	7.9	7.6	5.2			
Since Inception	7.2	8.7	6.5	29,848	37,078	27,055

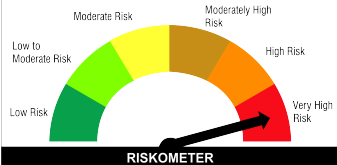
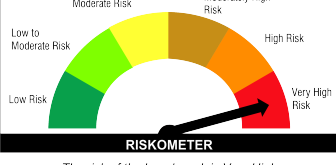
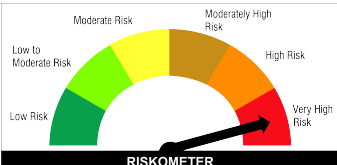
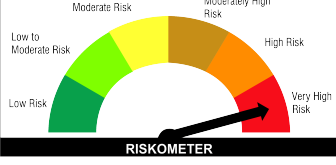
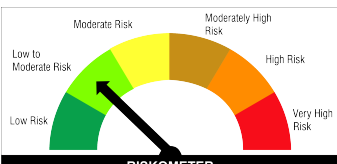
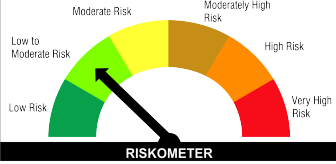
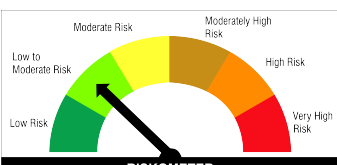
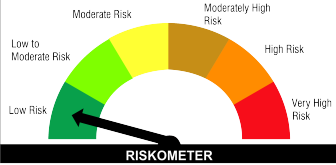
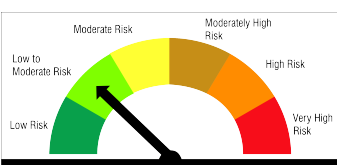
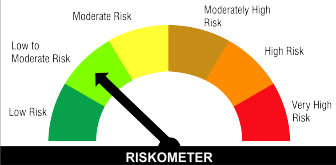
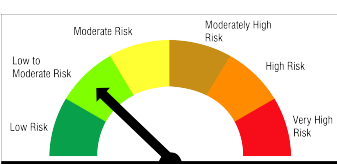
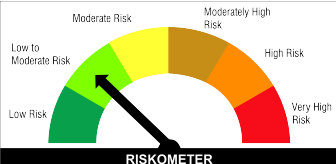
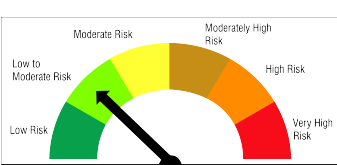
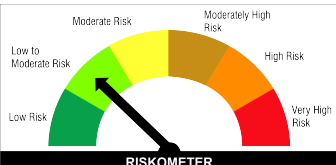
Scheme Name	This product is suitable for investors who are seeking*	Fund Riskometer	TIER I Benchmark Riskometer	TIER II Benchmark Riskometer
<b>Sundaram Large Cap Fund</b>	<ul style="list-style-type: none"> <li>Capital appreciation over medium to long term.</li> <li>Investment in equity and equity-related securities of large cap companies.</li> </ul>	 <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> <p><b>Nifty 100 TRI</b></p>	
<b>Sundaram Mid Cap Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment predominantly in diversified stocks that are generally termed as mid-caps</li> </ul>	 <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> <p><b>Nifty MidCap 150 TRI</b></p>	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Very High</p> <p><b>Nifty MidCap 100 TRI</b></p>
<b>Sundaram Small Cap Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in diversified stocks that are generally termed as small caps</li> </ul>	 <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> <p><b>Nifty Small Cap 250 TRI</b></p>	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Very High</p> <p><b>Nifty Small Cap 100 TRI</b></p>
<b>Sundaram Large and Mid Cap Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related securities in large and mid cap companies</li> </ul>	 <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> <p><b>Nifty Large Mid Cap 250 TRI</b></p>	
<b>Sundaram Multi Cap Fund</b>	<ul style="list-style-type: none"> <li>Capital appreciation over medium to long term</li> <li>Investment in equity &amp; equity-related securities of companies across various market capitalization</li> </ul>	 <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> <p><b>Nifty 500 Multicap 50:25:25 TRI</b></p>	
<b>Sundaram Flexi Cap Fund</b>	<ul style="list-style-type: none"> <li>Capital appreciation over long term.</li> <li>Investments in a dynamic mix of equity and equity related instruments across large cap, mid cap and small cap stocks</li> </ul>	 <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> <p><b>Nifty 500 TRI</b></p>	
<b>Sundaram Focused Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equities across market capitalization</li> </ul>	 <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> <p><b>Nifty 500 TRI</b></p>	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Very High</p> <p><b>Nifty Large Mid Cap 250 TRI</b></p>

