

INVESTMAP

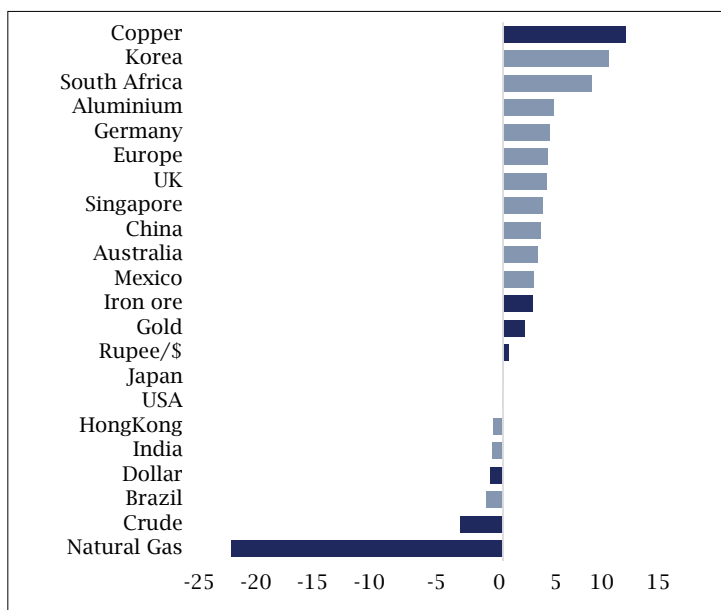
Fact Sheet for December 2025



SUNDARAM MUTUAL
— Sundaram Finance Group —

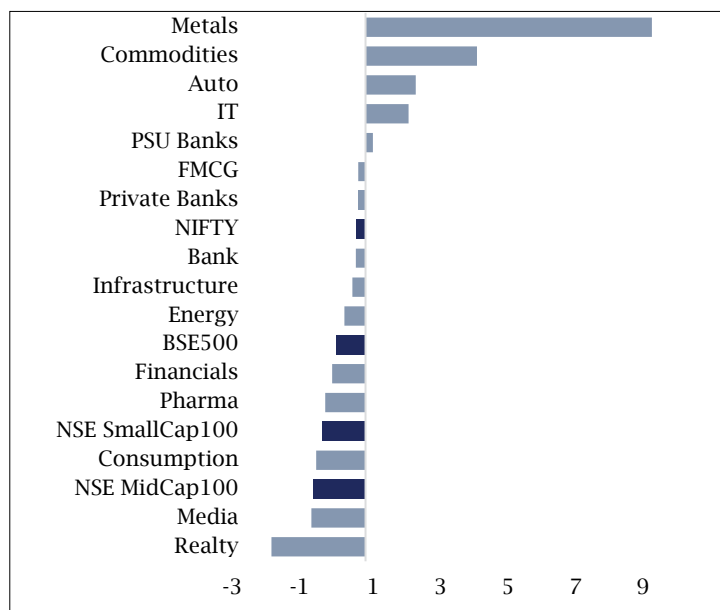
Contact No. (India) 1860 425 7237 (NRI) +91 40 2345 2215 ● customerservices@sundarammutual.com ● www.sundarammutual.com

Particulars	Page No
Market Outlook	2-4
How to Read The Factsheet	5
Open ended Equity Funds	Page No
Sundaram Large Cap Fund	6
Sundaram Mid Cap Fund	7-8
Sundaram Small Cap Fund	9-10
Sundaram Large and Mid Cap Fund	11-12
Sundaram Multi Cap Fund	13-14
Sundaram Flexi Cap Fund	15
Sundaram Focused Fund	16
Sundaram ELSS Tax Saver Fund	17
Sundaram Dividend Yield Fund	18
Sundaram Multi-Factor Fund	19
Sundaram Consumption Fund	20
Sundaram Services Fund	21
Sundaram Infrastructure Advantage Fund	22
Sundaram Financial Services Opportunities Fund	23
Sundaram Business Cycle Fund	24
Sundaram Global Brand Theme - Equity Active FoF	25
Sundaram Nifty 100 Equal Weight Fund	26-27
Sundaram Aggressive Hybrid Fund	28-29
Sundaram Equity Savings Fund	30-31
Sundaram Balanced Advantage Fund	32-33
Sundaram Multi Asset Allocation Fund	34-35
Sundaram Arbitrage Fund	36-37
Sundaram Value Fund	38
Close ended Equity Funds	Page No
Sundaram Long Term Tax Advantage Fund Series II-IV	39
Sundaram Long Term Micro Cap Tax Advantage Fund - Series III - VI	40
Liquid & Fixed Income Funds	Page No
Sundaram Liquid Fund	41-42
Sundaram Overnight Fund	43
Sundaram Ultra Short Duration Fund	44-45
Sundaram Money Market Fund	46-47
Sundaram Low Duration Fund	48-49
Sundaram Banking & PSU Fund	50
Sundaram Short Duration Fund	51
Sundaram Medium Duration Fund	52
Sundaram Corporate Bond Fund	53
Sundaram Conservative Hybrid Fund	54
Disclosures	Page No
IDCW History - Equity & Balanced Funds (Latest Three)	56-57
Disclosures	58-60
Performance Track Record Equity Funds	61-65
Performance Track Record Fixed Income Funds	66-67
Riskometer	68-73
Fund Managers	74

MARKETS AND MACRO
Copper, S.Korea, S.Africa topped returns in Dec. (% m/m, in USD)


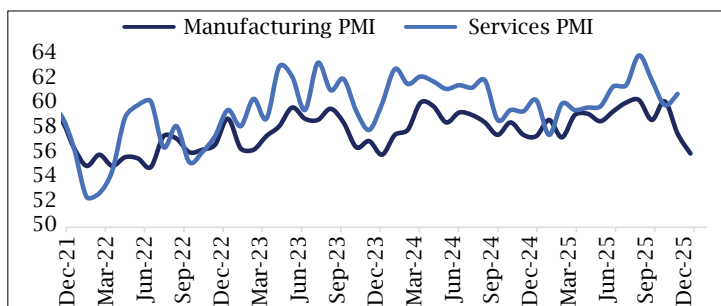
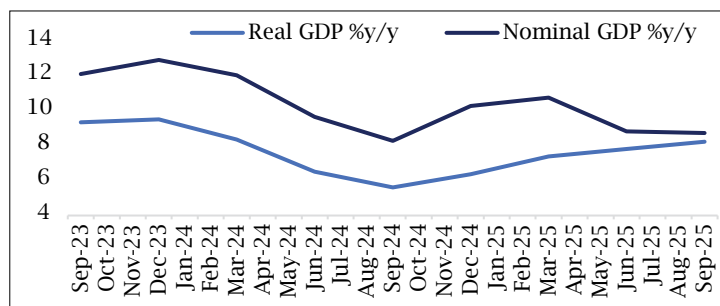
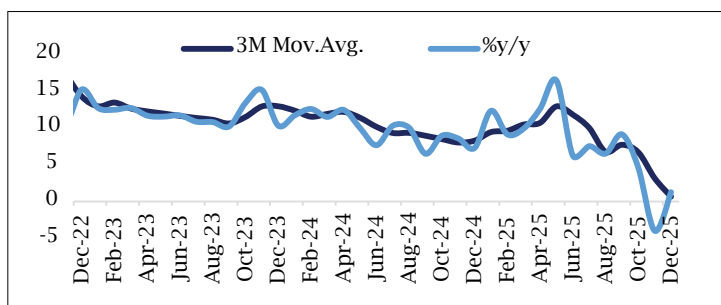
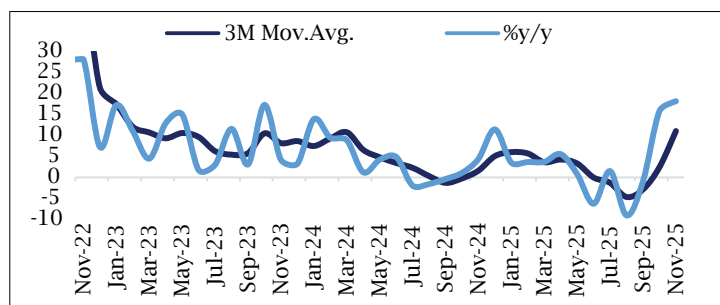
Copper topped returns in December, on tightening global supply and US tariff concerns, delivering its strongest annual gains since 2009. Aluminium prices rose on China's reiteration of curbing over capacity. And in equities, South Korea touched record levels, driven by an increase in semiconductor prices, lifting earnings expectations in the heavy weight sector. Natural gas prices fell sharply on forecasts of warmer temperatures and Crude prices remained broadly soft on OPEC+ production target increases experienced in the earlier months.

GST rose in December (for November sales) by 6.1% (yoy) to INR 1.75 tn, being the second full month post the GST rate rationalisation. The growth is notable as it comes on the back of lower GST rates which were lowered in September'25. At the current run rate, GST mobilisation for FY26 could surpass the FY25 collections, despite lower rates applicable. Higher collections are being driven by higher consumption as lower GST has been mostly passed on fully by manufacturers to the end customers, helping lower the end-product prices. Simplification of GST rates should also lead to higher compliance.

Commodities, Auto, IT top O/P in December (% m/m)


NIFTY contracted 0.3% in rupee terms for the month of December. Commodities, Auto and IT were the key outperformers, while Realty, Media and Consumption were seen as the top drags. On cap curves, Large caps topped, followed by the broader BSE 500, Small cap and Mid cap in descending order of performance. Returns for all these segments were seen in the negative. FIIs turned net sellers at \$3.9bn, with outflows of \$(2.6)bn in equity (from \$(0.5)bn in Nov.), and \$(1.3)bn in debt (from \$0.3bn).

The December Fed meeting did not spring a surprise, with the Fed going with market consensus and cutting the key policy Fed Funds rate by 25 bps to the band of 3.50-3.75%. Post this cut, both the Fed and RBI have now cut rates by 125 bps in the current cycle. The Fed started out in 2024 cutting by 50 bps and following it with another 75 bps in CY 2025. RBI on the other hand has cut entirely in CY2025, with the first cut having happened in February 2025.

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

Real/Nom. GDP saw continued convergence on lower inflation

Growth in toll collection value continues to witness an increase

Passenger vehicle sales saw an appreciable pickup during festive


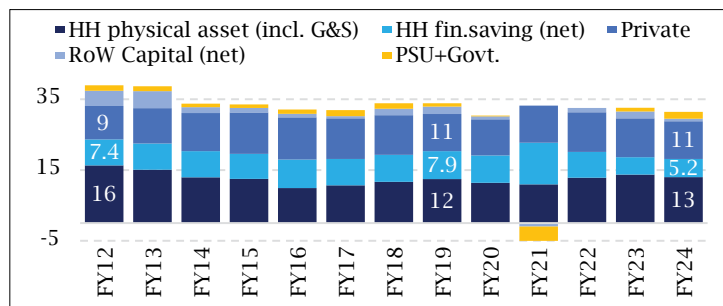
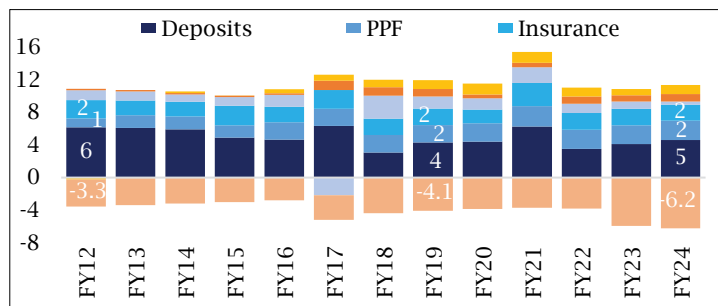
58% of India's Capex is financed by Household savings (%GDP)

Household fin. liabilities have risen over the years (%GDP)


Chart sources: Bloomberg, CMIE, Sundaram Asset Management

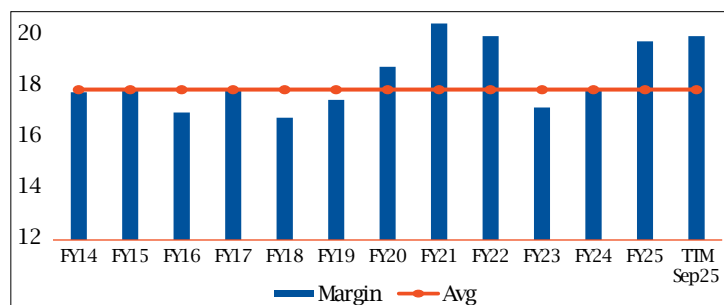
FIXED INCOME TRACKER

Indicator	Nov 2025	Dec 2025	Remarks
INR 10-year GOI	6.50%	6.58%	The 10-year benchmark yield traded in the range of 6.54%-6.62%. Post the RBI policy announcement on December 5, yields initially softened but moved higher toward month-end due to elevated state government borrowing and year-end profit booking.
INR 5-year GOI	6.22%	6.30%	The 5-year G-Sec yield increased by 8 bps during November. The 5Y-10Y yield spread remained broadly stable at around 28 bps, reflecting a relatively flat yield curve.
1-year OIS	5.45%	5.45%	The 1-year Overnight Index Swap (OIS) rate remained unchanged in December
5-year OIS	5.76%	5.92%	The 5-year OIS rose by 15 bps in December, tracking the sell-off in government bonds, which exerted upward pressure on swap rates.
PMI Composite	60.4 (Oct'25)	59.7 (Nov'25)	Composite PMI moderated slightly to 59.7 in November; however, both manufacturing and services remained firmly in expansion territory, indicating sustained economic momentum.
PMI Manufacturing	59.2 (Oct'25)	56.6 (Nov'25)	Manufacturing PMI eased to 56.6 in November. Despite the moderation, the index stayed well above the 50-mark, signalling continued expansion in manufacturing activity.
PMI Services	58.9 (Oct'25)	59.8 (Nov'25)	Services PMI improved to 59.8 in November, supported by stronger demand conditions and healthy business activity.
Banking System Liquidity (₹ Lakh Cr.)	1.86	0.72	Average system liquidity declined in December due to advance tax and GST-related outflows. To balance liquidity conditions, the RBI announced OMO purchases, USD/INR buy-sell swaps, and Variable Rate Repo (VRR) operations.
CPI (%)	0.25%	0.71%	CPI inflation increased to 0.71% in November from 0.25% in October, driven by a lower pace of decline in food prices. Core inflation remained stable at around 4.3%
WPI (%)	-1.21%	-0.32%	WPI inflation improved to -0.32% in November from -1.21% in October, mainly due to a moderation in food price deflation. Core WPI inflation remained steady at around 1.5%.
INR (vs USD)	89.45	89.87	The Indian Rupee depreciated by around 0.35% against the USD in November. Among 23 emerging market currencies, the INR ranked 19th
Forex Reserves (USD Bn)	688.1	696.6	India's foreign exchange reserves increased by USD 8.5 billion in December, largely supported by a rise in gold reserves
Trade Deficit (USD Bn)	41.7 (Oct'25)	24.5 (Nov'25)	India's trade deficit narrowed sharply to USD 24.5 billion in November, primarily due to a significant decline in gold imports.
FPI Flows – Debt (USD Bn)	0.05	-1.38	FPI debt flows turned negative in December; however, cumulative debt inflows for 2025 remained positive, supported by India's inclusion in global bond indices.
FPI Flows – Equity (USD Bn)	0.03	-2.54	FPI equity flows remained negative in December, extending the trend seen through the year. For 2025, equity flows stayed in negative territory, largely impacted by tariff-related uncertainties and global risk aversion.
Brent Crude (\$/bbl)c	62.38	60.85	Brent crude prices declined by USD 1.53 per barrel in December, driven by higher global inventories and softer demand amid tariff-related policy concerns.
Inflation	<ul style="list-style-type: none"> November CPI came in at 0.7%, marginally higher than the lowest level reached in October (0.25%). 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. WPI was in deflation at minus 1.21% vis-a-vis 0.13% in September'25 		

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:

- Domestic Cyclical (Industrials/Materials): The clear winners. Strong order books and solid execution have translated into earnings growth supported by margin tailwind.
- 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.

The Macro Pivot marks a crucial transition in India's investment landscape. From FY20 to FY25, central policy drove growth, but the baton now passes to private capex as corporates step forward. With leverage at decadal lows and record operating cash flows in Auto, Telecom, and IT, 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. With inflation easing, revenue growth is expected to improve by 100-200 bps, while rising rural wages should revive mass consumption after years of weakness. At the same time, PLI-driven ecosystems in semiconductors, electronics, and batteries are set to create a multiplier effect as capex materializes.

The focus must now shift from valuation multiples to earnings strength, as promoter dilution naturally caps P/E expansion. While India has historically traded at a premium to other emerging markets, the recent time correction has narrowed this gap, making valuations appear more reasonable. Earnings expectations have moderated and aligned with reality, creating a healthy base for growth. With select sectors primed for upgrades and the environment looks set to deliver a stronger, more sustainable earnings cycle in the year ahead.

FIXED INCOME OUTLOOK
Liquidity

Average daily system liquidity for November was strong at 1.86 tn, helped by the CRR cut, but fell to INR 0.7 tn in December impacted by advance tax outflows and RBI's currency intervention. To enhance liquidity, RBI announced Open Market Operation - OMO (purchase of govt bonds from the secondary market) aggregating INR 2 t in 4 equal tranches of INR 500 bn each, scheduled for December 29th, January 5th, January 12th and January 22nd. A USD / INR swap for USD 10 bn of 3-year tenor was also announced that should translate to a further inflow of INR 900 bn, approximately.

Combination of these measures combined with month end and quarter spending (being Q4) should ease out liquidity. It is felt that RBI may need to add further rounds of liquidity infusion, as demand for liquidity is expected to remain high in the fiscal ending quarter.

Market outlook

The latest 25 bps cut in December '25 (6-0 unanimous) was in the backdrop of an admirably strong Q2 FY26 GDP growth of 8.2% following through on an equally strong 7.8% growth in Q1-FY26. Triggers for the cut were an exceedingly low CPI with no near-term worries of a sharp rebound. The tone of the policy was extremely dovish. One more 25 bps cut in Q1 CY2026 is plausible, though will depend on CPI. Beyond that, the MPC is likely to stay on hold for 12-18 months. In its growth vs inflation choice, RBI has clearly prioritised growth for now. RBI revised its CPI forecast for FY26 from 2.6% to 2.0%, highlighting persistent disinflation and expecting CPI to revert to 4% only by Q2FY27. On growth, RBI also raised its GDP target for FY26 by 50 bps from 6.8% to 7.3%, expecting growth tailwinds to sustain in H2 notwithstanding global softness. System liquidity in 2026 will be shaped by the interaction of credit-deposit dynamics, RBI operations and fiscal execution. Credit growth is expected to outpace deposit growth, keeping the credit-deposit ratio elevated and exerting structural pressure on banking-system liquidity, unless either loan growth slows or deposit mobilisation improves.

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.

Tight liquidity and strong bank credit demand can keep the front end somewhat elevated versus policy, while heavy government supply and global duration move periodically weigh on the long end.

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 bond fund.

For high tax bracket investors, a new category that is **income plus arbitrage FOF** can be chosen for 2 year suggested investment horizon to get long term capital gain tax benefit. We suggest such funds which are deployed in multiple open-ended funds to diversify fund manager risk and underlying high quality portfolios.

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 (β) 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



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FUND FEATURES

Category	Large Cap
Fund Managers	Ashwin Jain
Month End AUM	INR 3,364 Cr.
Avg. AUM	INR 3,361 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	23.54
IDCW	15.80	17.09

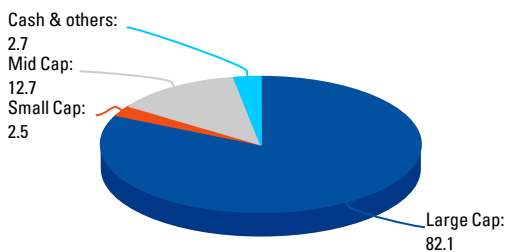


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,99,693 Cr.
Median Market Cap	INR 1,81,178 Cr.
Standard Deviation	10.9
Beta	0.9
Information Ratio	-0.8
Sharpe Ratio	0.6
Turnover Ratio	32.5



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	97.3	Cash And Others	2.7
Agricultural Food & Other Products 9	3.2	Grand Total	100.0
Marico Ltd	2.1		
TATA Consumer Products Ltd	1.1		
Auto Components 10	2.5		
Craftsman Automation Ltd	2.5		
Automobiles 7	6.1		
TVS Motor Company Ltd	3.1		
Mahindra & Mahindra Ltd	3.0		
Banks 1	29.8		
HDFC Bank Ltd 1	9.4		
ICICI Bank Ltd 2	6.7		
Axis Bank Ltd 4	5.6		
State Bank of India 7	3.8		
Kotak Mahindra Bank Ltd	3.2		
Bank of Baroda	1.0		
Cement & Cement Products	2.2		
Ultratech Cement Ltd	2.2		
Construction 8	3.4		
Larsen & Toubro Ltd 9	3.4		
Fertilizers & Agrochemicals	2.0		
PI Industries Ltd	2.0		
Industrial Products	1.1		
KEI Industries Ltd	1.1		
Insurance	2.0		
SBI Life Insurance Company Ltd	2.0		
IT - Software 2	9.1		
Infosys Ltd 5	4.9		
Tech Mahindra Ltd	2.8		
HCL Technologies Ltd	1.4		
Leisure Services	1.0		
Jubilant Foodworks Ltd	1.0		
Oil	1.8		
Oil India Ltd	1.8		
Personal Products	0.9		
Colgate Palmolive Ltd	0.9		
Petroleum Products 3	8.1		
Reliance Industries Ltd 6	4.7		
Bharat Petroleum Corporation Ltd 10	3.4		
Pharmaceuticals & Biotechnology 5	6.4		
Sun Pharmaceutical Industries Ltd 8	3.4		
Dr. Reddys Laboratories Ltd	1.9		
Mankind Pharma Ltd	1.0		
Power	1.9		
NTPC LTD	1.9		
Retailing 4	7.5		
Avenue Supermarts Ltd	2.9		
Trent Ltd	1.8		
Swiggy Ltd	1.8		
Info Edge Ltd	0.9		
Telecom - Services 6	6.1		
Bharti Airtel Ltd 3	6.1		
Transport Services	2.2		
Interglobe Aviation Ltd	2.2		

No of Stocks: 34

• 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	5.2	10.2	11.9	10,524	11,024	11,188	1,20,000	1,26,263	1,29,033	1,29,455
Last 3 years	12.3	14.7	14.3	14,154	15,096	14,941	3,60,000	4,19,614	4,40,195	4,38,437
Last 5 years	13.2	14.9	14.7	18,575	20,031	19,832	6,00,000	7,95,279	8,42,624	8,38,759
Last 10 years	12.6	14.0	14.0	32,865	37,212	37,193	12,00,000	23,42,302	25,62,964	25,65,807
^Since Inception	17.0	-	16.7	3,99,113	-	3,72,632	28,10,000	1,77,97,227	-	1,98,02,749

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 1.91 and Direct: 0.65

Sundaram Mid Cap Fund

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



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FUND FEATURES

Category	Mid Cap
Fund Managers	S Bharath, Ratish B Varier
Month End AUM	INR 13,293 Cr.
Avg. AUM	INR 13,201 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	1436.22	1574.07
IDCW	66.48	73.91

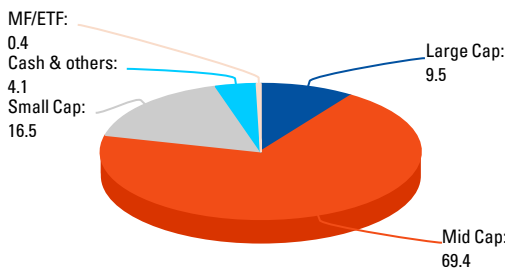


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 69,159 Cr.
Median Market Cap	INR 61,137 Cr.
Standard Deviation	15.0
Beta	0.9
Information Ratio	0.1
Sharpe Ratio	1.3
Turnover Ratio	46.5



