

INVESTMAP

Fact Sheet for July 2025

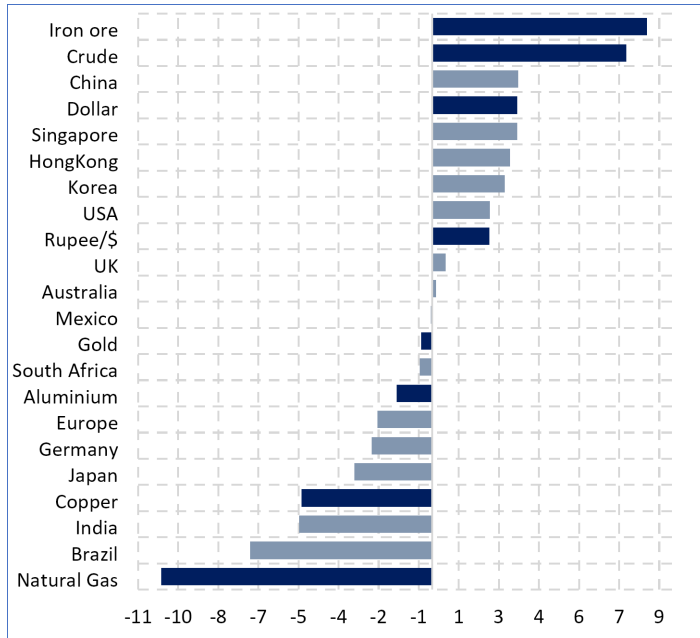


SUNDARAM MUTUAL
— Sundaram Finance Group —

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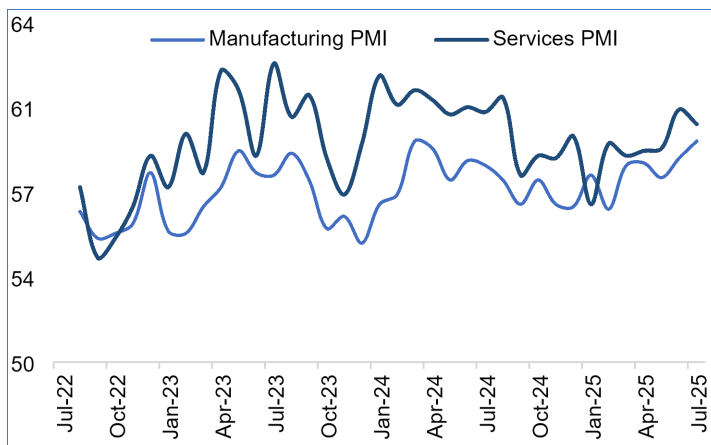
Iron ore, Crude and China topped returns in July (% m/m, in USD)



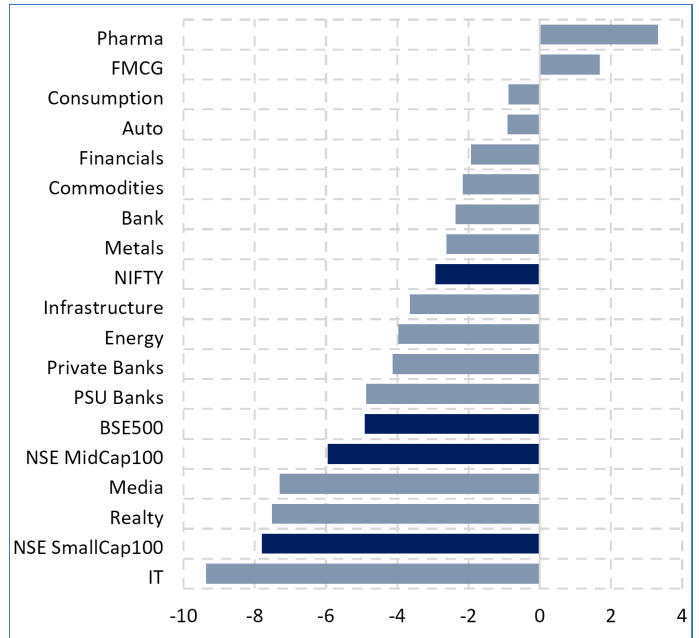
China's efforts to curb its excess steel production led to a continued rise in Iron ore prices. US President's deadline to Russia for ending the Ukraine war and threat of sanctions, led to a sharp increase in Crude prices towards end-July. China equities rose on encouraging macro data, extension of US-China tariff pause, and increased foreign interest. Natural gas on the other hand was the worst performing on excess supply and cooler temperatures.

Two narratives dominated July: Revised US tariffs and the Fed. The month started with the passing of the US President's "One Big Beautiful Bill" with a thin majority. Soon after the focus shifted to trade deals, with the US signing one with Vietnam. The US ramped up its tariff narratives with much higher tariffs for most countries, probably attempting to hasten trade deals. After signing deals with UK and Vietnam, US signed trade deals with Japan, Philippines, Indonesia and the EU. July saw continuation of strained relations between the US President and the Fed Chair Mr.Powell on rates. The President visited the Fed and questions were raised around the Fed's usage of building renovation funds; seen by markets as a ploy to pressure the Fed Chair on monetary policy. The Fed delivered a continued pause on rates in its end-Jul'25 monetary policy, inviting more criticism from the US President. On the macro front, US inflation inched higher and the labour market saw continued moderation. In China, macro variables witnessed strength, markets revised China GDP forecasts higher and so did the IMF. However, China continued to remain deep in deflation due to relatively weak domestic consumption.