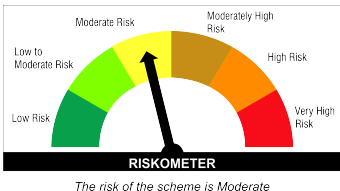
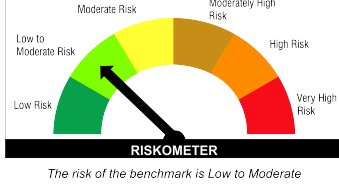
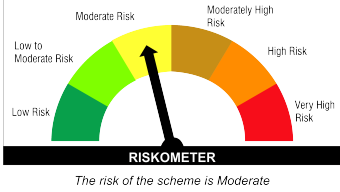
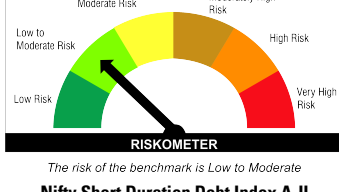
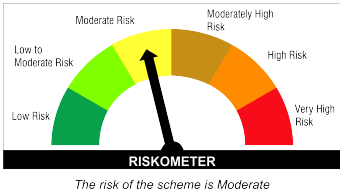
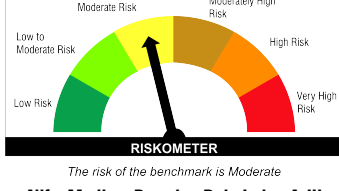
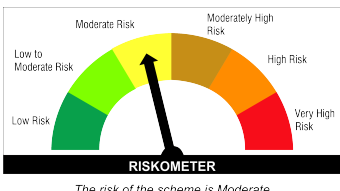
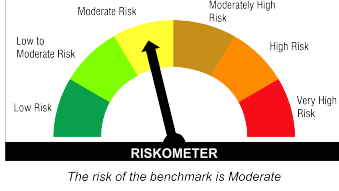
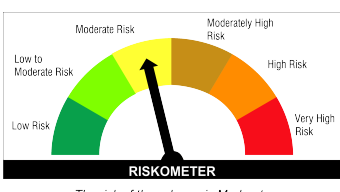
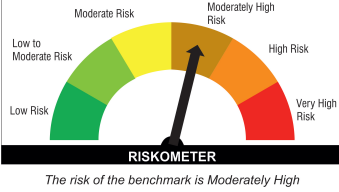
<b>Sundaram ELSS Tax Saver Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth with a three-year lock-in</li> <li>Investment in equity &amp; equity related securities including equity derivatives of companies across market capitalization</li> </ul>	<p><b>RISKOMETER</b></p> <p>The risk of the scheme is Very High</p>	<p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Very High</p> <p><b>Nifty 500 TRI</b></p>	
<b>Sundaram Dividend Yield Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related securities including equity derivatives of high dividend yield companies</li> </ul>	<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> <p><b>Nifty 500 TRI</b></p>	<p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Very High</p> <p><b>Nifty Dividend Opportunities 50 TRI</b></p>
<b>Sundaram Multi-Factor Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in Equity &amp; Equity related instruments selected based on Multi Factor Model</li> </ul>	<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> <p><b>BSE 200 TRI</b></p>	
<b>Sundaram Consumption Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment predominantly in equity and equity related instruments of companies focussing on consumption themes</li> </ul>	<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> <p><b>Nifty India Consumption TRI</b></p>	
<b>Sundaram Services Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investing in equity/equity related instruments of companies who have business predominantly in the Services Sector of the economy.</li> </ul>	<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> <p><b>Nifty Services Sector TRI</b></p>	<p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Very High</p> <p><b>Nifty 500 Multicap 50:25:25 TRI</b></p>
<b>Sundaram Infrastructure Advantage Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure- and infrastructure related activities or expected to benefit from the growth and development of infrastructure</li> </ul>	<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> <p><b>Nifty Infrastructure TRI</b></p>	
<b>Sundaram Financial Services Opportunities Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related instruments of companies engaged in Banking &amp; Financial Services</li> </ul>	<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> <p><b>Nifty Financial Services Index TR</b></p>	