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	95.4	APL Apollo Tubes Ltd	0.9
Aerospace & Defense	1.5	Supreme Industries Ltd	0.9
Bharat Electronics Ltd	1.5	Grindwell Norton Ltd	0.6
Agricultural Food & Other Products	2.1	Insurance	1.0
Marico Ltd ⁹	2.1	Max Financial Services Ltd	1.0
Auto Components ⁴	6.3	IT - Services	1.1
ZF Commercial Vehicle Control Systems I Ltd	1.5	L&T Technology Services Ltd	1.1
Apollo Tyres Ltd	1.2	IT - Software	3.8
Sona BLW Precision Forgings Ltd	1.1	Coforge Ltd	1.9
UNO Minda Ltd	1.0	Persistent Systems Ltd	1.8
Schaeffler India Ltd	0.7	Leisure Services	3.8
Tube Investments of India Ltd	0.6	Jubilant Foodworks Ltd	1.8
SKF India Ltd	0.1	Chalet Hotels Ltd	1.2
Automobiles	1.3	Devyani international limited	0.8
TVS Motor Company Ltd	1.3	Personal Products	2.9
Banks ¹	9.3	Colgate Palmolive Ltd	1.0
IDFC First Bank Ltd ⁵	2.4	Procter & Gamble Hygiene and Health Care Ltd	1.0
The Federal Bank Ltd ⁶	2.4	Care Ltd	0.9
Indian Bank	1.9	Emami Ltd	0.9
AU Small Finance Bank Ltd	1.6	Petroleum Products	2.3
IndusInd Bank Ltd	1.0	Hindustan Petroleum Corporation Ltd ⁷	2.3
Beverages	1.2	Pharmaceuticals & Biotechnology ⁶	4.9
United Breweries Ltd	1.2	Lupin Ltd	1.7
Capital Markets ⁵	5.0	Alkem Laboratories Ltd	1.1
BSE Ltd	1.9	Gland Pharma Ltd	1.1
360 ONE WAM Ltd	1.2	Mankind Pharma Ltd	0.9
Motilal Oswal Financial Services Ltd	1.1	Zydus Lifesciences Ltd	0.2
Billionbrains Garage Ventures Ltd	0.7	Power	1.8
ICICI Prudential Asset Management Company Ltd	0.0	Torrent Power Ltd	1.0
Cement & Cement Products	2.2	NHPC Ltd	0.8
JK Cement Ltd	1.6	Realty ¹⁰	3.8
Dalmia Cement Ltd.	0.6	The Phoenix Mills Ltd	2.0
Chemicals & Petrochemicals	0.9	Prestige Estates Projects Ltd	1.0
Deepak Nitrite Ltd	0.9	Obero Realty Ltd	0.8
Consumer Durables ⁸	4.5	Retailing	1.0
Kalyan Jewellers India Ltd ⁸	2.2	FSN E-Commerce Ventures Ltd	0.6
Dixon Technologies Ltd	1.2	Info Edge Ltd	0.4
Amber Enterprises India Ltd	0.7	Telecom - Services	2.0
Berger Paints Ltd	0.4	Indus Towers Ltd	1.2
Electrical Equipment ⁹	3.9	Bharti Hexacom Ltd	0.8
GE Vernova T and D India Ltd ⁴	2.7	Transport Services	1.5
Suzlon Energy Ltd	1.1	Delhivery Ltd	1.5
Ferrous Metals	1.9	Mutual Fund Units	0.4
Jindal Steel & Power Ltd	1.9	Sundaram Liquid Fund	0.4
Fertilizers & Agrochemicals	3.6	Cash And Others	4.1
Coromandel International Ltd ³	2.9	Grand Total	100.0
PI Industries Ltd	0.6		
Finance ³	6.7		
Mahindra & Mahindra Financial Services Ltd ²	3.5		
TVS Holdings Ltd	1.6		
LIC Housing Finance Ltd	1.1		
CRISIL Ltd	0.5		
Shriram Finance Ltd	0.1		
Financial Technology (Fintech)	2.0		
PB Fintech Ltd ¹⁰	2.0		
Gas	0.6		
Gujarat State Petronet Ltd	0.6		
Healthcare Services ⁷	4.9		
Fortis Health Care Ltd	2.0		
Max Healthcare Institute Ltd	1.2		
Dr Lal Path Labs Ltd	1.2		
Indegene Limited	0.5		
Industrial Products ²	7.8		
Cummins India Ltd ¹	3.9		
Polycab India Ltd	1.5		

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	4.1	6.0	11.9	10,409	10,598	11,188	1,20,000	1,29,544	1,29,986	1,29,455
Last 3 years	24.5	24.0	14.3	19,287	19,075	14,941	3,60,000	4,82,871	4,73,644	4,38,437
Last 5 years	22.8	24.0	14.7	27,888	29,368	19,832	6,00,000	10,05,836	9,98,668	8,38,759
Last 10 years	15.2	18.3	14.0	41,388	53,788	37,193	12,00,000	30,17,187	34,70,544	25,65,807
^Since Inception	23.6	-	16.7	14,47,044	-	3,72,632	28,10,000	4,85,56,227	-	1,98,02,749

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025 ~ 'Since inception' SIP performance has not been provided for the benchmark since TRI data is not available. Expense Ratio for the month of Dec 31, 2025 - Regular: 1.73 and Direct: 0.86

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 3,401 Cr.
Avg. AUM	INR 3,388 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	259.61	288.81
IDCW	33.19	37.95

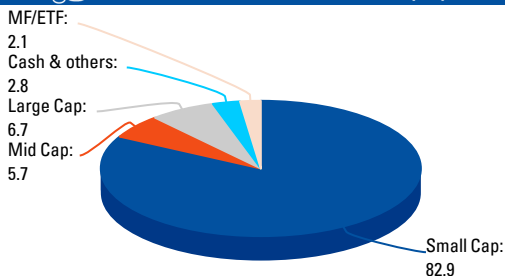


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 41,095 Cr.
Median Market Cap	INR 12,953 Cr.
Standard Deviation	15.8
Beta	0.8
Information Ratio	-0.2
Sharpe Ratio	0.9
Turnover Ratio	42.2



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	95.3	Affle Ltd ⁴	3.0
Aerospace & Defense	3.1	R Systems International Ltd	1.2
MTAR Technologies Ltd ²	3.1	Cyient Ltd	1.0
Agricultural Food & Other Products	1.5	IT - Software	3.4
Balrampur Chini Mills Ltd	1.5	Rate Gain Travel Technologies Ltd ⁵	2.9
Auto Components ²	8.6	Birlasoft Ltd	0.5
Craftsman Automation Ltd ¹	3.2	Leisure Services	2.9
S.J.S. Enterprises Ltd ⁶	2.9	Chalet Hotels Ltd	1.7
ZF Commercial Vehicle Control Systems I Ltd	1.4	Westlife Foodworld Ltd	1.2
Ceat Ltd	1.2	Other Utilities	1.2
Banks ¹	10.4	Ion Exchange Ltd	1.2
DCB Bank Ltd ¹⁰	2.3	Personal Products	1.0
Ujivan Small Finance Bank Ltd	2.3	Emami Ltd	1.0
CSB Bank Ltd	2.1	Pharmaceuticals & Biotechnology ⁵	5.9
Axis Bank Ltd	2.0	Neuland Laboratories Ltd	2.0
Equitas Small Finance Bank Limited	1.7	Natco Pharma Ltd	1.6
Capital Markets ⁹	3.9	Sanofi Consumer Healthcare India Ltd	1.5
Angel One Ltd	1.5	JB Chemicals & Pharmaceuticals Ltd	0.8
Prudent Corporate Advisory Services Ltd	1.1	Realty	2.3
UTI Asset Management Co Ltd	0.8	Brigade Enterprises Ltd	1.5
BSE Ltd	0.6	Sobha Ltd	0.8
Cement & Cement Products	1.0	Retailing ¹⁰	3.7
Birla Corporation Ltd	1.0	Info Edge Ltd	1.6
Chemicals & Petrochemicals	2.7	Zomato Ltd	1.5
Deepak Nitrite Ltd	1.2	Electronics Mart India Ltd	0.6
Neogen Chemicals Ltd	1.1	Textiles & Apparels	1.4
Navin Fluorine International Ltd	0.4	K.P.R. Mill Ltd	0.7
Construction	2.6	Ganesha Ecosphere Ltd	0.7
Larsen & Toubro Ltd	1.4	Transport Infrastructure	1.7
Kalpataru Projects International Ltd	1.2	Adani Ports and Special Economic Zone Ltd	1.7
Consumer Durables ⁴	7.2	Mutual Fund Units	2.1
Safari Industries Ltd ⁸	2.8	Sundaram Liquid Fund	1.5
Green Panel Industries Ltd	1.4	Sundaram Money Market Fund	0.6
Amber Enterprises India Ltd	1.1	Derivatives	0.2
Senco Gold Ltd	1.1	Cash And Others	2.6
Orient Electric Ltd	0.8	Grand Total	100.0
Electrical Equipment	0.8		
TD Power Systems Ltd	0.8		
Engineering Services	0.0		
Hindustan Dorr Oliver Ltd	0.0		
Entertainment	0.7		
PVR INOX Ltd	0.7		
Finance ⁷	4.8		
PNB Housing Finance Ltd ⁹	2.7		
Cholamandalam Financial Holdings Ltd	2.1		
Food Products	2.8		
EID Parry India Ltd ⁷	2.8		
Gas	1.1		
Gujarat State Petronet Ltd	1.1		
Healthcare Services ⁸	4.3		
Aster DM Healthcare Ltd ³	3.0		
Kovai Medical Center & Hospital Ltd	1.3		
Industrial Manufacturing	1.3		
Tega Industries Ltd	1.3		
Industrial Products ³	8.1		
KSB LTD	1.6		
RHI Magnesita India Ltd	1.5		
Venus Pipes & Tubes Ltd	1.1		
ESAB India Ltd	1.0		
Shivalik Bimetal Controls Ltd	0.9		
KEI Industries Ltd	0.7		
Carborundum Universal Ltd	0.7		
SKF India Ltd	0.7		
Insurance	1.3		
Medi Assist Healthcare Services Ltd	1.3		
IT - Services ⁶	5.2		

No of Stocks: 66

• Top 10 Sectors
• Top 10 Holdings

Sundaram Small Cap Fund

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



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	0.4	-5.5	11.9	10,039	9,452	11,188	1,20,000	1,26,317	1,22,782	1,29,455
Last 3 years	20.2	21.5	14.3	17,369	17,928	14,941	3,60,000	4,40,823	4,40,591	4,38,437
Last 5 years	22.6	23.3	14.7	27,769	28,511	19,832	6,00,000	9,17,508	9,26,150	8,38,759
Last 10 years	14.0	14.8	14.0	36,986	39,674	37,193	12,00,000	29,52,511	30,36,807	25,65,807
^Since Inception	17.1	-	14.3	2,70,050	-	1,61,734	25,00,000	1,75,82,906	-	1,17,05,695

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 1.93 and Direct: 0.82

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
Month End AUM	INR 6,987 Cr.
Avg. AUM	INR 6,949 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	88.25	99.72
IDCW	29.78	34.40

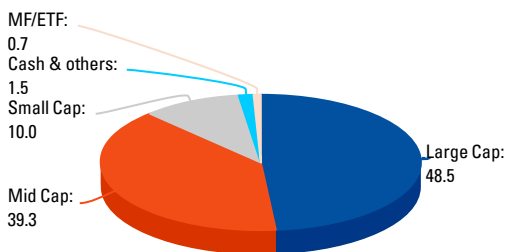


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,95,559 Cr.
Median Market Cap	INR 70,650 Cr.
Standard Deviation	13.4
Beta	1.0
Information Ratio	-0.8
Sharpe Ratio	0.8
Turnover Ratio	44.9



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	97.8	Persistent Systems Ltd	0.9
Aerospace & Defense	1.6	Leisure Services	2.2
Hindustan Aeronautics Ltd	1.6	Jubilant Foodworks Ltd	1.6
Agri & Commercial Vehicles	1.1	Devyani international limited	0.6
TATA Motors Ltd	0.9	Personal Products	1.5
Escorts Kubota Ltd	0.2	Emami Ltd	0.9
Agricultural Food & Other Products	1.8	Procter & Gamble Hygiene and Health Care Ltd	0.6
Marico Ltd	1.8	Petroleum Products	2
Auto Components	4.6	Reliance Industries Ltd	4.5
UNO Minda Ltd	1.8	Hindustan Petroleum Corporation Ltd	1.5
Apollo Tyres Ltd	0.9	Bharat Petroleum Corporation Ltd	1.2
Schaeffler India Ltd	0.9	Pharmaceuticals & Biotechnology	3
ZF Commercial Vehicle Control Systems I Ltd	0.9	Alkem Laboratories Ltd	1.9
SKF India Ltd	0.1	Lupin Ltd	1.3
Automobiles	1.9	Mankind Pharma Ltd	1.2
Mahindra & Mahindra Ltd	1.9	Sun Pharmaceutical Industries Ltd	1.0
Banks	1	Gland Pharma Ltd	0.7
HDFC Bank Ltd	5.7	Power	1.7
State Bank of India	3.3	TATA Power Company Ltd	0.9
Axis Bank Ltd	2.8	Torrent Power Ltd	0.8
ICICI Bank Ltd	2.6	Realty	2.8
Kotak Mahindra Bank Ltd	2.2	Prestige Estates Projects Ltd	1.6
Bank of Baroda	1.7	The Phoenix Mills Ltd	1.2
The Federal Bank Ltd	1.6	Retailing	2.3
IDFC First Bank Ltd	1.0	FSN E-Commerce Ventures Ltd	1.4
Beverages	1.2	Zomato Ltd	0.9
United Breweries Ltd	1.2	Telecom - Services	8
Capital Markets	10	Bharti Airtel Ltd	2.7
Multi Commodity Exchange of India Ltd	1.7	Bharti Hexacom Ltd	1.5
Motilal Oswal Financial Services Ltd	0.9	Transport Infrastructure	1.3
ICICI Prudential Asset Management Company Ltd	0.3	Adani Ports and Special Economic Zone Ltd	1.3
Cement & Cement Products	2.9	Transport Services	0.7
Ultratech Cement Ltd	1.6	Delhivery Ltd	0.7
JK Cement Ltd	1.3	Mutual Fund Units	0.7
Construction	2.0	Sundaram Liquid Fund	0.7
Larsen & Toubro Ltd	2.0	Cash And Others	1.5
Consumer Durables	2.9	Grand Total	100.0
Amber Enterprises India Ltd	1.8		
Kalyan Jewellers India Ltd	0.6		
Berger Paints Ltd	0.4		
LG Electronics India Ltd	0.1		
Ferrous Metals	1.8		
Jindal Steel & Power Ltd	1.8		
Fertilizers & Agrochemicals	2.5		
Coromandel International Ltd	1.4		
PI Industries Ltd	1.0		
Finance	4		
Mahindra & Mahindra Financial Services Ltd	2.3		
Bajaj Finance Ltd	1.4		
Cholamandalam Investment and Finance Company Ltd	1.0		
Healthcare Services	9		
Fortis Health Care Ltd	1.5		
Dr Lal Path Labs Ltd	1.2		
Max Healthcare Institute Ltd	0.8		
Industrial Products	7		
Cummins India Ltd	1.9		
Polycab India Ltd	1.4		
Kirloskar Oil Engines Ltd	1.1		
Insurance	1.4		
Max Financial Services Ltd	1.4		
IT - Services	1.1		
Affle Ltd	1.1		
IT - Software	5		
Infosys Ltd	2.8		
Coforge Ltd	1.0		

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	3.6	8.2	11.9	10,356	10,819	11,188	1,20,000	1,28,099	1,29,522	1,29,455
Last 3 years	16.7	19.4	14.3	15,904	17,034	14,941	3,60,000	4,43,447	4,57,093	4,38,437
Last 5 years	17.0	19.5	14.7	21,975	24,390	19,832	6,00,000	8,61,538	9,18,727	8,38,759
Last 10 years	15.0	16.3	14.0	40,430	45,277	37,193	12,00,000	26,67,819	29,96,258	25,65,807
^Since Inception	14.3	14.0	11.9	1,23,319	1,18,599	83,984	-	-	-	-

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 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 5.54 as on Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 1.79 and Direct: 0.66

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 2,908 Cr.
Avg. AUM	INR 2,884 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	390.52	436.81
IDCW	63.92	86.66

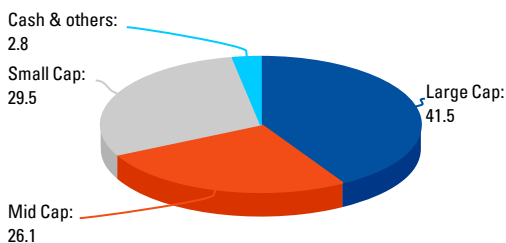


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,73,597 Cr.
Median Market Cap	INR 46,084 Cr.
Standard Deviation	13.1
Beta	0.9
Information Ratio	-0.3
Sharpe Ratio	0.9
Turnover Ratio	51.1



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	97.2	Affle Ltd	2.0
Aerospace & Defense	1.8	Cyient Ltd	0.3
Bharat Electronics Ltd	1.8	IT - Software ⁶	4.7
Agricultural Food & Other Products	1.4	HCL Technologies Ltd	1.8
Marico Ltd	1.4	Coforge Ltd	1.4
Auto Components ⁴	5.3	Rate Gain Travel Technologies Ltd	1.4
Amara Raja Energy & Mobility Ltd	1.7	Leisure Services ⁷	4.3
Craftsman Automation Ltd	1.7	Jubilant Foodworks Ltd	1.8
Sona BLW Precision Forgings Ltd	1.0	Chalet Hotels Ltd	1.2
SKF India Ltd	0.5	Devyani international limited	1.2
Schaeffler India Ltd	0.3	Chennai Super Kings Ltd	0.0
ZF Commercial Vehicle Control Systems I Ltd	0.2	Other Consumer Services	0.0
Automobiles	2.1	Kwality Wall's Ltd	0.0
Mahindra & Mahindra Ltd ⁹	2.1	Other Utilities	0.7
Banks ¹	20.2	Ion Exchange Ltd	0.7
HDFC Bank Ltd ¹	6.9	Paper, Forest & Jute Products	0.0
ICICI Bank Ltd ²	5.1	Mukerian Papers Ltd	0.0
Kotak Mahindra Bank Ltd ⁴	4.0	Petroleum Products ⁵	5.2
DCB Bank Ltd ⁸	2.3	Reliance Industries Ltd ⁶	3.2
Indian Bank	1.8	Hindustan Petroleum Corporation Ltd ¹⁰	2.0
Beverages	0.9	Pharmaceuticals & Biotechnology	3.0
United Breweries Ltd	0.9	Lupin Ltd	1.1
Capital Markets	1.5	JB Chemicals & Pharmaceuticals Ltd	1.0
360 ONE WAM Ltd	1.2	Gland Pharma Ltd	0.9
BSE Ltd	0.3	Power	1.4
Crescent Fintstock Ltd	0.0	TATA Power Company Ltd	1.4
Cement & Cement Products ¹⁰	3.2	Realty	1.9
JK Cement Ltd	1.6	Brigade Enterprises Ltd	1.9
Ultratech Cement Ltd	1.6	Retailing	2.1
Construction ⁸	4.2	Info Edge Ltd	1.4
Larsen & Toubro Ltd ³	4.2	Go Fashion Ltd	0.7
Consumer Durables	3.1	Telecom - Services ⁹	3.3
Amber Enterprises India Ltd	1.5	Bharti Airtel Ltd ⁵	3.3
Kalyan Jewellers India Ltd	1.1	Transport Infrastructure	0.8
Blue Star Ltd	0.5	Adani Ports and Special Economic Zone Ltd	0.8
Diversified Fmcg	0.9	Transport Services	0.6
Hindustan UniLever Ltd	0.9	Interglobe Aviation Ltd	0.6
Electrical Equipment	0.3	Unlisted Equity	0.0
GE Vernova T and D India Ltd	0.3	Balmer Lawrie Freight Containers Ltd	0.0
Fertilizers & Agrochemicals	0.7	Precision Fasteners Ltd	0.0
PI Industries Ltd	0.7	Virtual Dynamics Software Ltd	0.0
Finance ²	6.8	Noble Brothers Impex Ltd	0.0
Mahindra & Mahindra Financial Services Ltd ⁷	2.8	Cash And Others	2.8
TVS Holdings Ltd	1.9	Grand Total	100.0
Bajaj Finserv Ltd	1.1		
LIC Housing Finance Ltd	1.0		
Financial Technology (Fintech)	1.5		
PB Fintech Ltd	0.9		
Seshaasai Technologies Ltd	0.6		
Food Products	2.2		
Britannia Industries Ltd	1.1		
EID Parry India Ltd	1.1		
Healthcare Equipment & Supplies	0.0		
Sangam Health Care Products Ltd	0.0		
Healthcare Services	2.6		
Fortis Health Care Ltd	1.4		
Metropolis Healthcare Ltd	1.2		
Household Products	1.7		
Jyothy Laboratories Ltd	1.7		
Industrial Manufacturing	0.5		
Tega Industries Ltd	0.5		
Industrial Products ³	6.3		
KEI Industries Ltd	1.9		
Cummins India Ltd	1.7		
Kirloskar Oil Engines Ltd	1.6		
APL Apollo Tubes Ltd	1.2		
IT - Services	2.3		

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	4.6	5.3	11.9	10,461	10,529	11,188	1,20,000	1,27,225	1,27,741	1,29,455
Last 3 years	17.9	18.9	14.3	16,384	16,805	14,941	3,60,000	4,45,732	4,49,388	4,38,437
Last 5 years	18.0	19.4	14.7	22,875	24,301	19,832	6,00,000	8,75,109	9,03,194	8,38,759
Last 10 years	14.5	15.5	14.0	38,616	42,181	37,193	12,00,000	26,58,963	29,07,978	25,65,807
^Since Inception	15.4	-	14.6	3,69,944	-	3,10,062	30,20,000	2,92,96,900	-	2,66,30,174

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 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 5.54 as on Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 1.98 and Direct: 0.88

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
Fund Managers	Bharath S, Dwijendra Srivastava
Month End AUM	INR 2,128 Cr.
Avg. AUM	INR 2,125 Cr.
Inception Date	Sep 6, 2022
Benchmark (Tier I)	Nifty 500 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	15.30	16.10
IDCW	13.63	14.36

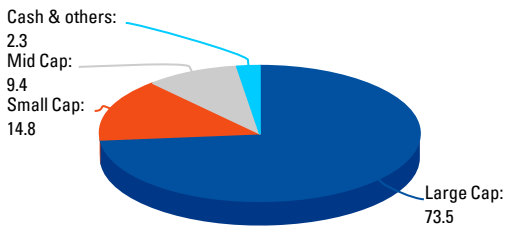


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,65,417 Cr.
Median Market Cap	INR 1,23,550 Cr.
Standard Deviation	11.4
Beta	0.8
Information Ratio	-0.4
Sharpe Ratio	0.8
Turnover Ratio	48.4



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	97.7	Affle Ltd	1.0
Aerospace & Defense	1.0	IT - Software ²	9.1
Hindustan Aeronautics Ltd	1.0	Infosys Ltd ⁵	4.0
Agri & Commercial Vehicles	0.9	Tata Consultancy Services Ltd	1.5
TATA Motors Ltd	0.9	HCL Technologies Ltd	1.5
Agricultural Food & Other Products	1.1	Tech Mahindra Ltd	1.3
TATA Consumer Products Ltd	1.1	LTIMindtree Ltd	0.8
Auto Components	1.0	Leisure Services	2.4
Amara Raja Energy & Mobility Ltd	1.0	Devyani international limited	1.4
Automobiles ⁶	4.3	Jubilant Foodworks Ltd	1.1
Mahindra & Mahindra Ltd	2.3	Other Consumer Services	0.0
Force Motors Ltd	2.0	Kwality Wall's Ltd	0.0
Banks ¹	28.5	Personal Products	1.3
HDFC Bank Ltd ¹	8.8	Emami Ltd	1.3
ICICI Bank Ltd ²	5.9	Petroleum Products ³	5.0
Axis Bank Ltd ⁶	4.0	Reliance Industries Ltd ³	5.0
State Bank of India ⁷	3.7	Pharmaceuticals & Biotechnology ⁴	4.8
Kotak Mahindra Bank Ltd ⁹	3.1	Cipla Ltd	1.8
Union Bank of India	1.5	Sun Pharmaceutical Industries Ltd	1.6
IndusInd Bank Ltd	1.5	Alkem Laboratories Ltd	1.4
Beverages	2.6	Power	2.4
United Spirits Ltd	1.4	NTPC LTD	1.5
Varun Beverages Ltd	1.3	Torrent Power Ltd	0.9
Cement & Cement Products ⁷	4.2	Retailing	2.7
Ultratech Cement Ltd	2.3	Swiggy Ltd	1.4
Ambuja Cements Ltd	1.3	Zomato Ltd	1.4
JK Lakshmi Cement Ltd	0.5	Telecom - Services ⁵	4.4
Chemicals & Petrochemicals	0.9	Bharti Airtel Ltd ⁴	4.4
Deepak Nitrite Ltd	0.9	Transport Services	2.2
Construction ⁸	3.6	Delhivery Ltd	1.2
Larsen & Toubro Ltd ⁸	3.6	Interglobe Aviation Ltd	1.0
Consumer Durables	1.0	Cash And Others	2.3
Whirlpool of India Ltd	1.0	Grand Total	100.0
Diversified Fmcg ⁹	3.4		
ITC Ltd ¹⁰	2.5		
Hindustan UniLever Ltd	0.9		
Electrical Equipment	0.7		
GE Vernova T and D India Ltd	0.7		
Fertilizers & Agrochemicals	1.0		
UPL Ltd	1.0		
Finance	1.0		
Cholamandalam Investment and Finance Company Ltd	1.0		
Gas	1.2		
GAIL Ltd	1.2		
Healthcare Services	2.3		
Metropolis Healthcare Ltd	1.4		
Indegene Limited	1.0		
Industrial Manufacturing	0.6		
Praj Industries Ltd	0.6		
Industrial Products ¹⁰	3.0		
Kirloskar Oil Engines Ltd	1.7		
Cummins India Ltd	1.3		
IT - Services	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	7.2	7.8	11.9	10,716	10,776	11,188	1,20,000	1,28,134	1,28,532	1,29,455
Last 3 years	15.1	16.7	14.3	15,244	15,897	14,941	3,60,000	4,37,915	4,44,918	4,38,437
^Since Inception	13.7	15.3	13.8	15,297	16,061	15,343	3,90,000	4,83,744	4,92,870	4,83,767

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Expense Ratio for the month of Dec 31, 2025 - Regular: 2.03 and Direct: 0.69

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 1,096 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	163.61	181.98
IDCW	42.37	46.28

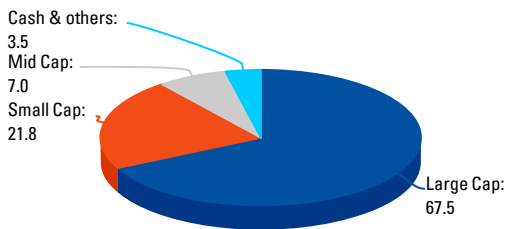


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,27,835 Cr.
Median Market Cap	INR 1,11,192 Cr.
Standard Deviation	11.0
Beta	0.8
Information Ratio	-0.6
Sharpe Ratio	0.8
Turnover Ratio	58.8



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	96.4
Agricultural Food & Other Products	2.6
TATA Consumer Products Ltd	2.6
Auto Components 6	5.3
Craftsman Automation Ltd 5	5.3
Automobiles 5	5.7
TVS Motor Company Ltd 4	5.7
Banks 1	26.3
HDFC Bank Ltd 1	9.4
ICICI Bank Ltd 3	6.5
Kotak Mahindra Bank Ltd 6	5.3
City Union Bank Ltd	3.0
Axis Bank Ltd	2.0
Construction	1.6
KEC International Ltd	1.6
Consumer Durables	2.7
Amber Enterprises India Ltd	2.0
Whirlpool of India Ltd	0.8
Electrical Equipment 10	2.9
Triveni Turbine Ltd	2.9
Fertilizers & Agrochemicals	2.7
PI Industries Ltd	2.7
Finance	0.2
Aavas Financiers Ltd	0.2
Healthcare Services	2.9
Apollo Hospitals Enterprise Ltd	2.9
Industrial Products 9	4.1
Happy Forgings Ltd 9	4.1
Insurance 7	5.3
SBI Life Insurance Company Ltd 10	3.3
Go Digit General Insurance Ltd	1.9
IT - Software 2	9.2
Infosys Ltd 7	4.5
Tech Mahindra Ltd	3.2
HCL Technologies Ltd	1.5
Personal Products	1.9
Colgate Palmolive Ltd	1.9
Petroleum Products 8	4.2
Bharat Petroleum Corporation Ltd 8	4.2
Pharmaceuticals & Biotechnology	1.9
Dr. Reddys Laboratories Ltd	1.9
Retailing 3	7.6
Avenue Supermarts Ltd	3.3
Info Edge Ltd	2.4
Trent Ltd	1.8
Telecom - Services 4	6.6
Bharti Airtel Ltd 2	6.6
Transport Services	2.8
Interglobe Aviation Ltd	2.8
Cash And Others	3.5
Grand Total	99.9

No of Stocks: 29

• 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	2.0	7.8	11.9	10,203	10,776	11,188	1,20,000	1,25,439	1,28,532	1,29,455
Last 3 years	14.1	16.7	14.3	14,876	15,897	14,941	3,60,000	4,23,985	4,44,918	4,38,437
Last 5 years	14.7	16.9	14.7	19,829	21,808	19,832	6,00,000	8,09,893	8,71,118	8,38,759
Last 10 years	13.6	14.8	14.0	35,848	39,677	37,193	12,00,000	25,17,315	27,16,812	25,65,807
^Since Inception	14.9	13.8	13.6	1,63,609	1,35,726	1,30,875	24,10,000	1,11,18,264	1,13,55,199	1,03,40,214

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 2.25 and Direct: 1.21

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 1,402 Cr.
Avg. AUM	INR 1,397 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	528.40	566.21
IDCW	423.75	565.63

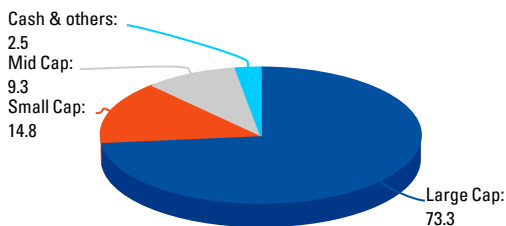


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,66,366 Cr.
Median Market Cap	INR 1,23,550 Cr.
Standard Deviation	11.2
Beta	0.8
Information Ratio	-0.3
Sharpe Ratio	0.9
Turnover Ratio	47.5



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	97.5
Aerospace & Defense	1.0
Hindustan Aeronautics Ltd	1.0
Agri & Commercial Vehicles	0.9
TATA Motors Ltd	0.9
Agricultural Food & Other Products	1.0
TATA Consumer Products Ltd	1.0
Auto Components	1.0
Amara Raja Energy & Mobility Ltd	1.0
Automobiles	5.4
Mahindra & Mahindra Ltd	2.4
Force Motors Ltd	2.1
Banks	28.4
HDFC Bank Ltd ¹	8.8
ICICI Bank Ltd ²	5.9
Axis Bank Ltd ⁶	4.0
State Bank of India ⁷	3.7
Kotak Mahindra Bank Ltd ⁹	3.0
Union Bank of India	1.5
IndusInd Bank Ltd	1.5
Beverages	2.6
United Spirits Ltd	1.3
Varun Beverages Ltd	1.3
Cement & Cement Products	7.1
Ultratech Cement Ltd	2.3
Ambuja Cements Ltd	1.3
JK Lakshmi Cement Ltd	0.5
Chemicals & Petrochemicals	0.9
Deepak Nitrite Ltd	0.9
Construction	8.8
Larsen & Toubro Ltd ⁸	3.7
Consumer Durables	1.0
Whirlpool of India Ltd	1.0
Diversified Fmcg	9.9
ITC Ltd ¹⁰	2.5
Hindustan UniLever Ltd	0.9
Electrical Equipment	0.7
GE Vernova T and D India Ltd	0.7
Fertilizers & Agrochemicals	1.1
UPL Ltd	1.1
Finance	1.0
Cholamandalam Investment and Finance Company Ltd	1.0
Gas	1.2
GAIL Ltd	1.2
Healthcare Services	2.3
Metropolis Healthcare Ltd	1.3
Indegene Limited	1.0
Industrial Manufacturing	0.6
Praj Industries Ltd	0.6
Industrial Products	10.1
Kirloskar Oil Engines Ltd	1.7
Cummins India Ltd	1.3
IT - Services	1.0

Portfolio	% Of Net Asset
Affle Ltd	1.0
IT - Software	9.1
Infosys Ltd ⁵	4.0
Tata Consultancy Services Ltd	1.5
HCL Technologies Ltd	1.5
Tech Mahindra Ltd	1.3
LTIMindtree Ltd	0.8
Leisure Services	2.5
Devyani international limited	1.3
Jubilant Foodworks Ltd	1.1
Chennai Super Kings Ltd	0.0
Other Consumer Services	0.0
Kwality Wall's Ltd	0.0
Personal Products	1.3
Emami Ltd	1.3
Petroleum Products	5.0
Reliance Industries Ltd ³	5.0
Pharmaceuticals & Biotechnology	4.8
Cipla Ltd	1.8
Sun Pharmaceutical Industries Ltd	1.6
Alkem Laboratories Ltd	1.3
Power	2.4
NTPC LTD	1.5
Torrent Power Ltd	0.9
Retailing	2.7
Swiggy Ltd	1.4
Zomato Ltd	1.3
Telecom - Services	6.4
Bharti Airtel Ltd ⁴	4.4
Transport Services	2.2
Delhivery Ltd	1.1
Interglobe Aviation Ltd	1.0
Unlisted Equity	0.0
Virtual Dynamics Software Ltd	0.0
Cash And Others	2.5
Grand Total	100.0

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	7.7	7.8	11.9	10,773	10,776	11,188	1,20,000	1,28,161	1,28,532	1,29,455
Last 3 years	15.8	16.7	14.3	15,523	15,897	14,941	3,60,000	4,39,911	4,44,918	4,38,437
Last 5 years	16.4	16.9	14.7	21,388	21,808	19,832	6,00,000	8,55,115	8,71,118	8,38,759
Last 10 years	13.3	14.8	14.0	34,951	39,677	37,193	12,00,000	25,47,609	27,16,812	25,65,807
^Since Inception	17.8	14.1	-	13,13,459	5,03,332	-	35,70,000	8,94,23,180	-	-

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 2.18 and Direct: 1.52

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	Clyton Richard Fernandes
Month End AUM	INR 919 Cr.
Avg. AUM	INR 916 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	139.92	153.54
IDCW	40.69	68.49

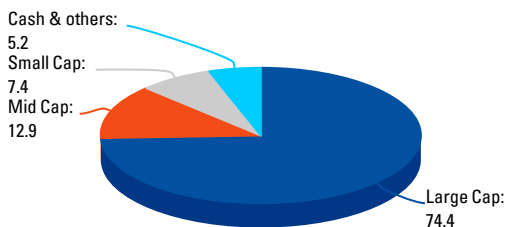


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,56,352 Cr.
Median Market Cap	INR 2,09,348 Cr.
Standard Deviation	12.6
Beta	0.9
Information Ratio	0.1
Sharpe Ratio	0.9
Turnover Ratio	47.6



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	94.8	Tata Consultancy Services Ltd	1.2
Aerospace & Defense	2.5	LTIMindtree Ltd	1.2
Bharat Electronics Ltd	1.5	Coforge Ltd	1.1
Hindustan Aeronautics Ltd	1.0	Mphasis Ltd	1.0
Automobiles ⁵	6.2	Oil ⁹	3.6
Maruti Suzuki India Ltd	1.9	Oil & Natural Gas Corporation Ltd ⁸	2.6
Bajaj Auto Ltd	1.6	Oil India Ltd	1.0
Mahindra & Mahindra Ltd	1.5	Other Consumer Services	0.0
Hero MotoCorp Ltd	1.1	Kwality Wall's Ltd	0.0
Banks ¹	18.1	Personal Products	2.1
HDFC Bank Ltd ¹	7.0	Emami Ltd	1.2
ICICI Bank Ltd ²	3.9	Godrej Consumer Products Ltd	1.0
State Bank of India ⁶	3.2	Petroleum Products ⁴	6.5
Bank of Baroda	1.8	Hindustan Petroleum Corporation Ltd	2.3
Axis Bank Ltd	1.2	Reliance Industries Ltd	1.9
Kotak Mahindra Bank Ltd	1.1	Castrol India Ltd	1.2
Capital Markets	0.7	Indian Oil Corporation Ltd	1.1
UTI Asset Management Co Ltd	0.7	Pharmaceuticals & Biotechnology	1.9
Cement & Cement Products	1.0	Sun Pharmaceutical Industries Ltd	1.4
Ultratech Cement Ltd	1.0	Sanofi India Ltd	0.5
Construction	2.4	Power ³	8.9
Larsen & Toubro Ltd	2.4	NTPC LTD ⁵	3.4
Consumable Fuels ¹⁰	2.6	Power Grid Corporation of India Ltd ¹⁰	2.5
Coal India Ltd ⁹	2.6	CESC Ltd	1.5
Consumer Durables	0.8	NHPC Ltd	1.5
Asian Paints Ltd	0.8	Realty ⁷	4.4
Diversified Fmcg ⁶	4.7	Embassy Office Parks ⁴	3.4
ITC Ltd ⁷	3.1	Brookfield India Real Estate Trust REIT	0.9
Hindustan UniLever Ltd	1.6	Telecom - Services	2.2
Ferrous Metals	1.6	Bharti Airtel Ltd	2.2
Tata Steel Ltd	1.6	Unlisted Equity	0.0
Fertilizers & Agrochemicals	0.5	Sandur Laminates Ltd	0.0
Bayer Cropscience Ltd	0.5	Crystal Cable Industries Ltd	0.0
Finance ⁸	4.2	Tirrihannah Company Ltd	0.0
Mahindra & Mahindra Financial Services Ltd	1.5	Minerava Holdings Ltd	0.0
REC Ltd	1.2	Cash And Others	5.2
Shriram Finance Ltd	0.8	InvIT	0.8
Bajaj Finance Ltd	0.6	Grand Total	100.0
Food Products	1.5		
Britannia Industries Ltd	1.5		
Gas	2.2		
GAIL Ltd	2.2		
Healthcare Services	1.0		
Aster DM Healthcare Ltd	1.0		
Industrial Products	1.4		
Cummins India Ltd	1.4		
InvIT	0.8		
Power Grid Infrastructure Investment Trust	0.8		
IT - Software ²	13.0		
Infosys Ltd ³	3.8		
Tech Mahindra Ltd	2.4		
HCL Technologies Ltd	2.4		

No of Stocks: 59

• 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	3.3	7.8	11.9	10,332	10,776	11,188	1,20,000	1,26,842	1,28,532	1,29,455
Last 3 years	17.0	16.7	14.3	16,021	15,897	14,941	3,60,000	4,32,816	4,44,918	4,38,437
Last 5 years	16.5	16.9	14.7	21,507	21,808	19,832	6,00,000	8,52,036	8,71,118	8,38,759
Last 10 years	14.9	14.8	14.0	40,231	39,677	37,193	12,00,000	26,63,535	27,16,812	25,65,807
^Since Inception	13.2	15.3	14.9	1,39,925	2,03,887	1,89,293	25,40,000	1,26,24,273	1,34,92,114	1,23,91,762

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 2.28 and Direct: 1.03

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
Fund Managers	Mr. Rohit Seksaria (Equity), Mr. Bharath S (Equity), Mr. Dwijendra Srivastava (Fixed Income), Mr. Sandeep Agarwal (Fixed Income)
Month End AUM	INR 1,016 Cr.
Avg. AUM	INR 1,000 Cr.
Inception Date	Jul 22, 2025
Benchmark (Tier I)	BSE 200 TRI
Additional Benchmark	Nifty 50 TRI
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	Rs.100/- & multiples of INR 1/-
SIP / STP / SWP	Available
Exit Load	1%, if redeemed within 365 days from the date of allotment. Nil if redeemed after one year



NET ASSET VALUE (NAV)

	Regular	Direct
Growth	10.53	10.61
IDCW	10.53	10.61

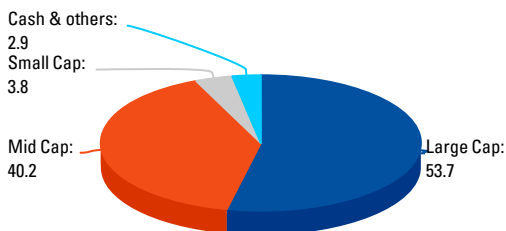


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,80,370 Cr.
Median Market Cap	INR 98,926 Cr.
Turnover Ratio	37.7



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	97.8	Healthcare Services	3.0
Aerospace & Defense	0.7	Fortis Health Care Ltd ⁹	2.2
Hindustan Aeronautics Ltd	0.7	Apollo Hospitals Enterprise Ltd	0.8
Agri & Commercial Vehicles	0.3	Industrial Manufacturing	0.6
Ashok Leyland Ltd	0.3	Kaynes Technology India Ltd	0.6
Auto Components	1.4	Industrial Products ⁶	5.3
Endurance Technologies Ltd	1.4	Polycab India Ltd ⁷	2.3
Automobiles ⁵	6.9	KEI Industries Ltd	1.5
TVS Motor Company Ltd ⁵	2.5	Cummins India Ltd	1.5
Eicher Motors Ltd	1.5	IT - Software ³	9.2
Hero MotoCorp Ltd	1.4	Infosys Ltd ⁴	3.3
Hyundai Motor India Ltd	1.4	Wipro Ltd	1.6
Banks ¹	14.1	Tech Mahindra Ltd	1.0
HDFC Bank Ltd ¹	6.4	Persistent Systems Ltd	0.9
ICICI Bank Ltd ³	4.0	Coforge Ltd	0.8
Indian Bank	1.3	Tata Consultancy Services Ltd	0.8
Canara Bank	0.8	HCL Technologies Ltd	0.8
Union Bank of India	0.7	Minerals & Mining	0.8
Bank of India	0.7	NMDC Ltd	0.8
Beverages	0.9	Non - Ferrous Metals	1.9
Radico Khaitan Ltd	0.9	Hindustan Zinc Ltd ¹⁰	1.9
Capital Markets	2.9	Oil	3.0
Multi Commodity Exchange of India Ltd	1.6	Oil & Natural Gas Corporation Ltd	1.5
Motilal Oswal Financial Services Ltd	1.2	Oil India Ltd	1.5
Cement & Cement Products	1.6	Petroleum Products ⁷	4.5
Dalmia Cement Ltd.	0.9	Reliance Industries Ltd ²	4.5
ACC Ltd	0.7	Pharmaceuticals & Biotechnology ⁴	7.8
Chemicals & Petrochemicals	0.9	Laurus Labs Ltd	1.6
SRF Ltd	0.9	GlenMark Pharmaceuticals Ltd	1.6
Cigarettes & Tobacco Products	0.8	Zydus Lifesciences Ltd	1.5
Godfrey Phillips India Ltd	0.8	GlaxoSmithKline Pharmaceuticals Ltd	0.9
Consumable Fuels	1.6	Divis Laboratories Ltd	0.9
Coal India Ltd	1.6	Dr. Reddys Laboratories Ltd	0.8
Electrical Equipment	1.4	Aurobindo Pharma Ltd	0.7
GE Vernova T and D India Ltd	1.4	Power	3.1
Fertilizers & Agrochemicals	0.8	Neyveli Lignite Corporation Ltd	1.6
UPL Ltd	0.8	NTPC LTD	0.7
Finance ²	10.5	Power Grid Corporation of India Ltd	0.7
Muthoot Finance Ltd ⁸	2.3	Realty	0.8
Aditya Birla Capital Ltd	1.5	Lodha Developers Ltd	0.8
L & T Finance Ltd	1.5	Retailing ⁸	4.2
REC Ltd	1.5	FSN E-Commerce Ventures Ltd	1.5
Housing & Urban Development Corporation Ltd	0.8	Swiggy Ltd	1.4
Bajaj Finserv Ltd	0.8	Zomato Ltd	1.3
Cholamandalam Financial Holdings Ltd	0.7	Telecom - Services ⁹	3.9
LIC Housing Finance Ltd	0.7	Bharti Airtel Ltd ⁶	2.4
Power Finance Corporation Ltd	0.7	Indus Towers Ltd	1.6
Financial Technology (Fintech)	1.4	Derivatives	0.6
One 97 Communications Ltd	1.4	Cash And Others	2.2
Gas ¹⁰	3.8	Grand Total	100.0
Petronet LNG Ltd	1.6		
GAIL Ltd	1.4		
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 Dec 31, 2025 - Regular: 2.11 and Direct: 0.51

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 1,584 Cr.
Avg. AUM	INR 1,587 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	97.97	107.82
IDCW	27.57	30.87

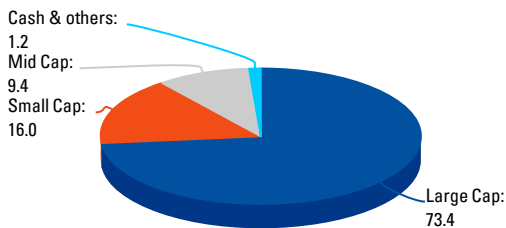


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,53,282 Cr.
Median Market Cap	INR 1,06,746 Cr.
Standard Deviation	13.5
Beta	0.9
Information Ratio	-0.5
Sharpe Ratio	0.8
Turnover Ratio	22.3



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	98.8
Auto Components 8	3.4
S.J.S. Enterprises Ltd	3.0
Tenneco Clean Air India Ltd	0.4
Automobiles 1	16.9
Mahindra & Mahindra Ltd 2	9.9
Maruti Suzuki India Ltd 7	4.5
Hero MotoCorp Ltd	2.1
TVS Motor Company Ltd	0.4
Beverages 9	3.4
United Spirits Ltd	2.5
United Breweries Ltd	0.6
Varun Beverages Ltd	0.3
Consumer Durables 2	14.6
Titan Company Ltd 5	5.4
Safari Industries Ltd	3.1
Kalyan Jewellers India Ltd	2.6
Whirlpool of India Ltd	1.7
Asian Paints Ltd	1.7
Diversified Fmcg 3	14.4
ITC Ltd 3	7.9
Hindustan UniLever Ltd 4	6.5
Finance 10	3.1
Bajaj Holdings & Investment Ltd	3.1
Food Products 6	6.7
Nestle India Ltd 9	3.6
Britannia Industries Ltd	3.1
Healthcare Services 7	3.7
Apollo Hospitals Enterprise Ltd 8	3.7
Household Products	1.8
Jyothy Laboratories Ltd	1.8
Leisure Services	2.7
Devyani international limited	1.4
Jubilant Foodworks Ltd	1.3
Other Consumer Services	0.1
Kwality Wall's Ltd	0.1
Personal Products	0.5
Colgate Palmolive Ltd	0.5
Realty	2.0
Brigade Enterprises Ltd	2.0
Retailing 4	14.1
Zomato Ltd 6	5.1
Trent Ltd 10	3.1
Info Edge Ltd	1.8
Avenue Supermarts Ltd	1.6
Go Fashion Ltd	1.5
Electronics Mart India Ltd	0.9
Telecom - Services 5	10.8
Bharti Airtel Ltd 1	10.8
Transport Services	0.5
Interglobe Aviation Ltd	0.5
Cash And Others	1.2
Grand Total	100.0

No of Stocks: 34

• 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	-0.1	9.2	11.9	9,993	10,922	11,188	1,20,000	1,22,922	1,28,110	1,29,455
Last 3 years	16.0	18.7	14.3	15,631	16,738	14,941	3,60,000	4,30,533	4,56,668	4,38,437
Last 5 years	15.3	17.0	14.7	20,399	21,947	19,832	6,00,000	8,52,987	9,09,576	8,38,759
Last 10 years	13.9	14.3	14.0	36,819	38,089	37,193	12,00,000	24,25,968	27,20,328	25,65,807
^Since Inception	12.3	13.4	11.9	97,965	1,18,425	90,964	23,50,000	1,04,18,234	1,23,53,534	96,93,300

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 2.16 and Direct: 1.19

Sundaram Services Fund

An open-ended equity scheme investing in the Services sector



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Sectoral/Thematic
Fund Managers	Rohit Seksaria
Month End AUM	INR 4,809 Cr.
Avg. AUM	INR 4,759 Cr.
Inception Date	Sep 21, 2018
Benchmark (Tier I)	Nifty Services Sector 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	36.17	39.36
IDCW	23.14	25.23

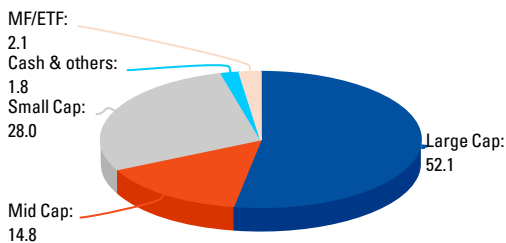


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,45,094 Cr.
Median Market Cap	INR 60,921 Cr.
Standard Deviation	12.2
Beta	1.0
Information Ratio	1.3
Sharpe Ratio	1.1
Turnover Ratio	36.9



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	95.0	Chalet Hotels Ltd	1.2
Automobiles	1.1	Make My Trip Ltd	1.1
Landmark Cars Ltd	1.1	Westlife Foodworld Ltd	0.8
Banks	20.7	Other Consumer Services	0.6
HDFC Bank Ltd ²	6.8	SIS Ltd	0.6
Axis Bank Ltd ⁴	4.8	Petroleum Products ⁷	5.0
ICICI Bank Ltd ¹⁰	2.7	Reliance Industries Ltd ³	5.0
Ujjivan Small Finance Bank Ltd	1.5	Realty	1.8
CSB Bank Ltd	1.4	The Phoenix Mills Ltd	1.8
Kotak Mahindra Bank Ltd	1.0	Retailing ⁴	7.1
Bandhan Bank Ltd	1.0	Zomato Ltd ⁵	4.1
Equitas Small Finance Bank Limited	0.9	Info Edge Ltd ⁹	2.8
IndusInd Bank Ltd	0.6	Swiggy Ltd	0.3
Capital Markets	3.1	Telecom - Services ³	10.3
Angel One Ltd	1.0	Bharti Airtel Ltd ¹	7.9
UTI Asset Management Co Ltd	0.9	Indus Towers Ltd	2.3
Prudent Corporate Advisory Services Ltd	0.7	Transport Infrastructure ¹⁰	3.3
BSE Ltd	0.5	Adani Ports and Special Economic Zone Ltd ⁶	3.3
Consumer Durables ⁹	3.4	Transport Services	2.7
Titan Company Ltd	2.3	Interglobe Aviation Ltd	1.5
Senco Gold Ltd	1.1	Delhivery Ltd	1.1
Entertainment	0.7	Mutual Fund Units	2.1
PVR INOX Ltd	0.7	Sundaram Money Market Fund	1.1
Finance ²	12.4	Sundaram Liquid Fund	1.0
Shriram Finance Ltd ⁷	2.9	Overseas Security	1.1
Bajaj Finserv Ltd ⁸	2.9	Cash And Others	1.8
PNB Housing Finance Ltd	2.4	Grand Total	100.0
Cholamandalam Financial Holdings Ltd	1.3		
Cholamandalam Investment and Finance Company Ltd	1.2		
REC Ltd	0.9		
Aavas Financiers Ltd	0.8		
Financial Technology (Fintech)	0.8		
PB Fintech Ltd	0.8		
Healthcare Services ⁶	5.9		
Apollo Hospitals Enterprise Ltd	2.4		
Aster DM Healthcare Ltd	2.1		
Metropolis Healthcare Ltd	0.8		
Fortis Health Care Ltd	0.6		
Insurance	3.1		
ICICI Prudential Life Insurance Company Ltd	2.0		
Medi Assist Healthcare Services Ltd	1.1		
IT - Services	3.1		
Affle Ltd	2.1		
R Systems International Ltd	0.9		
IT - Software ⁵	6.5		
Rate Gain Travel Technologies Ltd	2.3		
Infosys Ltd	1.2		
LTIMindtree Ltd	1.1		
Tech Mahindra Ltd	0.9		
Coforge Ltd	0.9		
Leisure Services ⁸	4.5		
Sapphire Foods India Ltd	1.3		