<b>Sundaram Business Cycle Fund</b>	<ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>An equity scheme investing in equity &amp; equity related securities with focus on riding business cycle through dynamic allocation between various sectors and stocks at different stages of business cycle in the economy.</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p><b>NIFTY 500 TRI</b></p>	
<b>Sundaram Global Brand Theme - Equity Active FoF</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in overseas equities of companies with global brands</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p><b>MSCI ACWI TRI (INR)</b></p>	
<b>Sundaram Nifty 100 Equal Weight Fund</b>	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Returns that are commensurate with the performance of NIFTY 100 Equal Weighted Index, subject to tracking error</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p><b>NIFTY 100 Equal Weighted Index TR</b></p>	
<b>Sundaram Aggressive Hybrid Fund</b>	<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>The risk of the scheme is High</p>	 <p>The risk of the benchmark is High</p> <p><b>CRISIL Hybrid 35+65 Aggressive Index</b></p>	
<b>Sundaram Equity Savings Fund</b>	<ul style="list-style-type: none"> <li>Long term capital appreciation and income</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities</li> </ul>	 <p>The risk of the scheme is Moderate</p>	 <p>The risk of the benchmark is Moderate</p> <p><b>Nifty Equity Savings Index TRI</b></p>	
<b>Sundaram Balanced Advantage Fund</b>	<ul style="list-style-type: none"> <li>Income generation and Long term capital appreciation</li> <li>Investment in a dynamically managed asset allocation fund, consisting of a portfolio of Equities, Debt, Derivatives and REITs/InvITs</li> </ul>	 <p>The risk of the scheme is Moderately High</p>	 <p>The risk of the benchmark is High</p> <p><b>NIFTY 50 Hybrid Composite debt 50:50 Index</b></p>	
<b>Sundaram Multi Asset Allocation Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in Equity and equity related securities, debt &amp; money market instruments, gold ETFs</li> </ul>	 <p>The risk of the scheme is High</p>	 <p>The risk of the benchmark is High</p> <p><b>NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)</b></p>	

<b>Sundaram Arbitrage Fund</b>	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Income through arbitrage opportunities</li> </ul>	 <p><b>RISKOMETER</b></p> <p>The risk of the scheme is Low</p>	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low</p> <p><b>NIFTY 50 Arbitrage Index TRI</b></p>	
<b>Sundaram Value Fund (Formerly Sundaram Diversified Equity Fund)</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>An equity fund that follows value investment strategy</li> </ul>	 <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> <p><b>Nifty 500 TRI</b></p>	
<b>Sundaram Long Term Tax Advantage Fund - Series II</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies along with income tax benefit</li> </ul>	 <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> <p><b>BSE 500 TRI</b></p>	
<b>Sundaram Long Term Tax Advantage Fund - Series III</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies along with income tax benefit</li> </ul>	 <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> <p><b>BSE 500 TRI</b></p>	
<b>Sundaram Long Term Tax Advantage Fund - Series IV</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies along with income tax benefit</li> </ul>	 <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> <p><b>BSE 500 TRI</b></p>	
<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series III</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies that can be termed as micro-caps along with income tax benefit</li> </ul>	 <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> <p><b>NIFTY Small Cap 100 TRI</b></p>	
<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series IV</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies that can be termed as micro-caps along with income tax benefit</li> </ul>	 <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> <p><b>NIFTY Small Cap 100 TRI</b></p>	



<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series V</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies that can be termed as micro-caps along with income tax benefit</li> </ul>	 <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> <p><b>NIFTY Small Cap 100 TRI</b></p>	
<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies that can be termed as micro-caps along with income tax benefit</li> </ul>	 <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> <p><b>NIFTY Small Cap 100 TRI</b></p>	
<b>Sundaram Liquid Fund</b>	<ul style="list-style-type: none"> <li>Short term income</li> <li>Preservation of capital, liquidity and lower level of risk through investments made primarily in money market and debt securities</li> </ul>	 <p><b>RISKOMETER</b></p> <p>The risk of the scheme is Low to Moderate</p>	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p><b>Nifty Liquid Index A-I</b></p>	
<b>Sundaram Overnight Fund</b>	<ul style="list-style-type: none"> <li>Investment over very short term periods</li> <li>Income by investing in debt, money market instruments, cash and cash equivalents with overnight maturity and seeking returns in line with overnight call / money market rates.</li> </ul>	 <p><b>RISKOMETER</b></p> <p>The risk of the scheme is Low to Moderate</p>	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low</p> <p><b>NIFTY1D Rate Index</b></p>	
<b>Sundaram Ultra Short Duration Fund</b>	<ul style="list-style-type: none"> <li>Regular income for short term</li> <li>Investment in Debt and Money Market instruments for short term period</li> </ul>	 <p><b>RISKOMETER</b></p> <p>The risk of the scheme is Low to Moderate</p>	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p><b>Nifty Ultra Short Duration Debt Index A-I</b></p>	
<b>Sundaram Money Market Fund</b>	<ul style="list-style-type: none"> <li>Income over a short term investment horizon</li> <li>Investment in money market instruments with maturity upto 1 year</li> </ul>	 <p><b>RISKOMETER</b></p> <p>The risk of the scheme is Low to Moderate</p>	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p><b>Nifty Money Market Index A-I</b></p>	
<b>Sundaram Low Duration Fund</b>	<ul style="list-style-type: none"> <li>Short term income</li> <li>Liquidity through investments made primarily in money market and debt securities</li> </ul>	 <p><b>RISKOMETER</b></p> <p>The risk of the scheme is Low to Moderate</p>	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p><b>Nifty Low Duration Debt Index A-I</b></p>	