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	10.6	8.5	11.9	11,063	10,852	11,188	1,20,000	1,29,308	1,27,079	1,29,455
Last 3 years	18.6	12.0	14.3	16,697	14,063	14,941	3,60,000	4,61,533	4,35,925	4,38,437
Last 5 years	20.0	12.7	14.7	24,930	18,188	19,832	6,00,000	9,19,703	8,07,771	8,38,759
^Since Inception	19.3	13.3	13.7	36,174	24,818	25,528	8,70,000	18,03,689	14,47,767	15,24,726

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 Dec 31, 2025. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 1.86 and Direct: 0.67

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	Clyton Richard Fernandes
Month End AUM	INR 947 Cr.
Avg. AUM	INR 944 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	96.79	103.68
IDCW	55.43	59.70

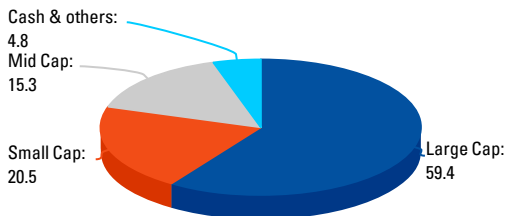


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,65,104 Cr.
Median Market Cap	INR 83,183 Cr.
Standard Deviation	15.4
Beta	0.9
Information Ratio	-0.1
Sharpe Ratio	1.1
Turnover Ratio	22.0



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	95.2	Oil & Natural Gas Corporation Ltd	1.4
Aerospace & Defense	2.8	Petroleum Products ⁴	10.8
Bharat Electronics Ltd ⁶	2.8	Reliance Industries Ltd ³	8.5
Auto Components ⁸	5.6	Bharat Petroleum Corporation Ltd ⁷	2.3
S.J.S. Enterprises Ltd	1.8	Power ⁵	9.8
ZF Commercial Vehicle Control Systems I Ltd	1.5	NTPC LTD ⁴	4.7
Craftsman Automation Ltd	1.3	Power Grid Corporation of India Ltd ⁸	2.2
Schaeffler India Ltd	1.0	TATA Power Company Ltd	1.7
Banks ⁹	4.1	Torrent Power Ltd	1.2
State Bank of India ⁹	2.1	Realty	2.2
ICICI Bank Ltd ¹⁰	2.1	Brigade Enterprises Ltd	1.1
Cement & Cement Products ⁷	5.7	Sobha Ltd	1.0
Ultratech Cement Ltd ⁵	3.5	Telecom - Services ¹	11.9
JK Cement Ltd	1.2	Bharti Airtel Ltd ¹	9.2
Ambuja Cements Ltd	1.0	Indus Towers Ltd	1.4
Construction ²	11.9	Bharti Hexacom Ltd	1.2
Larsen & Toubro Ltd ²	9.1	Transport Infrastructure	1.6
Kalpataru Projects International Ltd	1.8	Adani Ports and Special Economic Zone Ltd	1.6
H.G. Infra Engineering Ltd	0.6	Transport Services ¹⁰	3.1
NCC Ltd	0.5	Interglobe Aviation Ltd	1.3
Consumer Durables	2.0	Delhivery Ltd	1.1
Amber Enterprises India Ltd	1.4	Container Corporation of India Ltd	0.6
Dixon Technologies Ltd	0.5	Cash And Others	4.8
Electrical Equipment ³	11.5	Grand Total	100.0
GE Vernova T and D India Ltd	1.7		
Suzlon Energy Ltd	1.4		
Hitachi Energy India Ltd	1.4		
TD Power Systems Ltd	1.2		
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	0.5		
Engineering Services	0.0		
Hindustan Dorr Oliver Ltd	0.0		
Ferrous Metals	0.6		
Jindal Steel & Power Ltd	0.6		
Gas	1.1		
GAIL Ltd	1.1		
Healthcare Services	0.9		
Apollo Hospitals Enterprise Ltd	0.9		
Industrial Manufacturing	0.4		
Praj Industries Ltd	0.4		
Industrial Products ⁶	8.0		
ESAB India Ltd	1.6		
Cummins India Ltd	1.5		
KEI Industries Ltd	1.5		
Kirloskar Oil Engines Ltd	1.4		
KSB LTD	1.2		
Kirloskar Pneumatic Company Ltd	0.7		
Oil	1.4		

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	4.1	14.6	11.9	10,414	11,464	11,188	1,20,000	1,27,382	1,31,505	1,29,455
Last 3 years	22.2	23.3	14.3	18,268	18,755	14,941	3,60,000	4,56,316	4,75,588	4,38,437
Last 5 years	22.8	22.7	14.7	27,887	27,774	19,832	6,00,000	9,53,880	9,89,848	8,38,759
Last 10 years	14.3	14.8	14.0	38,014	39,827	37,193	12,00,000	29,33,829	30,78,854	25,65,807
^Since Inception	11.9	9.8	13.4	96,792	66,010	1,27,802	24,30,000	95,18,161	81,03,443	1,06,06,852

Past performance may or may not be sustained in future. Return/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 2.35 and Direct: 1.59

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 1,661 Cr.
Avg. AUM	INR 1,643 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	109.96	124.82
IDCW	31.80	36.73

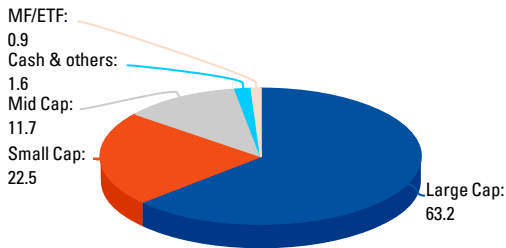


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,42,228 Cr.
Median Market Cap	INR 73,231 Cr.
Standard Deviation	12.9
Beta	1.0
Information Ratio	0.6
Sharpe Ratio	1.0
Turnover Ratio	35.1



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	97.4
Banks 1	68.6
HDFC Bank Ltd 1	18.6
ICICI Bank Ltd 2	11.5
Axis Bank Ltd 3	9.7
State Bank of India 4	5.9
CSB Bank Ltd 7	4.4
DCB Bank Ltd 8	4.4
Bank of Baroda 9	3.9
Ujjivan Small Finance Bank Ltd	3.4
Equitas Small Finance Bank Limited	2.7
Kotak Mahindra Bank Ltd	1.9
Bandhan Bank Ltd	1.4
IndusInd Bank Ltd	0.7
Capital Markets 3	2.6
Motilal Oswal Financial Services Ltd	1.0
Angel One Ltd	0.8
BSE Ltd	0.5
Prudent Corporate Advisory Services Ltd	0.3
Finance 2	23.4
Bajaj Finserv Ltd 5	4.9
Shriram Finance Ltd 6	4.6
PNB Housing Finance Ltd 10	3.8
Cholamandalam Financial Holdings Ltd	2.5
REC Ltd	2.4
Power Finance Corporation Ltd	1.4
Aavas Financiers Ltd	1.2
Mahindra & Mahindra Financial Services Ltd	1.2
Cholamandalam Investment and Finance Company Ltd	0.7
HDB Financial Services Ltd	0.7
Financial Technology (Fintech) 5	0.8
PB Fintech Ltd	0.8
Insurance 4	2.0
ICICI Prudential Life Insurance Company Ltd	2.0
Mutual Fund Units	0.9
Sundaram Money Market Fund	0.9
Cash And Others	1.6
Grand Total	100.0

No of Stocks: 28

• 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	16.9	18.6	11.9	11,694	11,860	11,188	1,20,000	1,32,267	1,30,428	1,29,455
Last 3 years	17.9	14.4	14.3	16,416	14,983	14,941	3,60,000	4,57,081	4,55,919	4,38,437
Last 5 years	17.2	13.6	14.7	22,111	18,960	19,832	6,00,000	9,16,665	8,59,579	8,38,759
Last 10 years	15.3	15.5	14.0	41,604	42,307	37,193	12,00,000	27,59,197	26,39,496	25,65,807
^Since Inception	14.6	15.4	11.8	1,09,527	1,23,535	70,541	21,00,000	86,43,044	97,59,219	77,49,114

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Expense Ratio for the month of Dec 31, 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
Fund Managers	Ratish B Varier, Dvijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income)
Month End AUM	INR 1,789 Cr.
Avg. AUM	INR 1,787 Cr.
Inception Date	Jun 25, 2024
Benchmark (Tier I)	NIFTY 500 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	Within 365 days from the date of allotment: 1%. >365 days: Nil



NET ASSET VALUE (NAV)

	Regular	Direct
Growth	10.90	11.17
IDCW	10.90	11.17

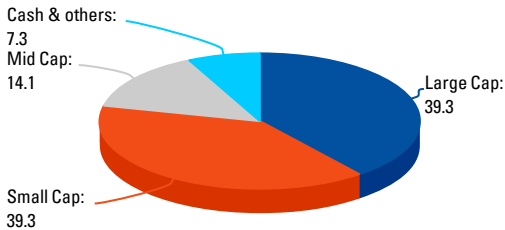


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 2,90,376 Cr.
Median Market Cap	INR 26,431 Cr.
Turnover Ratio	42.4



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	92.7
Aerospace & Defense ⁹	4.3
Hindustan Aeronautics Ltd	2.4
Bharat Electronics Ltd	1.9
Auto Components ¹	9.1
Amara Raja Energy & Mobility Ltd	2.0
S.J.S. Enterprises Ltd	1.8
ZF Commercial Vehicle Control Systems I Ltd	1.7
Sona BLW Precision Forgings Ltd	1.7
Craftsman Automation Ltd	1.6
SKF India Ltd	0.4
Automobiles	4.0
Mahindra & Mahindra Ltd ⁶	3.2
Landmark Cars Ltd	0.7
Banks ³	7.9
Kotak Mahindra Bank Ltd ²	5.9
IndusInd Bank Ltd	2.0
Beverages	2.3
United Spirits Ltd	2.3
Capital Markets	3.4
360 ONE WAM Ltd	1.8
Prudent Corporate Advisory Services Ltd	1.3
Billionbrains Garage Ventures Ltd	0.3
Cement & Cement Products	2.5
Ambuja Cements Ltd ¹⁰	2.5
Chemicals & Petrochemicals	1.1
Deepak Nitrite Ltd	1.1
Construction ⁵	5.0
Larsen & Toubro Ltd ³	5.0
Consumer Durables ⁷	4.6
Amber Enterprises India Ltd ⁹	2.7
Kansai Nerolac Paints Ltd	1.9
Entertainment	1.2
Tips Music Ltd	1.2
Finance	1.6
Aavas Financiers Ltd	1.6
Financial Technology (Fintech)	2.4
PB Fintech Ltd	2.4
Food Products	0.5
Britannia Industries Ltd	0.5
Healthcare Services	3.0
Narayana Hrudayalaya Ltd	1.8
Indegene Limited	1.3
Industrial Products ¹⁰	4.1
Kirlosakar Pneumatic Company Ltd	1.6
Greaves Cotton Ltd	1.4
SKF India Ltd	1.2
IT - Services ⁶	4.7
Affle Ltd ⁸	2.8
Cyient Ltd	2.0
IT - Software	2.8
Rate Gain Travel Technologies Ltd	1.7

Portfolio	% Of Net Asset
KPIT Technologies Ltd	1.1
Leisure Services ⁸	4.3
Sapphire Foods India Ltd	2.4
Jubilant Foodworks Ltd	1.9
Non - Ferrous Metals	2.9
Hindalco Industries Ltd ⁷	2.9
Other Consumer Services	0.2
NIIT Learning Systems Ltd	0.2
Petroleum Products	4.0
Reliance Industries Ltd ⁵	4.0
Retailing ²	8.4
Zomato Ltd ⁴	4.7
FSN E-Commerce Ventures Ltd	1.6
Go Fashion Ltd	1.1
Urban Company Ltd	0.9
Telecom - Services ⁴	6.3
Bharti Airtel Ltd ¹	6.3
Transport Services	2.1
Delhivery Ltd	2.1
Cash And Others	7.3
Grand Total	100.0

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	1.0	7.8	11.9	10,105	10,776	11,188	1,20,000	1,23,507	1,28,532	1,29,455
^Since Inception	5.9	5.3	7.8	10,903	10,823	11,204	1,80,000	1,85,645	1,90,713	1,93,620

Other ratios are not given as scheme has not completed 3 years. Expense Ratio for the month of Dec 31, 2025 - Regular: 2.05 and Direct: 0.58

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	Shalav Saket
Month End AUM	INR 156 Cr.
Avg. AUM	INR 154 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	40.07	44.05
IDCW	32.39	36.97

PORTFOLIO SINGAPORE UNDERLYING FUND		
Portfolio	% Of Net Asset	
Communication Services ⁴	12.3	
Alphabet Inc ¹	5.8	
Meta Platforms Inc ¹⁰	3.8	
Walt Disney Co	2.7	
Consumer Discretionary ²	23.1	
Amazon.com Inc ⁶	4.7	
LVMH Moet Hennessy Louis Vuitton ⁸	4.4	
Mercedes-Benz Group AG	3.3	
Sony Group Corp.	2.7	
Toyota Motor Corp	2.6	
Kering SA	2.1	
Hermes International	1.7	
NIKE Inc	1.6	
Consumer Staples ⁵	9.2	
Coca-Cola Co ⁵	4.9	
PepsiCo Inc ⁹	4.3	
Financials ³	15.0	
JPMorgan Chase & Co ²	5.4	
Allianz SE ⁷	4.7	
American Express Co	3.3	
Visa Inc	1.6	
Industrials ⁶	4.5	
General Electric Co	2.7	
United Parcel Service Inc	1.8	
Information Technology ¹	31.2	
Samsung Electronics Co Ltd ³	5.2	
Microsoft Corp ⁴	5.0	
Apple Inc	3.8	
International Business Machine	3.3	
SAP SE	2.9	
Cisco Systems Inc	2.8	
Nvidia Corporation	2.5	
Accenture PLC	2.3	
Adobe Inc	1.4	
Oracle Corporation	1.3	
Salesforce Inc	0.7	

PORTFOLIO INDIA-FEEDER FUND		
Portfolio	% Of Net Asset	
Sundaram Global Brand Fund	97.4	
TREPS	3.1	
Cash and Other Net Current Assets	-0.5	
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	23.9	28.6	11.9	12,390	12,856	11,188
Last 3 years	22.1	24.0	14.3	18,234	19,099	14,941
Last 5 years	13.3	15.9	14.7	18,641	20,923	19,832
Last 10 years	13.0	15.2	14.0	33,868	41,141	37,193
^Since Inception	9.1	12.2	14.6	66,517	122,939	195,786

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. Expense Ratio for the month of Dec 31, 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
Month End AUM	INR 133 Cr.
Avg. AUM	INR 131 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	179.96	189.96
IDCW	79.04	83.45

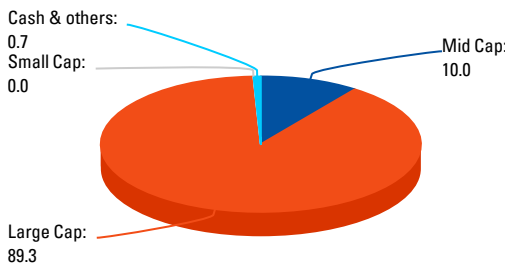


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 2,75,805 Cr.
Median Market Cap	INR 1,69,471 Cr.
Standard Deviation	14.1
Beta	1.0
Information Ratio	-2.8
Sharpe Ratio	0.8
Turnover Ratio	28.9



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	99.3	BAJAJ HOUSING FINANCE LTD	1.0
Aerospace & Defense	2.0	Jio Financial Services Ltd	1.0
Bharat Electronics Ltd	1.0	Bajaj Finance Ltd	1.0
Hindustan Aeronautics Ltd	1.0	Indian Railway Finance Corporation Ltd	0.9
Agricultural Food & Other Products	1.0	Food Products	2.0
TATA Consumer Products Ltd	1.0	Nestle India Ltd	1.0
Auto Components	2.0	Britannia Industries Ltd	1.0
Samvardhana Motherson International Ltd	1.0	Gas	1.0
Bosch Ltd	1.0	GAIL Ltd	1.0
Automobiles	7.0	Healthcare Services	1.9
Bajaj Auto Ltd	1.0	Apollo Hospitals Enterprise Ltd	1.0
Mahindra & Mahindra Ltd	1.0	Max Healthcare Institute Ltd	1.0
Tata Motors Passenger Vehicles Ltd	1.0	Industrial Manufacturing	1.0
TVS Motor Company Ltd	1.0	Mazagon Dock Shipbuilders Limited	1.0
Maruti Suzuki India Ltd	1.0	Insurance	4.0
Eicher Motors Ltd	1.0	ICICI Lombard General Insurance Company Ltd	1.0
Hyundai Motor India Ltd	1.0	LIC of India Ltd	1.0
TVS Motor Company Ltd 6.00%	0.0	SBI Life Insurance Company Ltd	1.0
(Cumulative Non-Convertible)		HDFC Life Insurance Company Ltd	1.0
Banks	8.0	IT - Software	5.9
Axis Bank Ltd	1.0	LTIMindtree Ltd	1.0
Bank of Baroda	1.0	Wipro Ltd	1.0
Punjab National Bank	1.0	Tech Mahindra Ltd	1.0
Canara Bank	1.0	Infosys Ltd	1.0
Kotak Mahindra Bank Ltd	1.0	Tata Consultancy Services Ltd	1.0
State Bank of India	1.0	HCL Technologies Ltd	1.0
HDFC Bank Ltd	1.0	Leisure Services	1.0
ICICI Bank Ltd	1.0	The Indian Hotels Company Ltd	1.0
Beverages	2.0	Metals & Minerals Trading	1.0
United Spirits Ltd	1.0	Adani Enterprises	1.0
Varun Beverages Ltd	1.0	Non - Ferrous Metals	1.9
Cement & Cement Products	4.0	Hindalco Industries Ltd	1.0
Shree Cement Ltd	1.0	Hindustan Zinc Ltd	0.9
Ambuja Cements Ltd	1.0	Oil	1.0
Grasim Industries Ltd	1.0	Oil & Natural Gas Corporation Ltd	1.0
Ultratech Cement Ltd	1.0	Other Consumer Services	0.0
Chemicals & Petrochemicals	2.0	Kwality Wall's Ltd	0.0
Pidilite Industries Ltd	1.0	Personal Products	1.0
Solar Industries India Ltd	1.0	Godrej Consumer Products Ltd	1.0
Construction	1.0	Petroleum Products	3.1
Larsen & Toubro Ltd	1.0	Bharat Petroleum Corporation Ltd	1.0
Consumable Fuels	1.0	Indian Oil Corporation Ltd	1.0
Coal India Ltd	1.0	Reliance Industries Ltd	1.0
Consumer Durables	3.0	Pharmaceuticals & Biotechnology	5.9
Titan Company Ltd	1.0	Dr. Reddys Laboratories Ltd	1.0
Havells India Ltd	1.0	Torrent Pharmaceuticals Ltd	1.0
Asian Paints Ltd	1.0	Cipla Ltd	1.0
Diversified Fmcg	2.0	Zydus Lifesciences Ltd	1.0
ITC Ltd	1.0	Sun Pharmaceutical Industries Ltd	1.0
Hindustan UniLever Ltd	1.0	Divis Laboratories Ltd	1.0
Diversified Metals	1.0	Power	7.0
Vedanta Ltd	1.0	Adani Energy Solutions Ltd	1.0
Electrical Equipment	3.9	NTPC LTD	1.0
ABB India Ltd	1.0	JSW Energy Ltd	1.0
CG Power and Industrial Solutions Ltd	1.0	Adani Power Ltd	1.0
Siemens Ltd	1.0	Adani Green Energy Ltd	1.0
Siemens Energy India Limited	1.0	TATA Power Company Ltd	1.0
Ferrous Metals	3.2	Power Grid Corporation of India Ltd	1.0
Jindal Steel & Power Ltd	1.1	Realty	2.0
Tata Steel Ltd	1.1	Lodha Developers Ltd	1.0
JSW Steel Ltd	1.0	DLF Ltd	1.0
Finance	9.9	Retailing	3.9
Shriram Finance Ltd	1.0	Avenue Supermarts Ltd	1.0
Bajaj Finserv Ltd	1.0	Trent Ltd	1.0
Bajaj Holdings & Investment Ltd	1.0	Zomato Ltd	1.0
Cholamandalam Investment and Finance Company Ltd	1.0	Info Edge Ltd	1.0
Power Finance Corporation Ltd	1.0	Telecom - Services	1.0
REC Ltd	1.0	Bharti Airtel Ltd	1.0

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
Transport Infrastructure	1.0
Adani Ports and Special Economic Zone Ltd	1.0
Transport Services	1.0
Interglobe Aviation Ltd	1.0
Right Shares	0.0
Cash And Others	0.7
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	8.2	9.4	11.9	10,821	10,940	11,188	1,20,000	1,28,179	1,28,996	1,29,455
Last 3 years	17.5	18.9	14.3	16,234	16,804	14,941	3,60,000	4,46,217	4,55,426	4,38,437
Last 5 years	16.9	18.2	14.7	21,809	23,041	19,832	6,00,000	8,67,495	8,96,021	8,38,759
Last 10 years	12.3	14.1	14.0	32,056	37,495	37,193	12,00,000	25,07,015	27,06,708	25,65,807
^Since Inception	11.4	-	13.5	1,75,402	-	2,83,655	31,70,000	2,16,46,113	-	3,05,50,945

Expense Ratio for the month of Dec 31, 2025 - Regular: 1.08 and Direct: 0.52

Sundaram Aggressive Hybrid Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Aggressive Hybrid
Fund Managers	Bharath S, Clyton Richard Fernandes, Sandeep Agarwal, Dwijendra Srivastava
Month End AUM	INR 7,846 Cr.
Avg. AUM	INR 7,760 Cr.
Inception Date	Jan 14, 2000
Benchmark (Tier I)	CRISIL Hybrid 35+65 Aggressive Index
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	165.22	190.32
IDCW	27.30	42.40

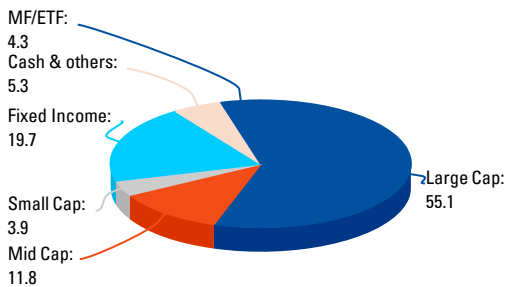


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,93,730 Cr.
Median Market Cap	INR 1,29,274 Cr.
Standard Deviation	9.5
Beta	1.1
Information Ratio	-0.2
Sharpe Ratio	0.7
Average Maturity of Portfolio	4.43 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	3.14 Years
Modified Duration of Portfolio	3.51 Years
YTM of Portfolio	6.32 %
Turnover Ratio	92.9



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	70.7	Sun Pharmaceutical Industries Ltd	0.8
Aerospace & Defense	1.5	Power	0.7
Bharat Electronics Ltd	1.5	TATA Power Company Ltd	0.7
Agricultural Food & Other Products	1.1	Realty ⁶	3.2
TATA Consumer Products Ltd	1.1	Embassy Office Parks ¹⁰	1.9
Auto Components	1.6	Brookfield India Real Estate Trust REIT	0.7
Amara Raja Energy & Mobility Ltd	0.9	Prestige Estates Projects Ltd	0.6
UNO Minda Ltd	0.7	Retailing	0.4
Automobiles ³	5.6	Trent Ltd	0.4
Mahindra & Mahindra Ltd ⁶	2.8	Telecom - Services ⁶	3.8
TVS Motor Company Ltd	1.1	Bharti Airtel Ltd ⁴	3.8
Maruti Suzuki India Ltd	0.9	Transport Services	1.1
Bajaj Auto Ltd	0.8	Interglobe Aviation Ltd	1.1
Banks ¹	16.5	Unlisted Equity	0.0
HDFC Bank Ltd ¹	7.3	Kwality Wall's Ltd	0.0
ICICI Bank Ltd ²	4.7	Chennai Super Kings Ltd	0.0
Kotak Mahindra Bank Ltd ⁷	2.7	Government Securities/Treasury Bills	8.3
State Bank of India	1.7	Central Government Securities	7.3
Beverages	1.1	Government Securities	0.7
United Spirits Ltd	0.6	Tamil Nadu State Government Securities	0.2
Varun Beverages Ltd	0.5	Karnataka State Government Securities	0.1
Capital Markets ⁹	2.3	Mutual Fund Units	4.3
BSE Ltd	1.1	Sundaram Liquid Fund	2.9
Prudent Corporate Advisory Services Ltd	0.6	Sundaram Money Market Fund	1.4
Billionbrains Garage Ventures Ltd	0.5	Corporate Bond & NCDs	13.1
Cement & Cement Products ¹⁰	1.8	National Bank for Agriculture & Rural Development	3.1
Ultratech Cement Ltd	1.1	Power Finance Corporation Ltd	1.4
JK Cement Ltd	0.7	Small Industries Development Bank of India	1.3
Chemicals & Petrochemicals	0.6	LIC Housing Finance Ltd	0.8
Pidilite Industries Ltd	0.6	REC LTD	0.8
Construction ⁷	3.2	Bharti Telecom Ltd	0.8
Larsen & Toubro Ltd ⁵	3.2	Axis Bank Ltd	0.7
Consumer Durables	0.9	Indian Railway Finance Corporation Ltd	0.6
Amber Enterprises India Ltd	0.9	Bajaj Finance Ltd	0.6
Diversified Fmcg	1.6	Cholamandalam Investment and Finance Company Ltd	0.5
Hindustan UniLever Ltd	1.6	Muthoot Finance Ltd	0.5
Fertilizers & Agrochemicals	1.6	HDFC Bank Ltd	0.3
Coromandel International Ltd	1.6	Shriram Finance Ltd	0.3
Finance ²	6.3	State Bank of India	0.3
Bajaj Finance Ltd ⁸	2.1	Indian Bank	0.3
Cholamandalam Investment and Finance Company Ltd	1.7	PNB Housing Finance Ltd	0.3
Power Finance Corporation Ltd	1.1	HDB Financial Services Ltd	0.3
Home First Finance Company Ltd	0.7	Can Fin Homes Ltd	0.1
CRISIL Ltd	0.7	Convertible Debenture	0.3
Financial Technology (Fintech)	1.1	Cholamandalam Investment and Finance Company Ltd	0.3
PB Fintech Ltd	1.1	Cash, Call, NCA & Primary Mkt Appln	3.3
Gas	0.6	TREPS	3.1
Indraprastha Gas Ltd	0.3	Cash and Other Net Current Assets	0.2
GAIL Ltd	0.2	Grand Total	100.0
Healthcare Services	0.4		
Indegene Limited	0.4		
Industrial Products	1.4		
Cummins India Ltd	1.4		
Insurance	0.4		
SBI Life Insurance Company Ltd	0.4		
IT - Software ⁵	4.0		
HCL Technologies Ltd ⁹	2.0		
Infosys Ltd	1.2		
Coforge Ltd	0.4		
Tech Mahindra Ltd	0.4		
Leisure Services	1.4		
Jubilant Foodworks Ltd	1.1		
The Indian Hotels Company Ltd	0.3		
Petroleum Products ⁴	5.2		
Reliance Industries Ltd ³	4.2		
Bharat Petroleum Corporation Ltd	1.0		
Pharmaceuticals & Biotechnology	1.6		
Mankind Pharma Ltd	0.8		

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	4.5	8.6	11.9	10,446	10,862	11,188	1,20,000	1,25,667	1,27,121	1,29,455
Last 3 years	12.6	13.2	14.3	14,289	14,507	14,941	3,60,000	4,25,301	4,29,723	4,38,437
Last 5 years	13.2	12.7	14.7	18,608	18,204	19,832	6,00,000	8,02,016	8,10,248	8,38,759
Last 10 years	12.0	12.6	14.0	31,153	32,708	37,193	12,00,000	22,58,173	23,40,558	25,65,807
^Since Inception	10.7	-	12.8	1,41,109	-	2,28,573	31,10,000	1,93,06,790	-	2,89,43,080

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 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 Dec 31, 2025 - Regular: 1.76 and Direct: 0.73

Sundaram Equity Savings Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Equity Savings
Fund Managers	Clyton Richard Fernandes, Rohit Seksaria (Equity Portion), Dwijendra Srivastava (Fixed Income Portion)
Month End AUM	INR 1,207 Cr.
Avg. AUM	INR 1,216 Cr.
Inception Date	May 23, 2002
Benchmark (Tier I)	Nifty Equity Savings Index TRI
Additional Benchmark	CRISIL 10Y Gilt
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	0.5% if redeemed within 7 days from the date of allotment. > 7 Days: Nil



NET ASSET VALUE (NAV)

	Regular	Direct
Growth	72.06	84.24
IDCW	15.56	16.82

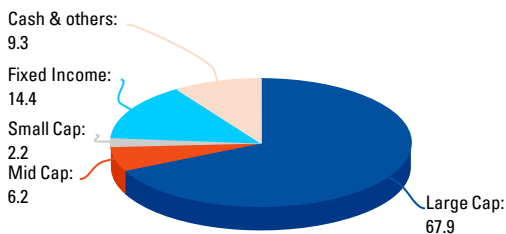


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 7,81,675 Cr.
Median Market Cap	INR 1,50,368 Cr.
Standard Deviation	5.0
Beta	1.1
Information Ratio	0.5
Sharpe Ratio	1.2
Average Maturity of Portfolio	3.35 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	2.58 Years
Modified Duration of Portfolio	2.49 Years
YTM of Portfolio	6.25 %
Turnover Ratio	67.7



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	76.3	Leisure Services	0.8
Aerospace & Defense	1.1	Jubilant Foodworks Ltd	0.7
Bharat Electronics Ltd	0.9	The Indian Hotels Company Ltd	0.2
Hindustan Aeronautics Ltd	0.3	Non - Ferrous Metals	1.1
Agricultural Food & Other Products	0.6	Hindalco Industries Ltd	1.1
TATA Consumer Products Ltd	0.6	Petroleum Products ³	9.5
Auto Components	0.9	Reliance Industries Ltd ²	8.9
Amara Raja Energy & Mobility Ltd	0.5	Bharat Petroleum Corporation Ltd	0.6
UNO Minda Ltd	0.4	Pharmaceuticals & Biotechnology ¹⁰	1.4
Automobiles ⁵	4.4	Aurobindo Pharma Ltd	0.5
Mahindra & Mahindra Ltd ⁸	2.8	Mankind Pharma Ltd	0.5
TVS Motor Company Ltd	0.6	Sun Pharmaceutical Industries Ltd	0.4
Maruti Suzuki India Ltd	0.5	Power	0.9
Bajaj Auto Ltd	0.4	NTPC LTD	0.5
Banks ¹	23.7	TATA Power Company Ltd	0.4
ICICI Bank Ltd ³	7.0	Realty	0.3
HDFC Bank Ltd ⁴	5.2	Prestige Estates Projects Ltd	0.3
Axis Bank Ltd ⁵	3.9	Retailing	0.7
State Bank of India ⁶	3.9	Zomato Ltd	0.4
Kotak Mahindra Bank Ltd ⁹	2.6	Trent Ltd	0.2
Bank of Baroda	1.0	Telecom - Services ²	9.9
Beverages	0.7	Bharti Airtel Ltd ¹	9.9
United Spirits Ltd	0.3	Transport Services	0.6
Varun Beverages Ltd	0.3	Interglobe Aviation Ltd	0.6
Capital Markets	1.3	Unlisted Equity	0.0
BSE Ltd	0.6	Kwality Wall's Ltd	0.0
Prudent Corporate Advisory Services Ltd	0.4	Government Securities/Treasury Bills	8.5
Billionbrains Garage Ventures Ltd	0.3	Central Government Securities	7.2
Cement & Cement Products ⁹	1.5	Government	1.3
Ultratech Cement Ltd	0.6	Derivatives	-37.6
Ambuja Cements Ltd	0.5	Hindustan Aeronautics Ltd	-0.3
JK Cement Ltd	0.4	Bajaj Finserv Ltd	-0.3
Chemicals & Petrochemicals	0.3	Eternal Ltd (Previously named as Zomato Ltd)	-0.4
Pidilite Industries Ltd	0.3	Gujarat Ambuja Cement Co.Ltd	-0.5
Construction ⁶	2.9	NTPC Ltd	-0.5
Larsen & Toubro Ltd ⁷	2.9	Aurobindo Pharma Ltd-Equ	-0.5
Consumer Durables	0.5	JSW Steel Ltd	-0.9
Amber Enterprises India Ltd	0.5	Bank of Baroda	-1.0
Diversified Fmcg ⁸	2.1	Kotak Mahindra Bank Ltd	-1.0
ITC Ltd	1.2	Bajaj Finance Ltd	-1.0
Hindustan UniLever Ltd	0.9	Larsen & Toubro Ltd	-1.1
Ferrous Metals	0.9	HDFC Bank Ltd	-1.1
JSW Steel Ltd	0.9	Hindalco Industries Ltd	-1.1
Fertilizers & Agrochemicals	0.9	ITC Ltd	-1.2
Coromandel International Ltd	0.9	Mahindra & Mahindra Ltd	-1.2
Finance ⁴	4.9	State Bank Of India Ltd	-3.0
Bajaj Finance Ltd ¹⁰	2.2	Axis Bank Ltd	-4.0
Cholamandalam Investment and Finance Company Ltd	1.0	ICICI Bank Ltd	-4.4
Power Finance Corporation Ltd	0.6	Reliance Industries Ltd	-6.6
Home First Finance Company Ltd	0.4	Bharti Airtel Ltd	-7.7
CRISIL Ltd	0.4	Corporate Bond & NCDs	5.8
Bajaj Finserv Ltd	0.3	LIC Housing Finance Ltd	2.1
Financial Technology (Fintech)	0.6	National Bank for Agriculture & Rural Development	1.7
PB Fintech Ltd	0.6	Small Industries Development Bank of India	1.3
Gas	0.3	Power Finance Corporation Ltd	0.8
Indraprastha Gas Ltd	0.2	Cash, Call, NCA & Primary Mkt Appln	9.3
GAIL Ltd	0.2	TREPS	8.7
Healthcare Services	0.2	Margin Money For Derivatives	0.6
Indegene Limited	0.2	Cash and Other Net Current Assets	-0.1
Industrial Products	0.8	Grand Total	100.0
Cummins India Ltd	0.8		
Insurance	0.2		
SBI Life Insurance Company Ltd	0.2		
IT - Software ⁷	2.3		
HCL Technologies Ltd	1.1		
Infosys Ltd	0.7		
Coforge Ltd	0.2		
Tech Mahindra Ltd	0.2		

No of Stocks: 62

• Top 10 Sectors
• Top 10 Holdings

Sundaram Equity Savings Fund

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

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	6.4	9.3	6.4	10,639	10,928	10,637	1,20,000	1,24,695	1,26,290	1,22,376
Last 3 years	11.4	10.2	7.9	13,820	13,370	12,567	3,60,000	4,17,296	4,16,540	4,01,482
Last 5 years	10.0	9.3	5.1	16,122	15,637	12,795	6,00,000	7,70,446	7,60,163	7,08,263
Last 10 years	8.7	9.4	6.5	23,099	24,570	18,816	12,00,000	19,41,630	19,69,677	16,48,146
^Since Inception	8.3	-	6.6	65,942	-	44,980	28,30,000	81,96,884	-	64,00,122

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 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 Dec 31, 2025 - Regular: 2.15 and Direct: 0.71

Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation fund



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Dynamic Asset Allocation
Fund Managers	Bharath S, Clyton Richard Fernandes, Dwijendra Srivastava
Month End AUM	INR 1,737 Cr.
Avg. AUM	INR 1,739 Cr.
Inception Date	Dec 16, 2010
Benchmark (Tier I)	NIFTY 50 Hybrid Composite debt 50:50 Index
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	36.01	42.52
IDCW	15.40	18.96

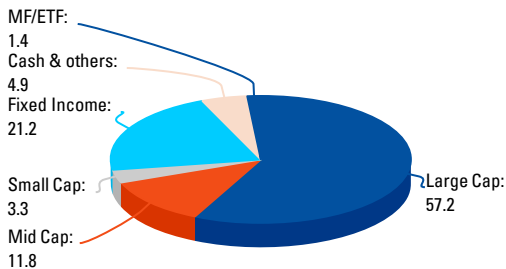


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,94,500 Cr.
Median Market Cap	INR 1,34,941 Cr.
Standard Deviation	7.3
Beta	1.1
Information Ratio	-0.1
Sharpe Ratio	0.7
Average Maturity of Portfolio	5.94 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	3.99 Years
Modified Duration of Portfolio	3.83 Years
YTM of Portfolio	6.57 %
Turnover Ratio	73.0



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	72.4	The Indian Hotels Company Ltd	0.3
Aerospace & Defense ¹⁰	2.0	Petroleum Products ³	5.5
Bharat Electronics Ltd	1.2	Reliance Industries Ltd ³	4.6
Hindustan Aeronautics Ltd	0.8	Bharat Petroleum Corporation Ltd	0.8
Agricultural Food & Other Products	0.9	Pharmaceuticals & Biotechnology	1.6
TATA Consumer Products Ltd	0.9	Mankind Pharma Ltd	0.7
Auto Components	1.3	Sun Pharmaceutical Industries Ltd	0.6
Amara Raja Energy & Mobility Ltd	0.8	Cipla Ltd	0.2
UNO Minda Ltd	0.6	Power	0.6
Automobiles ⁵	4.5	TATA Power Company Ltd	0.6
Mahindra & Mahindra Ltd ⁸	2.2	Realty ⁷	3.8
TVS Motor Company Ltd	0.8	Embassy Office Parks ⁶	2.7
Maruti Suzuki India Ltd	0.8	Brookfield India Real Estate Trust REIT	0.7
Bajaj Auto Ltd	0.6	Prestige Estates Projects Ltd	0.4
Banks ¹	18.7	Retailing	1.7
HDFC Bank Ltd ¹	6.1	Zomato Ltd	1.4
ICICI Bank Ltd ²	5.6	Trent Ltd	0.3
Kotak Mahindra Bank Ltd ⁵	3.7	Telecom - Services ⁴	4.6
Bank of Baroda ¹⁰	1.6	Bharti Airtel Ltd ⁴	4.6
State Bank of India	1.2	Transport Services	0.9
Canara Bank	0.4	Interglobe Aviation Ltd	0.9
Beverages	0.9	Unlisted Equity	0.0
United Spirits Ltd	0.5	Kwality Wall's Ltd	0.0
Varun Beverages Ltd	0.5	Government Securities/Treasury Bills	13.7
Capital Markets ⁸	2.7	Central Government Securities	11.1
BSE Ltd	0.9	Government	1.8
Multi Commodity Exchange of India Ltd	0.8	Government Securities	0.6
Prudent Corporate Advisory Services Ltd	0.6	Tamil Nadu State Government Securities	0.3
Billionbrains Garage Ventures Ltd	0.4	Derivatives	-13.3
Cement & Cement Products	1.5	Cipla Ltd	-0.2
Ultratech Cement Ltd	0.9	Canara Bank	-0.4
JK Cement Ltd	0.6	Multi Commodity Exchange of India Limited	-0.8
Chemicals & Petrochemicals	0.5	Hindustan Aeronautics Ltd	-0.8
Pidilite Industries Ltd	0.5	TATA Consultancy Services Ltd	-0.8
Construction ⁹	2.5	Bajaj Finserv Ltd	-1.1
Larsen & Toubro Ltd ⁷	2.5	Reliance Industries Ltd	-1.3
Consumer Durables	0.8	Kotak Mahindra Bank Ltd	-1.4
Amber Enterprises India Ltd	0.8	Eternal Ltd (Previously named as Zomato Ltd)	-1.4
Diversified Fmcg	1.2	Bharti Airtel Ltd	-1.6
Hindustan UniLever Ltd	1.2	Bank of Baroda	-1.6
Fertilizers & Agrochemicals	1.3	ICICI Bank Ltd	-1.8
Coromandel International Ltd	1.3	Mutual Fund Units	1.4
Finance ²	6.4	Sundaram Liquid Fund	1.4
Bajaj Finance Ltd ⁹	1.7	Corporate Bond & NCDs	7.0
Cholamandalam Investment and Finance Company Ltd	1.4	National Bank for Agriculture & Rural Development	2.6
Bajaj Finserv Ltd	1.1	REC LTD	2.0
Power Finance Corporation Ltd	1.0	LIC Housing Finance Ltd	1.2
Home First Finance Company Ltd	0.6	Indian Railway Finance Corporation Ltd	0.6
CRISIL Ltd	0.6	PNB Housing Finance Ltd	0.6
Financial Technology (Fintech)	0.9	Convertible Debenture	0.5
PB Fintech Ltd	0.9	Cholamandalam Investment and Company Ltd	0.5
Gas	0.5	Cash, Call, NCA & Primary Mkt Appln	4.9
Indraprastha Gas Ltd	0.3	TREPS	4.2
GAIL Ltd	0.2	Cash and Other Net Current Assets	0.8
Healthcare Services	0.4	Margin Money For Derivatives	-0.1
Indegene Limited	0.4	Grand Total	100.0
Industrial Products	1.1		
Cummins India Ltd	1.1		
Insurance	0.3		
SBI Life Insurance Company Ltd	0.3		
IT - Software ⁶	4.1		
HCL Technologies Ltd	1.6		
Infosys Ltd	1.0		
Tata Consultancy Services Ltd	0.8		
Coforge Ltd	0.3		
Tech Mahindra Ltd	0.3		
Leisure Services	1.3		
Jubilant Foodworks Ltd	1.0		

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	5.1	9.0	11.9	10,514	10,896	11,188	1,20,000	1,25,140	1,25,983	1,29,455
Last 3 years	10.5	10.9	14.3	13,513	13,641	14,941	3,60,000	4,15,067	4,18,541	4,38,437
Last 5 years	10.3	10.3	14.7	16,317	16,330	19,832	6,00,000	7,68,015	7,72,117	8,38,759
Last 10 years	9.5	11.1	14.0	24,728	28,595	37,193	12,00,000	20,40,647	21,30,474	25,65,807
^Since Inception	9.9	10.1	11.7	41,420	42,441	52,717	18,00,000	41,42,068	43,48,580	55,04,955

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees.Performance Analysis on annualized basis except Beta and Correlation.The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 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 Dec 31, 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

Category	MultiAsset Allocation
Fund Managers	Rohit Seksaria & Clyton Richard Fernandes (Equity), Dwijendra Srivastava & Sandeep Agarwal (Fixed Income), Arjun Nagarajan (Gold ETFs)
Month End AUM	INR 3,090 Cr.
Avg. AUM	INR 3,057 Cr.
Inception Date	Jan 25, 2024
Benchmark (Tier I)	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)
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 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
Growth	13.28	13.69
IDCW	13.28	13.69

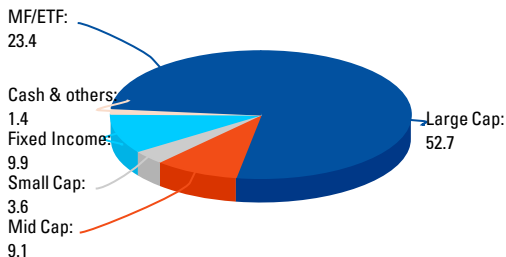


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 6,15,684 Cr.
Median Market Cap	INR 1,41,328 Cr.
Average Maturity of Portfolio	3.36 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	2.86 Years
Modified Duration of Portfolio	2.78 Years
YTM of Portfolio	6.09 %



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	65.3	Hindustan Petroleum Corporation Ltd	0.0
Aerospace & Defense	1.4	Pharmaceuticals & Biotechnology	1.4
Bharat Electronics Ltd	1.4	Mankind Pharma Ltd	0.7
Agricultural Food & Other Products	1.0	Sun Pharmaceutical Industries Ltd	0.7
TATA Consumer Products Ltd	1.0	Power	0.6
Auto Components ¹⁰	1.5	TATA Power Company Ltd	0.6
Amara Raja Energy & Mobility Ltd	0.8	Realty	0.5
UNO Minda Ltd	0.6	Prestige Estates Projects Ltd	0.5
Automobiles ²	6.2	Retailing	0.4
Mahindra & Mahindra Ltd ⁵	3.7	Trent Ltd	0.4
TVS Motor Company Ltd	1.0	Telecom - Services ⁵	4.1
Maruti Suzuki India Ltd	0.8	Bharti Airtel Ltd ³	4.1
Bajaj Auto Ltd	0.7	Transport Services	1.0
Banks ¹	15.6	Interglobe Aviation Ltd	1.0
HDFC Bank Ltd ¹	6.8	Unlisted Equity	0.0
ICICI Bank Ltd ²	4.3	Kwality Wall's Ltd	0.0
Kotak Mahindra Bank Ltd ⁷	2.5	Government Securities/Treasury Bills	9.9
State Bank of India	1.5	Central Government Securities	8.8
Axis Bank Ltd	0.5	Government Securities	1.0
Beverages	1.0	Government	0.2
United Spirits Ltd	0.6	Derivatives	-3.0
Varun Beverages Ltd	0.5	Ultra Tech Cement Ltd	-0.2
Capital Markets ⁸	2.0	Axis Bank Ltd	-0.5
BSE Ltd	1.0	Larsen & Toubro Ltd	-0.6
Prudent Corporate Advisory Services Ltd	0.6	Bharti Airtel Ltd	-0.6
Billionbrains Garage Ventures Ltd	0.4	Mahindra & Mahindra Ltd	-1.2
Cement & Cement Products ⁹	1.9	Mutual Fund Units	23.4
Ultratech Cement Ltd	1.2	SBI ETF GOLD	7.2
JK Cement Ltd	0.7	Nippon India ETF Gold Bees	5.7
Grasim Industries Ltd	0.1	Kotak Mutual Fund Gold Exchange Traded Fund	4.7
Chemicals & Petrochemicals	0.5	HDFC Gold Exchange Traded Fund	3.9
Pidilite Industries Ltd	0.5	DSP GOLD ETF	1.9
Construction ⁷	3.5	Cash, Call, NCA & Primary Mkt Appln	1.4
Larsen & Toubro Ltd ⁶	3.5	TREPS	1.8
Consumer Durables	0.8	Margin Money For Derivatives	-0.0
Amber Enterprises India Ltd	0.8	Cash and Other Net Current Assets	-0.4
Diversified Fmcg	1.4	Grand Total	100.0
Hindustan Unilever Ltd	1.4		
Fertilizers & Agrochemicals	1.4		
Coromandel International Ltd	1.4		
Finance ³	5.8		
Bajaj Finance Ltd ⁸	2.0		
Cholamandalam Investment and Finance Company Ltd ¹⁰	1.5		
Power Finance Corporation Ltd	1.0		
Home First Finance Company Ltd	0.7		
CRISIL Ltd	0.6		
Financial Technology (Fintech)	1.0		
PB Fintech Ltd	1.0		
Gas	0.5		
Indraprastha Gas Ltd	0.3		
GAIL Ltd	0.2		
Healthcare Services	0.4		
Indegene Limited	0.4		
Industrial Products	1.2		
Cummins India Ltd	1.2		
Insurance	0.3		
SBI Life Insurance Company Ltd	0.3		
IT - Software ⁶	3.6		
HCL Technologies Ltd ⁹	1.8		
Infosys Ltd	1.1		
Coforge Ltd	0.4		
Tech Mahindra Ltd	0.3		
Leisure Services	1.3		
Jubilant Foodworks Ltd	1.0		
The Indian Hotels Company Ltd	0.3		
Petroleum Products ⁴	4.7		
Reliance Industries Ltd ⁴	3.8		
Bharat Petroleum Corporation Ltd	0.9		

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	18.9	22.3	11.9	11,891	12,232	11,188	1,20,000	1,32,898	1,36,474	1,29,455
^Since Inception	15.8	20.5	12.4	13,284	14,344	12,530	2,30,000	2,66,325	2,76,101	2,53,050

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 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 Dec 31, 2025 - Regular: 1.81 and Direct: 0.4

Sundaram Arbitrage Fund

An open-ended scheme investing in arbitrage opportunities



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Arbitrage Fund
Fund Managers	Rohit Seksaria, Dwijendra Srivastava (FixedIncome)
Month End AUM	INR 321 Cr.
Avg. AUM	INR 318 Cr.
Inception Date	Apr 21, 2016
Benchmark (Tier I)	NIFTY 50 Arbitrage Index TRI
Additional Benchmark	CRISIL 1Y Tbill
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	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
Growth	14.84	15.72
IDCW	13.05	13.60

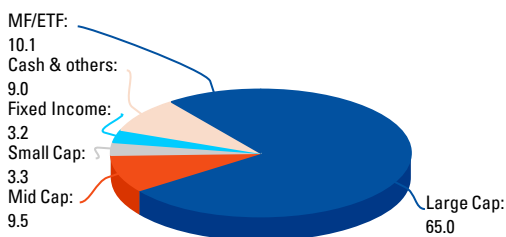


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 6,52,049 Cr.
Median Market Cap	INR 1,41,074 Cr.
Standard Deviation	0.3
Beta	0.4
Information Ratio	-2.4
Sharpe Ratio	3.3
Average Maturity of Portfolio	0.51 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	0.50 Years
Modified Duration of Portfolio	0.00 Years
YTM of Portfolio	5.44 %
Turnover Ratio	87.2