<b>Sundaram Banking &amp; PSU Fund</b>	<ul style="list-style-type: none"> <li>Income</li> <li>Capital appreciation from a portfolio comprising substantially of fixed income and money market instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds</li> </ul>	 <p>The risk of the scheme is Moderate</p>	 <p>The risk of the benchmark is Low to Moderate</p> <p><b>Nifty Banking &amp; PSU Debt Index A-II</b></p>	
<b>Sundaram Short Duration Fund</b>	<ul style="list-style-type: none"> <li>Income and capital appreciation by investing in a portfolio comprising of fixed income securities</li> <li>Having a macaulay duration is between 1 year and 3 years</li> </ul>	 <p>The risk of the scheme is Moderate</p>	 <p>The risk of the benchmark is Low to Moderate</p> <p><b>Nifty Short Duration Debt Index A-II</b></p>	
<b>Sundaram Medium Duration Fund</b>	<ul style="list-style-type: none"> <li>Income and Capital appreciation by investing in a portfolio comprising of fixed income securities with Macaulay Duration between 3 to 4 years.</li> </ul>	 <p>The risk of the scheme is Moderate</p>	 <p>The risk of the benchmark is Moderate</p> <p><b>Nifty Medium Duration Debt Index A-III</b></p>	
<b>Sundaram Corporate Bond Fund</b>	<ul style="list-style-type: none"> <li>Income and Capital appreciation from a portfolio comprising substantially of fixed income and money market instruments of AA + and above rated corporate bonds.</li> </ul>	 <p>The risk of the scheme is Moderate</p>	 <p>The risk of the benchmark is Moderate</p> <p><b>Nifty Corporate Bond Index A-II</b></p>	
<b>Sundaram Conservative Hybrid Fund</b>	<ul style="list-style-type: none"> <li>Income over medium to long term</li> <li>Regular income through investment in fixed income securities and long term capital appreciation by investing a portion of the assets in equity and equity related instruments</li> </ul>	 <p>The risk of the scheme is Moderate</p>	 <p>The risk of the benchmark is Moderately High</p> <p><b>CRISIL Hybrid 85+15 - Conservative Index</b></p>	

Scheme Name	CRV (Credit Risk Value) 28/11/2025	Duration	CRV Threshold	SID PRC	Current PRC
Sundaram Money Market Fund	11.79	0.40	>=10	B1	B1
Sundaram Ultra Short Duration Fund	11.85	0.46	>=10	B1	B1
Sundaram Liquid Fund	11.98	0.12	>=10	B1	B1
Sundaram Corporate Bond Fund	12.18	3.53	>=10	B3	A3
Sundaram Banking & PSU Fund	12.12	3.49	>=10	B3	A3
Sundaram Low Duration Fund	11.77	0.96	>=10	B3	B1
Sundaram Short Duration Fund	12.05	2.78	>=10	B3	A2
Sundaram Medium Duration Fund	12.35	3.77	NA	C3	A3

## Equity - Fund Managers



**S Bharath**  
Head - Equities



**Ratish Varier**  
Fund Manager - Equity



**Rohit Seksaria**  
Fund Manager - Equity



**Ashwin Jain**  
Fund Manager - Equity



**Ashish Aggarwal**  
Associate Fund Manager - Equity



**Clyton Richard Fernandes**  
Associate Fund Manager - Equity



**Patanjali Srinivasan**  
(Dedicated Fund Manager  
for Overseas Investments)



**Arjun G Nagarajan**  
Chief Economist,  
Communications Manager and  
Commodity Fund Manager

## Fixed Income - Fund Managers



**Dwijendra Srivastava**  
Chief Investment Officer  
Fixed Income



**Sandeep Agarwal**  
Head - Fixed Income



**Yash Pankaj Sanghvi**  
Assistant Fund Manager  
Fixed Income

Please refer to [www.sundarammutual.com](http://www.sundarammutual.com) for the detailed list of funds managed by the Fund Managers.