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	77.8	RBL Bank Ltd	-0.2
Agricultural Food & Other Products	0.6	BSE Ltd	-0.2
TATA Consumer Products Ltd	0.6	Bajaj Finserv Ltd	-0.2
Automobiles 7	3.5	DLF Ltd	-0.2
Hero MotoCorp Ltd	2.0	JSW Energy Ltd	-0.3
Mahindra & Mahindra Ltd	0.8	PNB Housing Finance Ltd	-0.5
Maruti Suzuki India Ltd	0.7	Britannia Industries Ltd	-0.6
Banks 1	24.8	Tata Consumer Products Limited	-0.6
ICICI Bank Ltd 2	7.3	Havells India Ltd	-0.7
HDFC Bank Ltd 4	4.4	Maruti Suzuki India Ltd	-0.7
Axis Bank Ltd 5	4.3	Cipla Ltd	-0.7
State Bank of India 8	3.5	Mahindra & Mahindra Ltd	-0.8
Kotak Mahindra Bank Ltd 9	2.9	Indus Towers Ltd (Prev name Bharti Infratel Ltd)	-0.8
IndusInd Bank Ltd	1.3	Oil India Ltd	-0.9
Bank of Baroda	0.9	Bank of Baroda	-0.9
RBL Bank Ltd	0.2	Adani Ports & SEZ Ltd	-1.0
Capital Markets	1.5	Power Grid Corporation of India Ltd	-1.2
Angel One Ltd	1.2	Amber Enterprises India Ltd	-1.2
BSE Ltd	0.2	Angel One Ltd (Prev: Angel Broking Ltd)	-1.2
Cement & Cement Products 10	2.0	IndusInd Bank Ltd	-1.3
Ambuja Cements Ltd	2.0	Indian Hotels Company Ltd	-1.3
Construction 8	2.5	Eternal Ltd (Previously named as Zomato Ltd)	-1.4
Larsen & Toubro Ltd 10	2.5	REC Ltd (Prev : Rural Electrification Corporation Ltd)	-1.4
Consumer Durables	1.9	Bharti Airtel Ltd	-1.6
Amber Enterprises India Ltd	1.2	Max Financial Services Ltd (Prev: Max India Ltd)	-1.6
Havells India Ltd	0.7	Hero Motocorp Ltd	-2.0
Diversified Fmcg 4	5.9	Gujarat Ambuja Cement Co.Ltd	-2.0
ITC Ltd 3	5.9	Hindalco Industries Ltd	-2.2
Diversified Metals 6	3.7	National Aluminium Company Ltd	-2.4
Vedanta Ltd 7	3.7	Larsen & Toubro Ltd	-2.5
Finance 3	6.1	Kotak Mahindra Bank Ltd	-2.9
Bajaj Finance Ltd 6	3.8	State Bank Of India Ltd	-3.5
REC Ltd	1.4	Vedanta Ltd Pre Sesa Sterlite Ltd (Prvsly Sesa Goa Ltd)	-3.7
PNB Housing Finance Ltd	0.5	Bajaj Finance Ltd	-3.9
Bajaj Finserv Ltd	0.2	Axis Bank Ltd	-4.3
Sammaan Capital Ltd	0.2	HDFC Bank Ltd	-4.5
Food Products	0.6	ITC Ltd	-5.9
Britannia Industries Ltd	0.6	ICICI Bank Ltd	-7.4
Insurance	1.6	Reliance Industries Ltd	-9.2
Max Financial Services Ltd	1.6	Mutual Fund Units	10.1
Leisure Services	1.3	Sundaram Money Market Fund	8.1
The Indian Hotels Company Ltd	1.3	Sundaram Liquid Fund	2.0
Non - Ferrous Metals 5	4.6	Cash, Call, NCA & Primary Mkt Appln	2.8
National Aluminium Company Ltd	2.3	TREPS	5.2
Hindalco Industries Ltd	2.2	Margin Money For Derivatives	-0.4
Oil	0.9	Cash and Other Net Current Assets	-2.0
Oil India Ltd	0.9	Grand Total	100.0
Petroleum Products 2	9.1		
Reliance Industries Ltd 1	9.1		
Pharmaceuticals & Biotechnology	0.7		
Cipla Ltd	0.7		
Power	1.4		
Power Grid Corporation of India Ltd	1.2		
JSW Energy Ltd	0.3		
Realty	0.2		
DLF Ltd	0.2		
Retailing	1.4		
Zomato Ltd	1.4		
Telecom - Services 9	2.4		
Bharti Airtel Ltd	1.6		
Indus Towers Ltd	0.8		
Transport Infrastructure	1.0		
Adani Ports and Special Economic Zone Ltd	1.0		
Government Securities/Treasury Bills	9.3		
T Bill	6.1		
Central Government Securities	3.2		
Derivatives	-78.1		
Sammaan Capital Ltd (Prv Indiabulls Housing Finance Ltd)	-0.2		

No of Stocks: 40

• 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	7.5	6.3	10,619	10,753	10,626	1,20,000	1,23,776	1,24,597	1,23,476
Last 3 years	6.7	7.7	6.9	12,146	12,482	12,210	3,60,000	3,97,288	4,03,177	3,98,178
Last 5 years	5.3	6.3	5.6	12,977	13,546	13,159	6,00,000	6,99,754	7,15,904	7,03,849
^Since Inception	4.4	5.5	6.1	15,176	16,864	17,784	11,60,000	14,77,701	15,56,325	15,63,719

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 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 Dec 31, 2025 - Regular: 1.01 and Direct: 0.3

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
Fund Managers	Rohit Seksaria
Month End AUM	INR 1,477 Cr.
Avg. AUM	INR 1,468 Cr.
Inception Date	Nov 22, 1999
Benchmark (Tier I)	Nifty 500 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	228.25	242.36
IDCW	17.56	21.39

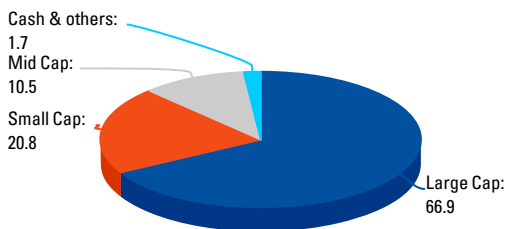


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,47,338 Cr.
Median Market Cap	INR 99,546 Cr.
Standard Deviation	11.1
Beta	0.8
Information Ratio	-0.8
Sharpe Ratio	0.8
Turnover Ratio	51.8



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	98.3	Tata Consultancy Services Ltd	1.6
Agri & Commercial Vehicles	1.2	HCL Technologies Ltd	1.4
TATA Motors Ltd	1.2	Tech Mahindra Ltd	1.1
Auto Components	2.4	Leisure Services	2.5
Apollo Tyres Ltd	1.1	Devyani international limited	1.6
Amara Raja Energy & Mobility Ltd	0.9	Jubilant Foodworks Ltd	0.9
SKF India Ltd	0.4	Oil	0.8
Automobiles ⁹	3.8	Oil India Ltd	0.8
Force Motors Ltd ¹⁰	2.7	Personal Products	1.9
Tata Motors Passenger Vehicles Ltd	1.1	Emami Ltd	1.9
Banks ¹	24.1	Petroleum Products ³	7.6
HDFC Bank Ltd ¹	8.2	Reliance Industries Ltd ²	6.3
ICICI Bank Ltd ³	4.8	Hindustan Petroleum Corporation Ltd	1.3
Axis Bank Ltd ⁴	4.5	Pharmaceuticals & Biotechnology ⁵	4.5
State Bank of India ⁷	4.0	Cipla Ltd	2.4
IndusInd Bank Ltd	1.6	Alkem Laboratories Ltd	2.0
Union Bank of India	1.1	Power ⁷	4.1
Beverages	3.7	NTPC LTD	2.7
Varun Beverages Ltd	2.0	Power Grid Corporation of India Ltd	1.4
United Spirits Ltd	1.7	Retailing	1.4
Capital Markets	1.1	Swiggy Ltd	1.4
Aditya Birla Sun Life AMC Ltd	1.1	Telecom - Services ⁶	4.4
Cement & Cement Products ⁴	5.3	Bharti Airtel Ltd ⁵	4.4
Ultratech Cement Ltd	2.6	Cash And Others	1.7
Ambuja Cements Ltd	1.8	Grand Total	100.0
Grasim Industries Ltd	1.0		
Construction ¹⁰	3.8		
Larsen & Toubro Ltd ⁸	3.8		
Consumer Durables	2.5		
Kansai Nerolac Paints Ltd	1.0		
Whirlpool of India Ltd	0.8		
Bata India Ltd	0.7		
Diversified Fmcg	3.3		
ITC Ltd ⁹	3.3		
Ferrous Metals	1.1		
Kirloskar Ferrous Ind Ltd	1.1		
Fertilizers & Agrochemicals	0.9		
PI Industries Ltd	0.9		
Gas ⁸	3.9		
GAIL Ltd	2.0		
Indraprastha Gas Ltd	1.0		
Mahanagar Gas Ltd	0.9		
Healthcare Services	1.4		
Metropolis Healthcare Ltd	1.4		
Industrial Manufacturing	0.6		
Praj Industries Ltd	0.6		
Industrial Products	2.7		
Kirloskar Oil Engines Ltd	2.1		
SKF India Ltd	0.6		
IT - Services	0.9		
Cyient Ltd	0.9		
IT - Software ²	8.4		
Infosys Ltd ⁶	4.4		

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	7.1	7.8	11.9	10,712	10,776	11,188	1,20,000	1,27,853	1,28,532	1,29,455
Last 3 years	13.9	16.7	14.3	14,797	15,897	14,941	3,60,000	4,29,927	4,44,918	4,38,437
Last 5 years	15.1	16.9	14.7	20,248	21,808	19,832	6,00,000	8,25,554	8,71,118	8,38,759
Last 10 years	12.0	14.8	14.0	31,219	39,677	37,193	12,00,000	23,31,063	27,16,812	25,65,807
^Since Inception	15.7	14.5	13.4	4,55,171	3,43,897	2,69,753	31,30,000	3,87,46,313	3,51,00,516	2,94,43,170

Past performance may or may not be sustained in future. Return/investment value are as of Dec 31, 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight - 5.54 as on Dec 31, 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 Dec 31, 2025 - Regular: 2.24 and Direct: 1.65

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 38.28	INR 39.50
IDCW	INR 29.41	INR 30.52
Series III		
	Regular	Direct
Growth	INR 28.78	INR 29.73
IDCW	INR 27.36	INR 28.31
Series IV		
	Regular	Direct
Growth	INR 33.63	INR 34.33
IDCW	INR 30.86	INR 31.54

PORTFOLIO				
Portfolio	% Of Net Asset			
	II	III	IV	
Equity	96.6	97.3	96.3	
Aerospace & Defense	0.0	2.3	2.3	
MTAR Technologies Ltd	-	2.3	2.3	
Agri & Commercial Vehicles	1.5	0.0	0.0	
TATA Motors Ltd	1.5	-	-	
Agricultural Food & Other Products	1.4	0.0	0.0	
TATA Consumer Products Ltd	1.4	-	-	
Auto Components	1.7	0.0	0.0	
Schaeffler India Ltd	1.7	-	-	
Automobiles	1.3	1.0	1.0	
Tata Motors Passenger Vehicles Ltd	1.3	-	-	
Landmark Cars Ltd	-	1.0	1.0	
Banks	33.5	11.5	11.7	
HDFC Bank Ltd	9.2	-	-	
ICICI Bank Ltd	8.6	-	-	
State Bank of India	8.4	-	-	
CSB Bank Ltd	-	4.5	4.6	
Ujivan Small Finance Bank Ltd	-	4.2	4.2	
Axis Bank Ltd	3.4	-	-	
Equitas Small Finance Bank Limited	-	2.8	2.9	
Bank of Baroda	2.1	-	-	
Kotak Mahindra Bank Ltd	1.2	-	-	
IndusInd Bank Ltd	0.6	-	-	
Capital Markets	0.0	2.5	2.1	
Angel One Ltd	-	2.5	2.1	
Cement & Cement Products	4.6	2.2	2.3	
Ultratech Cement Ltd	3.7	-	-	
JK Cement Ltd	-	2.2	2.3	
Birla Corporation Ltd	0.9	-	-	
Chemicals & Petrochemicals	0.8	3.4	3.8	
Navin Fluorine International Ltd	0.8	2.3	2.7	
Neogen Chemicals Ltd	-	1.1	1.1	
Construction	5.3	0.0	0.0	
Larsen & Toubro Ltd	5.3	-	-	
Consumer Durables	2.7	9.9	11.2	
Safari Industries Ltd	-	3.9	5.5	
Green Panel Industries Ltd	-	2.9	2.9	
Titan Company Ltd	2.7	-	-	
Century Plyboards Ltd	-	1.3	1.0	
Amber Enterprises India Ltd	-	1.0	1.0	
Butterfly Gandhimathi Appliances Ltd	-	0.8	0.8	
Diversified Fmcg	3.1	0.0	0.0	
ITC Ltd	2.2	-	-	
Hindustan UniLever Ltd	0.9	-	-	
Entertainment	0.0	2.1	2.0	
PVR INOX Ltd	-	2.1	2.0	
Ferrous Metals	2.8	1.5	1.5	
Jindal Steel & Power Ltd	2.8	-	-	
Tata Steel Ltd	-	1.5	1.5	
Fertilizers & Agrochemicals	2.7	0.0	0.0	
Coromandel International Ltd	2.7	-	-	
Finance	0.0	10.9	8.9	
TVS Holdings Ltd	-	4.7	4.3	
Can Fin Homes Ltd	-	2.6	1.0	
Cholamandalam Financial Holdings Ltd	-	2.0	2.0	
PNB Housing Finance Ltd	-	1.6	1.6	
Food Products	0.0	1.0	1.0	
EID Parry India Ltd	-	1.0	1.0	
Healthcare Services	0.0	5.8	5.9	
Aster DM Healthcare Ltd	-	5.8	5.9	
Industrial Products	0.0	13.3	13.4	
KSB LTD	-	4.1	3.7	
KEI Industries Ltd	-	3.7	4.0	
RHI Magnesita India Ltd	-	1.7	1.7	
Shivalik Bimetal Controls Ltd	-	1.2	1.2	
Grindwell Norton Ltd	-	1.0	1.2	
Venus Pipes & Tubes Ltd	-	1.0	1.0	
Carborundum Universal Ltd	-	0.6	0.6	
Insurance	1.7	0.0	0.0	
SBI Life Insurance Company Ltd	1.7	-	-	
IT - Services	0.0	6.5	6.6	
Affle Ltd	-	5.1	5.3	
R Systems International Ltd	-	1.4	1.3	
IT - Software	9.7	4.5	4.5	
Infosys Ltd	5.9	-	-	
Rate Gain Travel Technologies Ltd	-	3.0	3.0	
HCL Technologies Ltd	1.8	-	-	
Birlasoft Ltd	-	1.5	1.5	
Tata Consultancy Services Ltd	1.4	-	-	
Wipro Ltd	0.6	-	-	
Leisure Services	0.0	4.8	4.8	
Sapphire Foods India Ltd	-	3.4	3.5	
Westlife Foodworld Ltd	-	1.4	1.3	
Non - Ferrous Metals	1.8	0.0	0.0	
Hindalco Industries Ltd	1.8	-	-	
Other Consumer Services	0.0	1.9	2.0	
SIS Ltd	-	1.9	2.0	
Kwality Wall's Ltd	0.0	-	-	
Petroleum Products	13.4	0.0	0.0	
Reliance Industries Ltd	8.0	-	-	
Hindustan Petroleum Corporation Ltd	3.3	-	-	
Bharat Petroleum Corporation Ltd	2.1	-	-	
Pharmaceuticals & Biotechnology	1.3	7.3	6.6	
Procter & Gamble Health Ltd	-	2.9	3.2	
JB Chemicals & Pharmaceuticals Ltd	-	2.9	1.9	
Natco Pharma Ltd	-	1.5	1.5	
Cipla Ltd	1.3	-	-	
Realty	0.0	3.0	2.9	
Brigade Enterprises Ltd	-	1.8	1.7	
The Phoenix Mills Ltd	-	1.2	1.2	
Retailing	0.0	1.0	1.0	
Zomato Ltd	-	1.0	1.0	
Telecom - Services	6.6	0.0	0.0	
Bharti Airtel Ltd	6.6	-	-	
Textiles & Apparels	0.0	0.8	0.8	
Ganesha Ecosphere Ltd	-	0.8	0.8	
Transport Services	0.7	0.0	0.0	
Container Corporation of India Ltd	0.7	-	-	
Cash, Call, NCA & Primary Mkt Appln	3	3	4	
No. of Stocks	32	43	43	
Avg. AUM (Cr)	14	34	22	
Month End AUM (Cr)	14	34	22	
Turnover Ratio (%)	0	15	16	
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 Dec 31, 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		
Category	ELSS	
Fund Managers	Rohit Seksaria	
Inception Date	Nov 18, 2016	
Benchmark (Tier I)	NIFTY Small Cap 100 TRI	
Additional Benchmark	Nifty 50 TRI	
Plans	Regular/Direct	
Options	Growth/IDCW	
SIP / STP / SWP	Available	
Exit Load	Nil	
NAV*		
Series III		
	Regular	Direct
Growth	INR 33.20	INR 34.22
IDCW	INR 29.05	INR 30.01
Series IV		
	Regular	Direct
Growth	INR 28.97	INR 29.63
IDCW	INR 27.54	INR 28.20
Series V		
	Regular	Direct
Growth	INR 28.18	INR 29.01
IDCW	INR 26.79	INR 27.62
Series VI		
	Regular	Direct
Growth	INR 26.70	INR 28.02
IDCW	INR 25.80	INR 27.12

PORTFOLIO					
Portfolio	% Of Net Asset				
	III	IV	V	VI	
Equity	97.4	97.3	96.9	97.3	
Aerospace & Defense	2.3	2.3	2.3	2.3	
MTAR Technologies Ltd	2.3	2.3	2.3	2.3	
Automobiles	1.0	1.0	1.0	1.0	
Landmark Cars Ltd	1.0	1.0	1.0	1.0	
Banks	12.2	12.4	11.8	12.4	
CSB Bank Ltd	4.7	4.7	4.7	4.8	
Ujjivan Small Finance Bank Ltd	4.3	4.4	4.2	4.4	
Equitas Small Finance Bank Limited	3.2	3.3	2.9	3.2	
Capital Markets	4.1	4.2	3.4	3.4	
Angel One Ltd	4.1	4.2	3.4	3.4	
Cement & Cement Products	1.9	2.5	2.3	3.2	
JK Cement Ltd	1.9	2.5	2.3	3.2	
Chemicals & Petrochemicals	2.1	2.1	2.2	2.1	
Neogen Chemicals Ltd	1.1	1.1	1.1	1.1	
Navin Fluorine International Ltd	1.0	1.0	1.1	1.0	
Construction	2.4	2.4	2.4	2.5	
Kalpitaru Projects International Ltd	2.4	2.4	2.4	2.5	
Consumer Durables	11.3	11.7	10.3	10.4	
Safari Industries Ltd	5.8	6.1	4.8	4.9	
Green Panel Industries Ltd	3.0	3.1	3.0	3.0	
Amber Enterprises India Ltd	1.0	1.0	1.0	1.0	
Century Plyboards Ltd	0.8	0.8	0.8	0.8	
Butterfly Gandhimathi Appliances Ltd	0.7	0.7	0.7	0.7	
Entertainment	1.8	1.7	2.0	2.1	
PVR INOX Ltd	1.8	1.7	2.0	2.1	
Ferrous Metals	1.4	1.3	1.2	0.0	
Tata Steel Ltd	1.4	1.3	1.2	-	
Finance	7.4	7.6	9.6	8.9	
Can Fin Homes Ltd	2.8	2.8	3.3	2.4	
TVS Holdings Ltd	2.6	2.7	2.7	2.7	
Cholamandalam Financial Holdings Ltd	2.0	2.1	2.0	2.1	
PNB Housing Finance Ltd	-	-	1.6	1.7	
Food Products	1.0	1.0	1.0	1.0	
EID Parry India Ltd	1.0	1.0	1.0	1.0	
Healthcare Services	5.9	5.9	5.8	6.1	
Aster DM Healthcare Ltd	5.9	5.9	5.8	6.1	
Industrial Products	15.4	14.9	14.9	14.4	
KSB LTD	3.9	3.5	3.8	4.8	
KEI Industries Ltd	2.9	2.9	3.1	3.0	
ESAB India Ltd	2.5	2.5	2.4	2.6	
Grindwell Norton Ltd	2.1	2.0	1.6	-	
RHI Magnesita India Ltd	1.8	1.8	1.8	1.8	
Shivalik Bimetal Controls Ltd	1.2	1.2	1.2	1.2	
Venus Pipes & Tubes Ltd	1.0	1.0	1.0	1.0	
IT - Services	6.6	6.0	6.6	6.8	
Affle Ltd	5.2	4.6	5.2	5.4	
R Systems International Ltd	1.4	1.4	1.4	1.4	
IT - Software	5.3	5.3	5.2	5.1	
Rate Gain Travel Technologies Ltd	3.1	3.1	3.0	3.1	
Birlasoft Ltd	2.2	2.2	2.2	2.0	
Leisure Services	5.1	5.0	5.1	5.3	
Sapphire Foods India Ltd	3.7	3.5	3.6	3.8	
Westlife Foodworld Ltd	1.4	1.5	1.5	1.5	
Other Consumer Services	2.2	2.2	2.1	2.2	
SIS Ltd	2.2	2.2	2.1	2.2	
Pharmaceuticals & Biotechnology	4.4	4.4	4.5	4.5	
Procter & Gamble Health Ltd	2.8	2.8	3.0	2.9	
Natco Pharma Ltd	1.6	1.6	1.5	1.6	
Realty	1.9	1.7	1.6	1.9	
Brigade Enterprises Ltd	1.9	1.7	1.6	1.9	
Retailing	1.0	1.0	1.0	1.0	
Zomato Ltd	1.0	1.0	1.0	1.0	
Textiles & Apparels	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	3	3	3	3	
No. of Stocks	41	41	42	40	
Avg. AUM (Cr)	75	35	30	36	
Month End AUM (Cr)	75	35	30	36	
Turnover Ratio (%)	12	12	13	13	
Grand Total	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 Dec 31, 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

Category	Liquid Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
Month End AUM	INR 6,371 Cr.
Avg. AUM	INR 6,678 Cr.
Inception Date	Aug 30, 2004
Benchmark (Tier I)	Nifty Liquid 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	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
Growth	2368.96	2398.95
IDCW	1043.14	1044.96

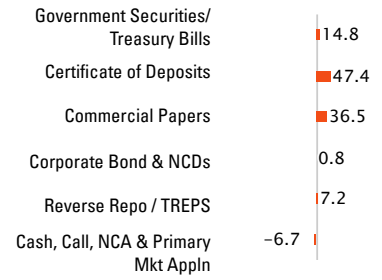
RATIO (ANNUALISED)

Average Maturity of Portfolio	0.15 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.15 Years
Modified Duration of Portfolio	0.15 Years
YTM of Portfolio	5.99 %

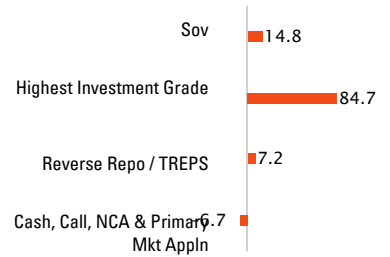
PORTFOLIO

Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		14.8
T Bill	Sov	14.8
Certificate of Deposits		47.4
Punjab National Bank	A1+	8.5
Bank of Baroda	A1+	8.2
HDFC Bank Ltd	A1+	5.4
Axis Bank Ltd	A1+	5.1
Canara Bank	A1+	4.7
Union Bank of India	A1+	3.1
Indian Bank	A1+	2.3
National Bank for Agriculture & Rural Development	A1+	2.3
The Federal Bank Ltd	A1+	2.3
Kotak Mahindra Bank Ltd	A1+	1.6
Small Industries Development Bank of India	A1+	1.6
IDFC First Bank Ltd	A1+	0.8
Bank of India	A1+	0.8
UCO Bank	A1+	0.8
Commercial Papers		36.5
Small Industries Development Bank of India	A1+	3.9
ICICI Securities Ltd	A1+	3.1
SBI Cap securities Ltd	A1+	2.7
ICICI Home Finance Company Ltd	A1+	2.3
Network18 Media & Investments Ltd	A1+	2.0
HDFC Securities Ltd	A1+	1.9
Julius Baer Capital (India) Private Ltd	A1+	1.9
PNB Housing Finance Ltd	A1+	1.6
Kotak Securities Ltd	A1+	1.6
Bajaj Financial Securities Ltd	A1+	1.6
Reliance Jio Infocomm Ltd	A1+	1.6
Redington Ltd	A1+	1.5
Godrej Industries Ltd	A1+	1.2
Birla Group Holdings Pvt Ltd	A1+	1.2
Blue Star Ltd	A1+	0.8
National Bank for Agriculture & Rural Development	A1+	0.8
Godrej Housing Finance Limited	A1+	0.8
HSBC InvestDirect Financial Services India Limited	A1+	0.8
Sharekhan Ltd	A1+	0.8
Pilani Investment and Industries Corporation Ltd.	A1+	0.8
IGH Holdings Private Limited	A1+	0.8
Fedbank Financial Services Ltd	A1+	0.8
Bajaj Finance Ltd	A1+	0.8
Motilal Oswal Financial Services Ltd	A1+	0.8
Aditya Birla Money Ltd	A1+	0.8
Corporate Bond & NCDs		0.8
National Bank for Agriculture & Rural	AAA	0.8

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 Development (7.2), Reverse Repo / TREPS (7.2), TREPS (7.2), Cash, Call, NCA & Primary Mkt Appln (-6.7), Corporate Debt Market Development Fund - Class A2 (0.3), and Cash and Other Net Current Assets (-7.0).

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 Dec 31, 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 Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 0.35 and Direct: 0.14.' ++ Aggregate Investments by Other schemes of Sundaram Mutual Fund - Rs. 46,209.91 Lakhs

Sundaram Overnight Fund

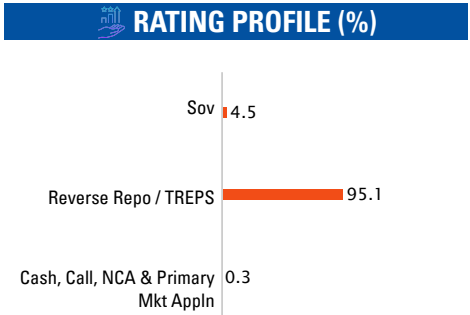
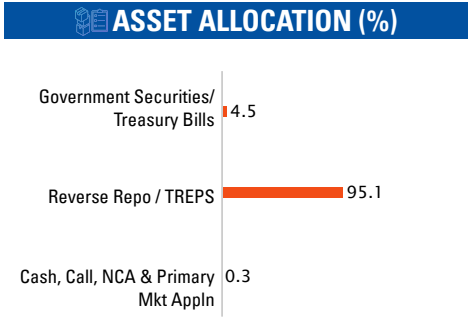
An open ended debt scheme investing in overnight securities

FUND FEATURES	
Category	Overnight Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
Month End AUM	INR 550 Cr.
Avg. AUM	INR 654 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	1403.64	1413.02
IDCW	1016.69	1021.25

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	5.45 %

PORTFOLIO		
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		4.5
T Bill	Sov	4.5
Reverse Repo / TREPS		95.1
Reverse Repo		51.3
TREPS		43.9
Cash, Call, NCA & Primary Mkt Appln		0.3
Cash and Other Net		
Current Assets		0.3



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	4.2	1Y	5.7	5.8	6.3	10,571	10,581	10,626
15D	5.2	5.2	3.2	3Y	6.3	6.4	6.9	12,014	12,058	12,210
1M	5.1	5.2	4.1	5Y	5.3	5.5	5.6	12,945	13,048	13,159
3M	5.2	5.3	4.4	10Y	-	-	-	-	-	-
6M	5.3	5.4	4.3	SI	5.1	5.2	5.8	14,036	14,078	14,706

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 0.17 and Direct: 0.07

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

Category	Ultra Short Duration Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal
Month End AUM	INR 1,996 Cr.
Avg. AUM	INR 2,395 Cr.
Inception Date	Dec 28, 2007
Benchmark (Tier I)	Nifty Ultra Short 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	2754.03	3022.74
IDCW	1076.19	1088.53



RATIO (ANNUALISED)

Average Maturity of Portfolio	0.55 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.53 Years
Modified Duration of Portfolio	0.51 Years
YTM of Portfolio	6.53 %

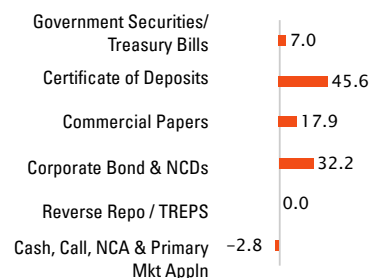


PORTFOLIO

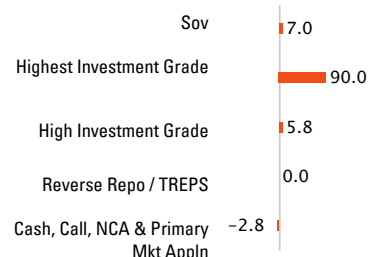
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		7.0
T Bill	Sov	5.0
Gujarat State Government Securities	Sov	1.3
MAHARASHTRA SDL	Sov	0.8
Certificate of Deposits		45.6
HDFC Bank Ltd	A1+	6.9
Indian Bank	A1+	6.2
Bank of Baroda	A1+	6.1
Axis Bank Ltd	A1+	5.6
Canara Bank	A1+	4.9
Small Industries Development Bank of India	A1+	3.6
IndusInd Bank Ltd	A1+	2.5
Kotak Mahindra Bank Ltd	A1+	2.5
National Bank for Agriculture & Rural Development	A1+	2.5
Union Bank of India	A1+	2.4
IDBI Bank Ltd	A1+	1.2
IDFC First Bank Ltd	A1+	1.2
Commercial Papers		17.9
HSBC InvestDirect Financial Services India Limited	A1+	2.7
Cholamandalam Investment and Finance Company Ltd	A1+	2.7
Small Industries Development Bank of India	A1+	2.5
Deutsche Investments India Private Ltd	A1+	2.5
L & T Finance Ltd	A1+	2.4
IIFL Finance Ltd	A1+	2.1
LIC Housing Finance Ltd	A1+	1.2
Motilal Oswal Financial Services Ltd	A1+	1.2
ICICI Securities Ltd	A1+	0.5
Corporate Bond & NCDs		32.2
National Bank for Agriculture & Rural Development	AAA	7.3
REC LTD	AAA	6.0
Small Industries Development Bank of India	AAA	3.0
ICICI Home Finance Company Ltd	AAA	2.5
LIC Housing Finance Ltd	AAA	2.3
Muthoot Finance Ltd	AA+	2.0
HDB Financial Services Ltd	AAA	2.0
360 One Prime Ltd	AA	1.6
Shriram Finance Ltd	AA+	1.5
Power Finance Corporation Ltd	AAA	1.3
Bharti Telecom Ltd	AAA	1.3
Can Fin Homes Ltd		0.8
Cholamandalam Investment and Finance Company Ltd	AA+	0.7
Reverse Repo / TREPS		0.0
TREPS		0.0
Cash, Call, NCA & Primary Mkt Appln		-2.8
Corporate Debt Market Development Fund - Class		0.3



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	5.3080	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

A2	
Cash and Other Net	
Current Assets	-3.1

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	6.1	6.4	4.2	1Y	5.9	7.0	6.3	10,593	10,698	10,626
15D	5.8	6.5	3.2	3Y	6.2	7.3	6.9	11,963	12,373	12,210
1M	4.7	5.6	4.1	5Y	4.9	6.1	5.6	12,692	13,445	13,159
3M	4.8	5.9	4.4	10Y	5.1	6.7	6.2	16,398	19,052	18,190
6M	4.9	6.0	4.3	SI	5.8	7.7	6.3	27,566	37,809	29,960

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 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 Dec 31, 2025 - Regular: 1.42 and Direct: 0.23

Sundaram Money Market Fund

An open-ended debt scheme investing in money market instruments



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— Sundaram Finance Group —

FUND FEATURES

Category	Money Market Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal
Month End AUM	INR 1,835 Cr.
Avg. AUM	INR 2,060 Cr.
Inception Date	Sep 26, 2018
Benchmark (Tier I)	Nifty Money Market 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	15.48	15.59
IDCW	10.93	10.96

RATIO (ANNUALISED)

Average Maturity of Portfolio	0.41 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.41 Years
Modified Duration of Portfolio	0.41 Years
YTM of Portfolio	6.34 %

PORTFOLIO

Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		8.1
T Bill	Sov	4.0
Tamil Nadu State Development Loan	Sov	2.8
Gujarat State Development Loan	Sov	1.4
Certificate of Deposits		59.5
Canara Bank	A1+	10.6
Bank of Baroda	A1+	9.4
Small Industries Development Bank of India	A1+	7.3
Export Import Bank of India	A1+	5.9
Axis Bank Ltd	A1+	5.7
Kotak Mahindra Bank Ltd	A1+	4.0
IDBI Bank Ltd	A1+	4.0
HDFC Bank Ltd	A1+	3.9
Union Bank of India	A1+	2.4
National Bank for Agriculture & Rural Development	A1+	2.2
Bank of India	A1+	1.4
Punjab National Bank	A1+	1.3
AU Small Finance Bank Ltd	A1+	1.3
Commercial Papers		32.6
ICICI Securities Ltd	A1+	4.8
Small Industries Development Bank of India	A1+	4.0
ICICI Securities Primary Dealership Ltd	A1+	2.7
HDB Financial Services Ltd	A1+	2.7
Embassy Office Parks REIT	A1+	2.7
Infina Finance Pvt Ltd	A1+	2.7
Tata Projects Ltd	A1+	2.6
Cholamandalam Investment and Finance Company Ltd	A1+	2.1
Deutsche Investments India Private Ltd	A1+	1.9
LIC Housing Finance Ltd	A1+	1.4
Motilal Oswal Financial Services Ltd	A1+	1.3
Aditya Birla Money Ltd	A1+	1.3
Birla Group Holdings Pvt Ltd	A1+	1.3
HSBC InvestDirect		
Financial Services India Limited	A1+	1.1
Reverse Repo / TREPS		1.3
TREPS		1.3
Cash, Call, NCA & Primary Mkt Appln		-1.5
Corporate Debt Market Development Fund - Class A2		0.2
Cash and Other Net Current Assets		-1.7

ASSET ALLOCATION (%)

Government Securities/ Treasury Bills	8.1
Certificate of Deposits	59.5
Commercial Papers	32.6
Reverse Repo / TREPS	1.3
Cash, Call, NCA & Primary Mkt Appln	-1.5

RATING PROFILE (%)

Sov	8.1
Highest Investment Grade	92.1
Reverse Repo / TREPS	1.3
Cash, Call, NCA & Primary Mkt Appln	-1.5

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										
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	6.9	6.6	4.2	1Y	7.4	7.0	6.3	10,737	10,697	10,626
15D	6.7	6.4	3.2	3Y	7.3	7.3	6.9	12,355	12,347	12,210
1M	5.9	5.5	4.1	5Y	6.0	6.0	5.6	13,362	13,360	13,159
3M	5.9	5.8	4.4	10Y	-	-	-	-	-	-
6M	6.0	5.9	4.3	SI	6.2	6.0	6.1	15,482	15,325	15,400

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 0.32 and Direct: 0.18.++ Aggregate Investments by Other schemes of Sundaram Mutual Fund - Rs. 22,281.92 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



SUNDARAM MUTUAL
— Sundaram Finance Group —

FUND FEATURES

Category	Low Duration Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal
Month End AUM	INR 472 Cr.
Avg. AUM	INR 410 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	3560.44	3832.03
IDCW	1103.65	1121.05

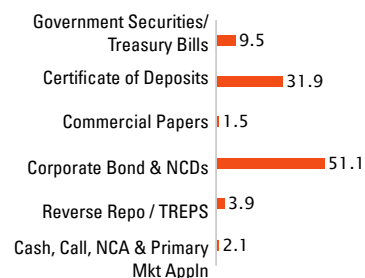
RATIO (ANNUALISED)

Average Maturity of Portfolio	1.05 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.97 Years
Modified Duration of Portfolio	0.93 Years
YTM of Portfolio	6.61 %

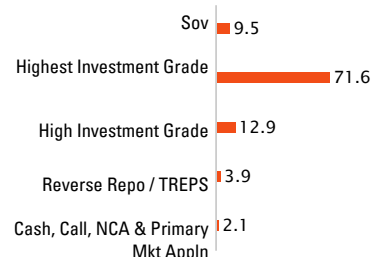
PORTFOLIO

Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		9.5
T Bill	Sov	5.3
Central Government Securities	Sov	3.1
Tamil Nadu State Government Securities	Sov	1.1
Certificate of Deposits		31.9
Punjab National Bank	A1+	9.4
Bank of Baroda	A1+	9.0
Canara Bank	A1+	5.2
HDFC Bank Ltd	A1+	2.1
National Bank for Agriculture & Rural Development	A1+	2.1
Small Industries Development Bank of India	A1+	2.1
Export Import Bank of India	A1+	1.0
Union Bank of India	A1+	1.0
Commercial Papers		1.5
IIFL Finance Ltd	A1+	1.5
Corporate Bond & NCDs		51.1
REC LTD	AAA	7.4
National Bank for Agriculture & Rural Development	AAA	6.4
Small Industries Development Bank of India	AAA	5.3
Jamnagar Utilities and Power Pvt Ltd	AAA	5.3
Can Fin Homes Ltd	AAA	5.1
Bharti Telecom Ltd	AAA	4.3
Shriram Finance Ltd	AA+	3.2
Muthoot Finance Ltd	AA+	2.9
PNB Housing Finance Ltd	AA	2.1
JM Financial Products Ltd	AA	2.1
Power Finance Corporation Ltd	AAA	2.1
Godrej Industries Ltd	AA+	1.9
Export Import Bank of India	AAA	1.1
LIC Housing Finance Ltd	AAA	1.1
360 One Prime Ltd	AA	0.6
Reverse Repo / TREPS		3.9
TREPS		3.9
Cash, Call, NCA & Primary Mkt Appln		2.1
Cash and Other Net Current Assets		1.9
Corporate Debt Market Development Fund - Class A2		0.3

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	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

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

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	6.3	4.2	1Y	6.8	7.2	6.3	10,681	10,716	10,626
15D	6.1	6.4	3.2	3Y	6.8	7.4	6.9	12,200	12,377	12,210
1M	4.2	5.2	4.1	5Y	7.1	5.9	5.6	14,088	13,329	13,159
3M	5.1	5.8	4.4	10Y	5.9	6.6	6.2	17,718	19,012	18,190
6M	5.4	5.9	4.3	SI	7.0	7.4	6.1	42,703	45,970	35,135

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 1.21 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.

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

NET ASSET VALUE (NAV)		
	Regular	Direct
Growth	44.30	44.96
IDCW	11.23	11.19

RATIO (ANNUALISED)	
Average Maturity of Portfolio	3.75 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.12 Years
Modified Duration of Portfolio	2.95 Years
YTM of Portfolio	6.85 %

PORTFOLIO		
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		15.0
Central Government Securities	Sov	10.9
Government	Sov	2.8
Karnataka State Government Securities	Sov	1.4
Corporate Bond & NCDs		78.6
REC LTD	AAA	9.1
National Bank for Agriculture & Rural Development	AAA	8.1
Indian Oil Corporation Ltd	AAA	8.1
Power Finance Corporation Ltd	AAA	7.9
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	5.4
Indian Railway Finance Corporation Ltd	AAA	4.0
Bajaj Finance Ltd	AAA	4.0
State Bank of India	AAA	2.7
HDB Financial Services Ltd	AAA	1.3
Bharti Telecom Ltd	AAA	1.3
Reverse Repo / TREPS		2.6
TREPS		2.6
Cash, Call, NCA & Primary Mkt Appln		3.8
Cash and Other Net Current Assets		3.4
Corporate Debt Market Development Fund - Class A2		0.4

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	15.0
Corporate Bond & NCDs	78.6
Reverse Repo / TREPS	2.6
Cash, Call, NCA & Primary Mkt Appln	3.8

RATING PROFILE (%)	
Sov	15.0
Highest Investment Grade	78.6
Reverse Repo / TREPS	2.6
Cash, Call, NCA & Primary Mkt Appln	3.8

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	7.6	7.3	6.3	10,758	10,735	10,626
3Y	7.5	7.2	6.9	12,413	12,337	12,210
5Y	5.6	5.6	5.6	13,159	13,140	13,159
10Y	6.6	7.0	6.2	18,950	19,643	18,190
SI	7.3	7.4	6.1	44,298	45,226	34,880

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 0.44 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 190 Cr.
Avg. AUM	INR 192 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	45.53	49.42
IDCW	13.12	13.23

RATIO (ANNUALISED)	
Average Maturity of Portfolio	3.35 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	2.75 Years
Modified Duration of Portfolio	2.63 Years
YTM of Portfolio	6.95 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		32.2
Central Government Securities	Sov	16.1
Tamil Nadu State Government Securities	Sov	10.7
Government Securities	Sov	2.7
Government Securities	Sov	2.7
Corporate Bond & NCDs		62.9
National Bank for Agriculture & Rural Development	AAA	8.0
Power Finance Corporation Ltd	AAA	8.0
REC LTD	AAA	8.0
Export Import Bank of India	AAA	5.3
PNB Housing Finance Ltd		5.3
LIC Housing Finance Ltd	AAA	5.3
Can Fin Homes Ltd	AAA	4.3
Cholamandalam Investment and Finance Company Ltd	AA+	2.7
Muthoot Finance Ltd	AA+	2.7
National Housing Bank	AAA	2.7
Hinduja Leyland Finance Ltd	AA+	2.7
Shriram Finance Ltd	AA+	2.7
Small Industries Development Bank of India	AAA	2.6
360 One Prime Ltd	AA	2.6
Reverse Repo / TREPS		1.2
TREPS		1.2
Cash, Call, NCA & Primary Mkt Appln		3.8
Cash and Other Net Current Assets		3.5
Corporate Debt Market Development Fund - Class A2		0.3

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	32.2
Corporate Bond & NCDs	62.9
Reverse Repo / TREPS	1.2
Cash, Call, NCA & Primary Mkt Appln	3.8

RATING PROFILE (%)	
Sov	32.2
Highest Investment Grade	44.2
High Investment Grade	18.7
Reverse Repo / TREPS	1.2
Cash, Call, NCA & Primary Mkt Appln	3.8

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	7.3	7.3	6.4	10,731	10,727	10,637
3Y	7.4	7.3	7.9	12,374	12,372	12,567
5Y	7.1	5.8	5.1	14,105	13,254	12,795
10Y	6.2	6.9	6.5	18,306	19,588	18,816
SI	7.2	7.4	6.3	50,620	52,377	42,031

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 0.72 and Direct: 0.31

Sundaram Medium Duration Fund

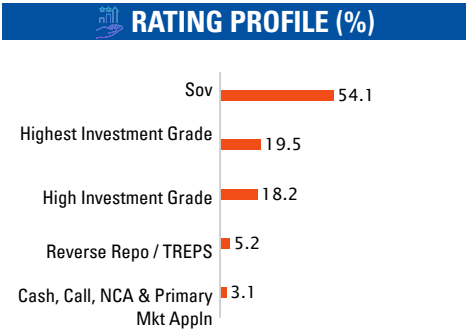
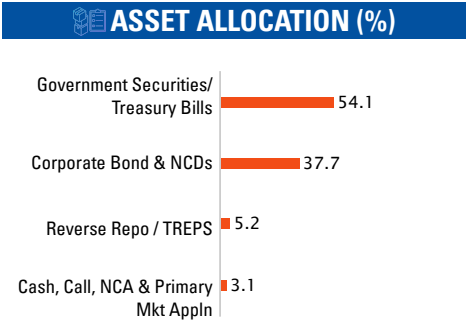
An open-ended medium-term debt scheme investing in Debt & Money Market instruments such that the Macaulay duration* of the portfolio is between 3 and 4 years.

FUND FEATURES	
Category	Medium Duration Fund
Fund Managers	Dwijendra Srivastava,Sandeep Agarwal
Month End AUM	INR 36 Cr.
Avg. AUM	INR 36 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	70.27	78.76
IDCW		

RATIO (ANNUALISED)	
Average Maturity of Portfolio	4.78 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.80 Years
Modified Duration of Portfolio	3.65 Years
YTM of Portfolio	6.94 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		54.1
Central Government Securities	Sov	33.6
Tamil Nadu State Government Securities	Sov	20.5
Corporate Bond & NCDs		37.7
Can Fin Homes Ltd	AAA	5.6
Cholamandalam Investment and Finance Company Ltd	AA+	5.6
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
360 One Prime Ltd	AA	2.8
HDB Financial Services Ltd	AAA	2.8
PNB Housing Finance Ltd		2.8
REC LTD	AAA	2.8
Reverse Repo / TREPS		5.2
TREPS		5.2
Cash, Call, NCA & Primary Mkt Appln		3.1
Cash and Other Net Current Assets		2.7
Corporate Debt Market Development Fund - Class A2		0.4



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	5.7	7.7	6.4	10,567	10,774	10,637
3Y	5.8	7.5	7.9	11,836	12,431	12,567
5Y	3.9	5.7	5.1	12,112	13,202	12,795
10Y	5.5	7.4	6.5	17,138	20,380	18,816
SI	7.2	-	-	70,267	-	-

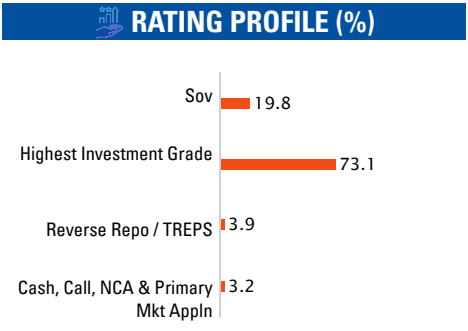
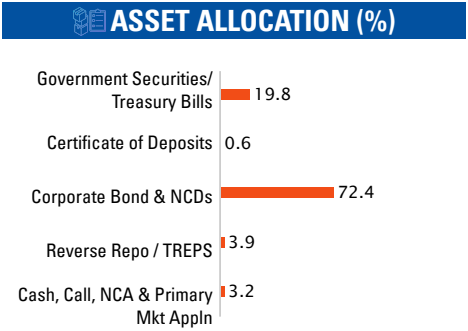
Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 2.06 and Direct: 1.09

FUND FEATURES	
Category	Corporate Bond Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal
Month End AUM	INR 768 Cr.
Avg. AUM	INR 770 Cr.
Inception Date	Dec 29, 2004
Benchmark (Tier I)	Nifty Corporate Bond 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	41.30	42.75
IDCW		

RATIO (ANNUALISED)	
Average Maturity of Portfolio	4.27 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.43 Years
Modified Duration of Portfolio	3.25 Years
YTM of Portfolio	6.90 %

PORTFOLIO		
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		19.8
Central Government Securities	Sov	15.8
Government Karnataka State Government Securities	Sov	1.4
Government Securities	Sov	1.3
Government Securities	Sov	1.3
Certificate of Deposits		0.6
Punjab National Bank	A1+	0.6
Corporate Bond & NCDs		72.4
National Bank for Agriculture & Rural Development	AAA	9.2
Small Industries Development Bank of India	AAA	9.2
LIC Housing Finance Ltd	AAA	8.6
REC LTD	AAA	7.2
Power Finance Corporation Ltd	AAA	5.6
Indian Railway Finance Corporation Ltd	AAA	5.3
Bajaj Finance Ltd	AAA	5.2
HDB Financial Services Ltd	AAA	4.5
Kotak Mahindra Prime Ltd	AAA	3.3
Embassy Office Parks REIT	AAA	3.3
Indian Oil Corporation Ltd	AAA	2.6
National Housing Bank	AAA	2.6
Export Import Bank of India	AAA	2.0
State Bank of India	AAA	2.0
Bharti Telecom Ltd	AAA	1.9
Reverse Repo / TREPS		3.9
TREPS		3.9
Cash, Call, NCA & Primary Mkt Appln		3.2
Cash and Other Net Current Assets		2.8
Corporate Debt Market Development Fund - Class A2		0.4



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	7.5	7.3	6.4	10,754	10,727	10,637
3Y	7.3	7.3	7.9	12,340	12,351	12,567
5Y	5.8	5.7	5.1	13,239	13,223	12,795
10Y	7.3	7.1	6.5	20,191	19,895	18,816
SI	7.0	7.6	6.2	41,296	46,560	35,746

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 0.64 and Direct: 0.33

Sundaram Conservative Hybrid Fund

An open-ended hybrid scheme investing predominantly in debt instruments



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Conservative Hybrid Fund
Fund Managers	Mr. Dwijendra Srivastava, Mr. Sandeep Agarwal (Fixed Income), Mr. S Bharath (Equity)
Month End AUM	INR 20 Cr.
Avg. AUM	INR 20 Cr.
Inception Date	Mar 8, 2010
Benchmark (Tier I)	CRISIL Hybrid 85+15 - Conservative Index
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	29.97	33.20
IDCW		



RATIO (ANNUALISED)

Average Maturity of Portfolio	15.62 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	8.35 Years
Modified Duration of Portfolio	8.07 Years
YTM of Portfolio	6.84 %

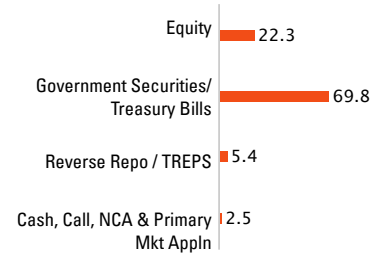


PORTFOLIO

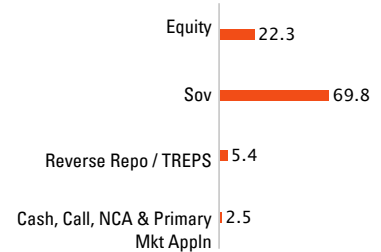
Portfolio	Rating	% of Net Asset
Equity		22.3
HDFC Bank Ltd		3.3
Reliance Industries Ltd		2.6
Bharti Airtel Ltd		2.5
ICICI Bank Ltd		1.7
Infosys Ltd		1.4
State Bank of India		1.3
HCL Technologies Ltd		1.1
Bharat Petroleum Corporation Ltd		0.8
Axis Bank Ltd		0.8
Bajaj Auto Ltd		0.8
Kotak Mahindra Bank Ltd		0.7
Ultratech Cement Ltd		0.7
Alkem Laboratories Ltd		0.7
Mahindra & Mahindra Ltd		0.6
Tech Mahindra Ltd		0.6
Marico Ltd		0.6
Jubilant Foodworks Ltd		0.6
Hindustan Aeronautics Ltd		0.6
PI Industries Ltd		0.5
Larsen & Toubro Ltd		0.5
Government Securities/Treasury Bills		69.8
Central Government Securities	Sov	69.8
Reverse Repo / TREPS		5.4
TREPS		5.4
Cash, Call, NCA & Primary Mkt Appln		2.5
Cash and Other Net Current Assets		2.0
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	4.3	7.3	6.4	10,426	10,729	10,637
3Y	7.1	9.0	7.9	12,297	12,947	12,567
5Y	7.7	7.4	5.1	14,468	14,294	12,795
10Y	6.7	8.8	6.5	19,094	23,190	18,816
SI	7.2	8.7	6.5	29,974	37,245	27,036

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025. Expense Ratio for the month of Dec 31, 2025 - Regular: 1.14 and Direct: 0.83

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	19/12/2025	8.7	0.868	14.39
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	26/10/2024	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	19/12/2025	21.6	2.158	29.47
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	12/12/2025	16.5	1.654	24.76
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	19/12/2025	22.4	2.244	33.44
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	12/12/2025	57.5	5.755	84.03
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	17/12/2025	2.5	0.250	27.40
Regular	17/11/2025	2.5	0.250	27.97
Regular	17/10/2025	2.5	0.250	27.95
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	12/12/2025	5.4	0.537	16.10
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	17/12/2025	1.1	0.115	15.44
Regular	17/11/2025	1.1	0.115	15.70
Regular	17/10/2025	1.1	0.115	15.69
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	19/12/2025	9.0	0.903	15.14
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

IDCW History - Equity & Balanced Funds (Latest Three)

Direct	19/12/2025	24.0	2.398	32.97
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	12/12/2025	17.8	1.784	26.95
Direct	11/10/2024	19.4	1.936	26.81
Direct	20/10/2023	14.9	1.490	21.30
Sundaram Infrastructure Advantage Fund				
Plan	Record Date	%	INR per unit	NAV
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
Sundaram Financial Services Opportunities Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	19/12/2025	25.6	2.561	38.57
Direct	04/10/2024	27.5	2.748	37.70
Direct	20/10/2023	22.1	2.205	31.59
Sundaram Global Brand Theme - Equity Active FoF				
Plan	Record Date	%	INR per unit	NAV
Direct	30/10/2025	21.5	2.150	38.01
Sundaram Nifty 100 Equal Weight Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	12/12/2025	60.5	6.051	88.68
Direct	11/10/2024	69.9	6.988	97.03
Direct	20/10/2023	49.4	4.936	70.41
Sundaram Aggressive Hybrid Fund				
Plan	Record Date	%	INR per unit	NAV
Monthly IDCW				
Direct	17/12/2025	3.5	0.350	42.50
Direct	17/11/2025	3.5	0.350	43.30
Direct	17/10/2025	3.5	0.350	43.20
Sundaram Equity Savings Fund				
Plan	Record Date	%	INR per unit	NAV
Quarterly IDCW				
Direct	11/03/2025	4.2	0.420	23.96
Direct	11/12/2024	4.3	0.434	25.14
Half Yearly IDCW				
Direct	11/03/2025	5.7	0.572	16.32
Direct	11/09/2024	6.0	0.599	17.19
Direct	12/12/2025	5.7	0.572	17.39
Quarterly IDCW				
Direct	11/06/2025	4.2	0.420	25.17
Sundaram Balanced Advantage Fund				
Plan	Record Date	%	INR per unit	NAV
Monthly IDCW				
Direct	17/12/2025	1.4	0.140	19.00
Direct	17/11/2025	1.4	0.140	19.29
Direct	17/10/2025	1.4	0.140	19.26
Sundaram Value Fund				
Plan	Record Date	%	INR per unit	NAV
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
Sundaram Long Term Tax Advantage Fund - Series II				
Plan	Record Date	%	INR per unit	NAV
Direct	11/12/2023	11.4	1.141	24.62
Sundaram Long Term Tax Advantage Fund - Series III				
Plan	Record	%	INR per	NAV

	Date		unit	
Direct	11/12/2023	11.7	1.171	24.25
Sundaram Long Term Tax Advantage Fund - Series IV				
Plan	Record Date	%	INR per unit	NAV
Direct	11/12/2023	13.1	1.309	26.79
Sundaram Long Term Micro Cap Tax Advantage Fund - Series III				
Plan	Record Date	%	INR per unit	NAV
Direct	11/12/2023	12.7	1.269	26.33
Sundaram Long Term Micro Cap Tax Advantage Fund - Series IV				
Plan	Record Date	%	INR per unit	NAV
Direct	11/12/2023	12.0	1.196	24.63
Sundaram Long Term Micro Cap Tax Advantage Fund - Series V				
Plan	Record Date	%	INR per unit	NAV
Direct	11/12/2023	11.4	1.140	23.62
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI				
Plan	Record Date	%	INR per unit	NAV
Direct	11/12/2023	7.5	0.750	23.19
The detailed history is available on www.sundarammutual.com				

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. 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 **Dec 31, 2025** unless otherwise specified. Returns are based on NAV as of **Dec 31, 2025**. Average AUM for month **Dec 31, 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 **Dec 31, 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: Variegates 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 spotfutures 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 68

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	5.2	10.2	11.9			
Last 3 years	12.3	14.7	14.3			
Last 5 years	13.2	14.9	14.7			
Since Inception	17.0	-	16.7	3,99,113	-	3,72,632

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	4.1	6.0	6.4	11.9				
Last 3 years	24.5	24.0	25.0	14.3				
Last 5 years	22.8	24.0	24.7	14.7				
Since Inception	23.6	-	-	16.7	14,47,044	-	-	3,72,632

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	0.4	-5.5	-5.0	11.9				
Last 3 years	20.2	21.5	22.9	14.3				
Last 5 years	22.6	23.3	21.1	14.7				
Since Inception	17.1	-	14.0	14.3	2,70,050	-	1,55,380	1,61,734

Sundaram Large and Mid Cap Fund				Bharath S		
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	3.6	8.2	11.9			
Last 3 years	16.7	19.4	14.3			
Last 5 years	17.0	19.5	14.7			
Since Inception	14.3	14.0	11.9	1,23,319	1,18,599	83,984

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	4.6	5.3	11.9			
Last 3 years	17.9	18.9	14.3			
Last 5 years	18.0	19.4	14.7			
Since Inception	15.4	-	14.6	3,69,944	-	3,10,062

Sundaram Flexi Cap Fund				Bharath S, Dwijendra Srivastava		
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	7.8	11.9			
Last 3 years	15.1	16.7	14.3			
Since Inception	13.7	15.3	13.8	15,297	16,061	15,343

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	2.0	7.8	8.2	11.9				
Last 3 years	14.1	16.7	19.4	14.3				
Last 5 years	14.7	16.9	19.5	14.7				
Since Inception	14.9	13.8	15.2	13.6	1,63,609	1,35,726	1,71,887	1,30,875

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	7.7	7.8	11.9					
Last 3 years	15.8	16.7	14.3					
Last 5 years	16.4	16.9	14.7					
Since Inception	17.8	14.1	-	13,13,459	5,03,332	-		

Sundaram Dividend Yield Fund				Clyton Richard Fernandes				
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	3.3	7.8	4.1	11.9				
Last 3 years	17.0	16.7	21.3	14.3				
Last 5 years	16.5	16.9	20.2	14.7				
Since Inception	13.2	15.3	-	14.9	1,39,925	2,03,887	-	1,89,293

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	-0.1	9.2	11.9					
Last 3 years	16.0	18.7	14.3					
Last 5 years	15.3	17.0	14.7					
Since Inception	12.3	13.4	11.9	97,965	1,18,425	90,964		

Sundaram Services Fund				Rohit Seksaria				
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	8.5	5.3	11.9				
Last 3 years	18.6	12.0	18.9	14.3				
Last 5 years	20.0	12.7	19.4	14.7				
Since Inception	19.3	13.3	16.1	13.7	36,174	24,818	29,633	25,528

Sundaram Infrastructure Advantage Fund				Clyton Richard Fernandes				
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	4.1	14.6	11.9					
Last 3 years	22.2	23.3	14.3					
Last 5 years	22.8	22.7	14.7					
Since Inception	11.9	9.8	13.4	96,792	66,010	1,27,802		

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	16.9	18.6	11.9			
Last 3 years	17.9	14.4	14.3			
Last 5 years	17.2	13.6	14.7			
Since Inception	14.6	15.4	11.8	1,09,527	1,23,535	70,541

Sundaram Business Cycle Fund				Ratish B Varier, Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income)		
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	1.0	7.8	11.9			
Since Inception	5.9	5.3	7.8	10,903	10,823	11,204

Sundaram Global Brand Theme - Equity Active FoF				Shalav Saket		
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	23.9	28.6	11.9			
Last 3 years	22.1	24.0	14.3			
Last 5 years	13.3	15.9	14.7			
Since Inception	9.1	12.2	14.6	66,517	1,22,939	1,95,786

Sundaram Nifty 100 Equal Weight Fund				Rohit Seksaria		
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	8.2	9.4	11.9			
Last 3 years	17.5	18.9	14.3			
Last 5 years	16.9	18.2	14.7			
Since Inception	11.4	-	13.5	1,75,402	-	2,83,655

Sundaram Aggressive Hybrid Fund				Bharath S, Clyton Richard Fernandes, Sandeep Agarwal, Dwijendra Srivastava		
Fund/Period	Fund (%)	CRISIL Hybrid 35+65 Aggressive Index TR TIER I (%)	NIFTY 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	4.5	8.6	11.9			
Last 3 years	12.6	13.2	14.3			
Last 5 years	13.2	12.7	14.7			
Since Inception	10.7	-	12.8	1,41,109	-	2,28,573

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	6.4	9.3	6.4			
Last 3 years	11.4	10.2	7.9			
Last 5 years	10.0	9.3	5.1			
Since Inception	8.3	-	6.6	65,942	-	44,980

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	5.1	9.0	11.9			
Last 3 years	10.5	10.9	14.3			
Last 5 years	10.3	10.3	14.7			
Since Inception	9.9	10.1	11.7	41,420	42,441	52,717

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	18.9	22.3	11.9			
Since Inception	15.8	20.5	12.4	13,284	14,344	12,530

Sundaram Arbitrage Fund				Rohit Seksaria, Dwijendra Srivastava (Fixed Income)		
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	7.5	6.3			
Last 3 years	6.7	7.7	6.9			
Last 5 years	5.3	6.3	5.6			
Since Inception	4.4	5.5	6.1	15,176	16,864	17,784

Sundaram Value Fund				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	7.1	7.8	11.9			
Last 3 years	13.9	16.7	14.3			
Last 5 years	15.1	16.9	14.7			
Since Inception	15.7	14.5	13.4	4,55,171	3,43,897	2,69,753

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	12.4	7.6	11.9			
Last 3 years	15.0	16.4	14.3			
Last 5 years	16.5	16.8	14.7			
Since Inception	14.7	15.7	14.7	38,279	41,800	38,269

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	4.1	7.6	11.9			
Last 3 years	20.5	16.4	14.3			
Last 5 years	25.8	16.8	14.7			
Since Inception	14.6	14.8	14.4	28,776	29,181	28,368

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	5.0	7.6	11.9			
Last 3 years	21.0	16.4	14.3			
Last 5 years	25.8	16.8	14.7			
Since Inception	17.5	14.8	13.9	33,633	28,285	26,660

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	0.7	-5.0	11.9			
Last 3 years	19.4	22.9	14.3			
Last 5 years	25.0	21.1	14.7			
Since Inception	14.1	14.5	15.1	33,203	34,259	36,120

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	1.4	-5.0	11.9			
Last 3 years	19.8	22.9	14.3			
Last 5 years	25.5	21.1	14.7			
Since Inception	12.9	12.5	14.1	28,965	28,213	31,940

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	1.8	-5.0	11.9			
Last 3 years	19.7	22.9	14.3			
Last 5 years	25.4	21.1	14.7			
Since Inception	13.0	11.7	13.8	28,176	25,653	30,045

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	0.8	-5.0	11.9			
Last 3 years	19.8	22.9	14.3			
Last 5 years	26.3	21.1	14.7			
Since Inception	12.6	12.0	14.0	26,700	25,455	29,518

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	6.4	6.5	6.3			
Last 3 years	6.9	7.0	6.9			
Last 5 years	5.7	5.9	5.6			
Since Inception	6.9	7.1	6.1	41,370	42,916	35,164

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	5.7	5.8	6.3			
Last 3 years	6.3	6.4	6.9			
Last 5 years	5.3	5.5	5.6			
Since Inception	5.1	5.2	5.8	14,036	14,078	14,706

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	5.9	7.0	6.3			
Last 3 years	6.2	7.3	6.9			
Last 5 years	4.9	6.1	5.6			
Since Inception	5.8	7.7	6.3	27,566	37,809	29,960

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	7.4	7.0	6.3			
Last 3 years	7.3	7.3	6.9			
Last 5 years	6.0	6.0	5.6			
Since Inception	6.2	6.0	6.1	15,482	15,325	15,400

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	6.8	7.2	6.3			
Last 3 years	6.8	7.4	6.9			
Last 5 years	7.1	5.9	5.6			
Since Inception	7.0	7.4	6.1	42,703	45,970	35,135

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	7.6	7.3	6.3			
Last 3 years	7.5	7.2	6.9			
Last 5 years	5.6	5.6	5.6			
Since Inception	7.3	7.4	6.1	44,298	45,226	34,880

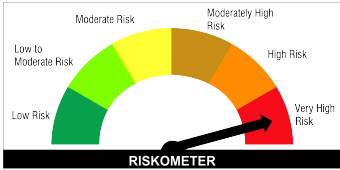
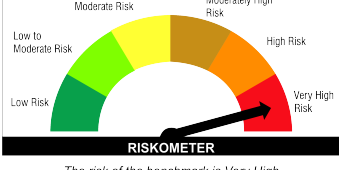
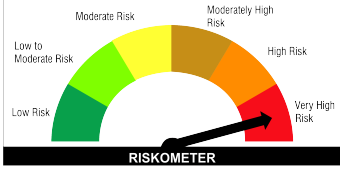
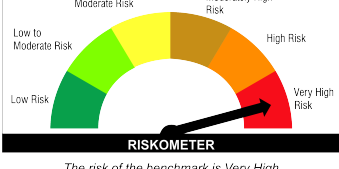
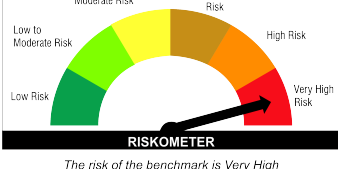
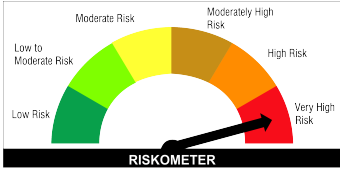
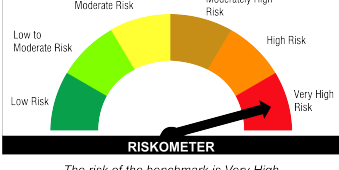
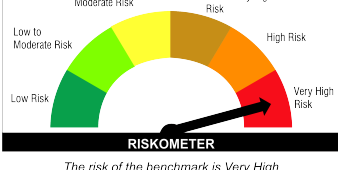
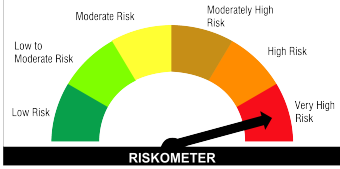
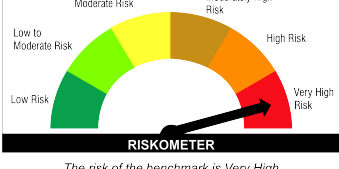
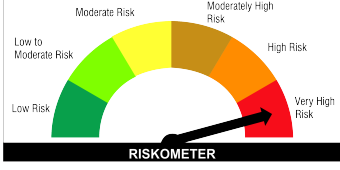
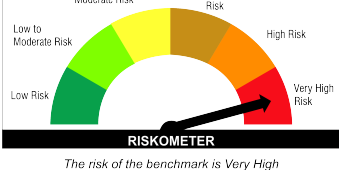
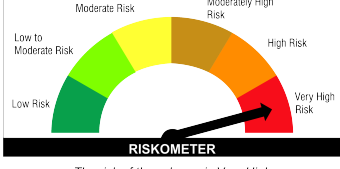
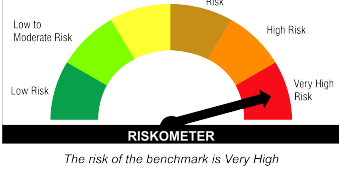
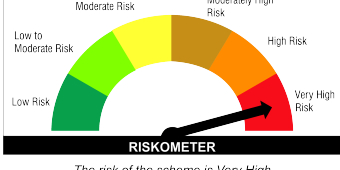
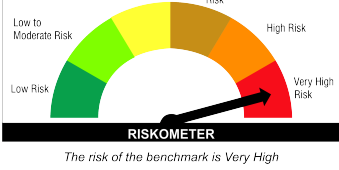
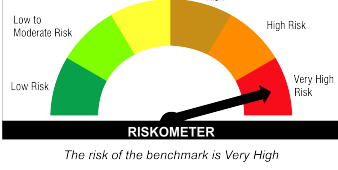
Performance Track Record Fixed Income Funds

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	7.3	7.3	6.4			
Last 3 years	7.4	7.3	7.9			
Last 5 years	7.1	5.8	5.1			
Since Inception	7.2	7.4	6.3	50,620	52,377	42,031

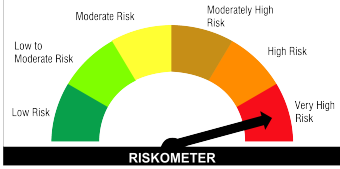
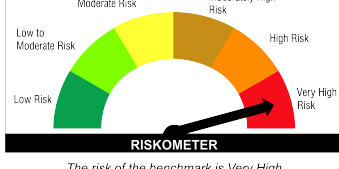
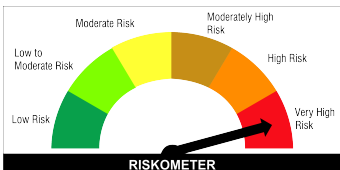
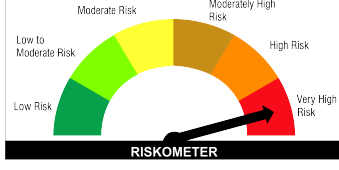
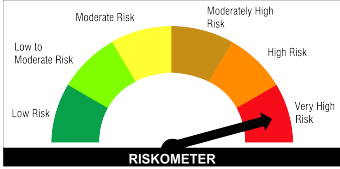
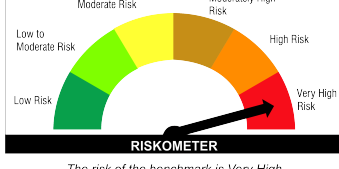
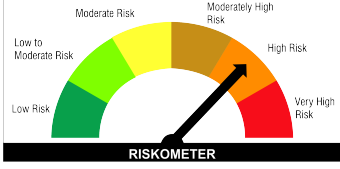

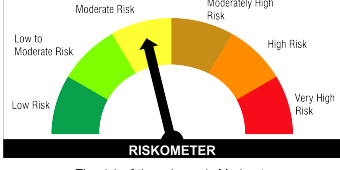
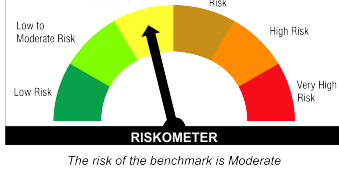
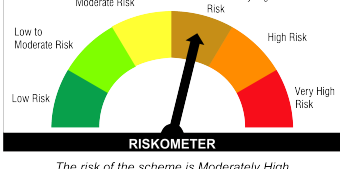
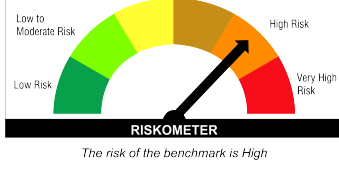

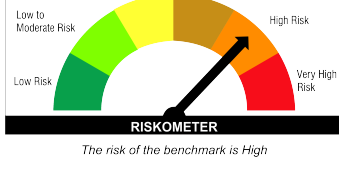
Sundaram Medium Duration Fund				Dwijendra Srivastava,Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Medium Duration Debt Index A-III TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	5.7	7.7	6.4			
Last 3 years	5.8	7.5	7.9			
Last 5 years	3.9	5.7	5.1			
Since Inception	7.2	-	-	70,267	-	-

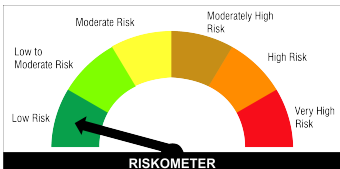
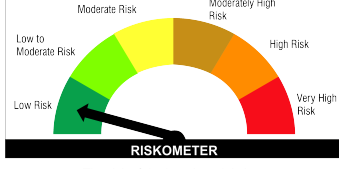
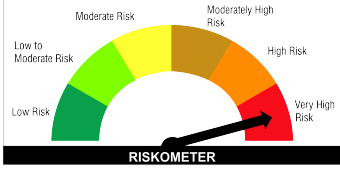
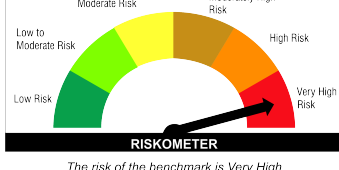
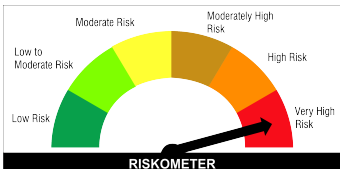

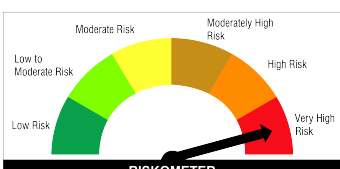
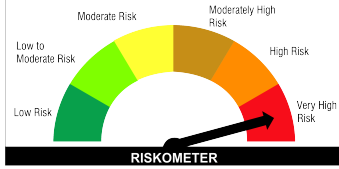
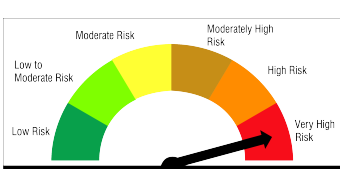
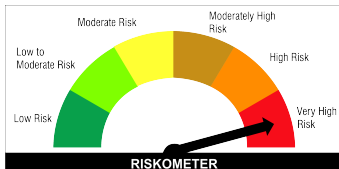
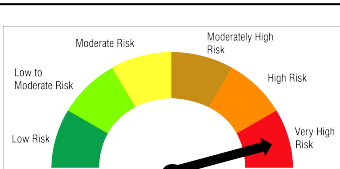
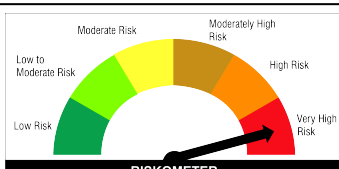
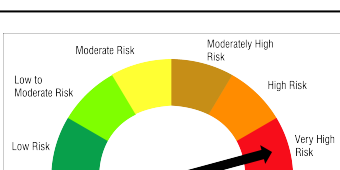
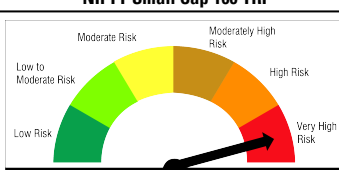
Sundaram Corporate Bond Fund				Dwijendra Srivastava, Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Corporate Bond Index A-II TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	7.5	7.3	6.4			
Last 3 years	7.3	7.3	7.9			
Last 5 years	5.8	5.7	5.1			
Since Inception	7.0	7.6	6.2	41,296	46,560	35,746

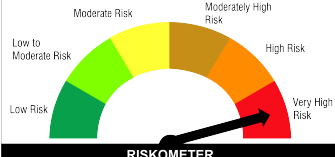

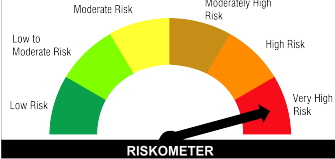

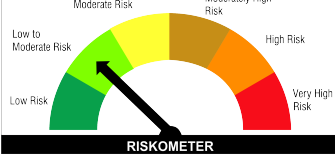
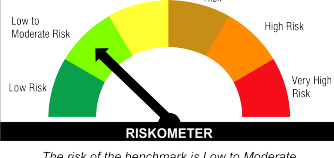

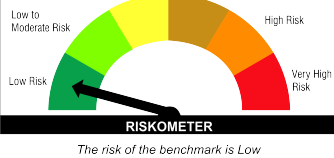
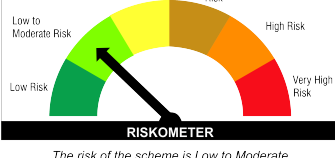
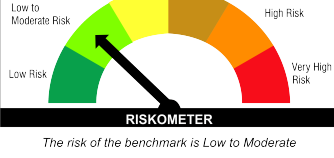
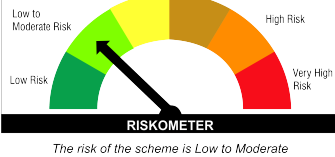
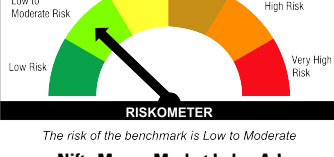
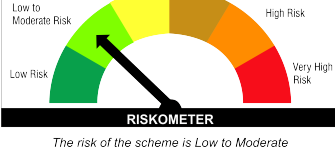

Sundaram Conservative Hybrid Fund				Mr. Dwijendra Srivastava, Mr. Sandeep Agarwal (Fixed Income),Mr. S Bharath (Equity)		
Fund/Period	Fund (%)	CRISIL Hybrid 85+15 - Conservative Index TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	4.3	7.3	6.4			
Last 3 years	7.1	9.0	7.9			
Last 5 years	7.7	7.4	5.1			
Since Inception	7.2	8.7	6.5	29,974	37,245	27,036



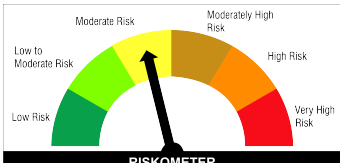
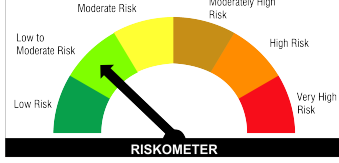

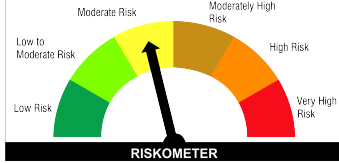
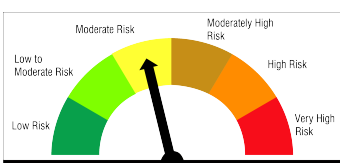

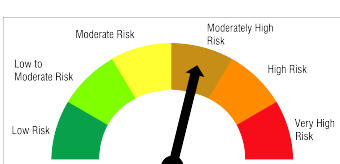
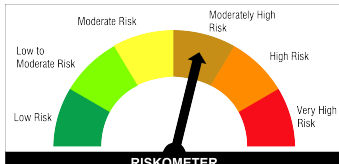
Scheme Name	This product is suitable for investors who are seeking*	Fund Riskometer	TIER I Benchmark Riskometer	TIER II Benchmark Riskometer
Sundaram Large Cap Fund	<ul style="list-style-type: none"> Capital appreciation over medium to long term. Investment in equity and equity-related securities of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

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

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

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

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

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

Equity - Fund Managers



S Bharath
Head - Equities



Ratish Varier
Fund Manager - Equity



Rohit Seksaria
Fund Manager - Equity



Ashwin Jain
Fund Manager - Equity



Clyton Richard Fernandes
Associate Fund Manager - Equity



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

Shalav Saket - (Dedicated Fund Manager for Overseas Investments).

Please refer to www.sundarammutual.com for the detailed list of funds managed by the Fund Managers.