Manufacturing strength and marginal Services PMI moderation



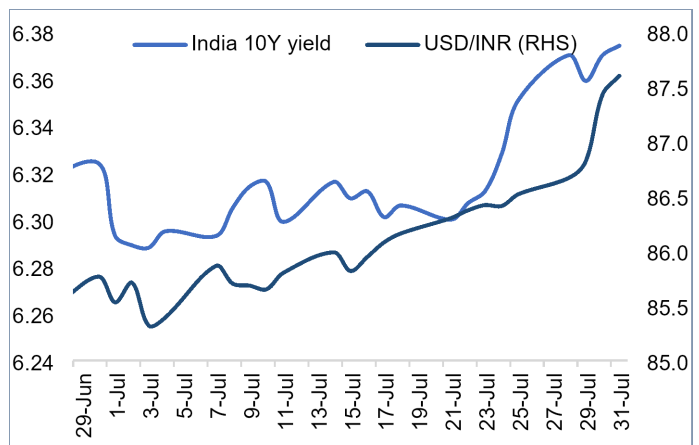
Pharma, FMCG top O/P; IT, Small Cap top U/P in July (% m/m)



NIFTY fell (2.9)% in rupee terms for the month of July. Pharma and FMCG were positive outperformers, while IT and Realty were the top negative drags on the index. On cap curves, compared to Large cap, Small and Mid caps exhibited more weakness and closed the month well in the red. FII were net sellers of equity to the tune of \$(2.9)bn and FII investment in debt remained relatively unchanged and near negligible like last month at \$0.1bn

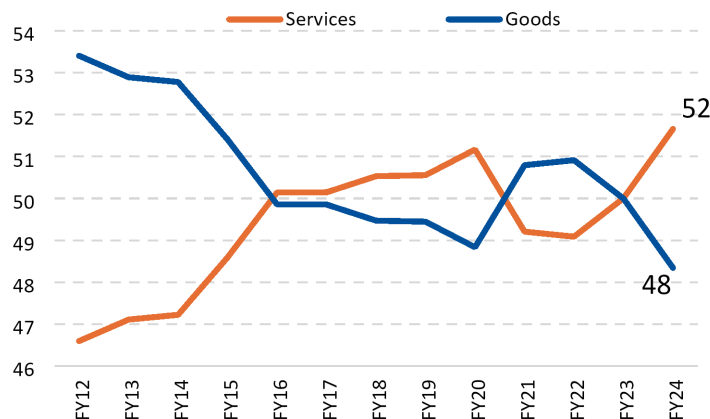
Highlight of the month was a sharp food-led drop in CPI inflation to its lowest since Feb'19, greatly increasing the probability of another rate cut from the RBI from its Aug'25 monetary policy. Alongside retail inflation, wholesale inflation also fell on lower food prices. The Centre signed an FTA with the UK, aiming to push up bilateral trade. With this, 99% of exports from India would receive duty free access to the UK markets and lower tariffs for the exports of labour intensive goods. The government unveiled a Green mobility vision for the country and short frequency indicators were seen mixed. Core industry growth was seen muted and highways construction slowed. Non-food credit growth however witnessed a moderate increase and the weighted average lending rates on fresh rupee loans were seen to have fallen, reflecting improved transmission. And before the end of the month, the US announced that it would impose 25% tariffs on India from 1st Aug'25, along with an additional penalty for India's continued energy purchases from Russia.

Rupee saw an appreciable depreciation, alongside higher yields



Composite PMI moderated in July, from its 14M high. Employment was seen at a 15M low and work backlog at a near 5Y high. Inflation pressures were seen picking up, particularly in output prices. Concerns were heard over rising costs and tougher competition, leading to a drop in confidence levels. Manufacturing PMI remained strong with new orders growing at its fastest pace in 5Y, on strong demand. Services PMI saw continued support from a foreign-sales-led increase in new orders, even as activity moderated from its 10M high.

Services share in India pvt. consumption, well above pre-COVID (%)



Services accounts for 55% of India's GDP, well above the 45% seen in early 2000s. This is a structural positive for aggregate Services consumption, as India evolves into a developed economy over time.

To get an understanding of India's upcoming consumption recovery, one would need to look closer into how India's private consumption trend has been over the years. The key trend seen over the last few years is that of an appreciable increase in the share of services in India's private consumption pool. Post-COVID, the share of services in private consumption spending has risen sharply to 52% in FY24, above its pre-COVID level. In over a decade, the share of services in private consumption has risen by 5%, spread across segments like transport services, health education etc... What one finds even more interesting is that the incremental share of services in incremental consumption in FY24 stood even higher, well above 80%. The decadal average of this incremental share of services spending stood as high as 65%.

Why are all these numbers important? This is because, it tells us that the majority of every additional rupee spent on consumption, would land up in services spends, over that of goods. Recreation, Restaurants/hotels and health appear to be the top services segments with the highest %CAGRs during the FY19-24 phase; alongside finance, insurance, education, communication and household maintenance.

What about goods consumption? While the share of goods in private consumption has been trending lower, household appliances, tools and alcoholic beverages have seen the highest CAGR during the FY19-24 period. The fastest growing segment has been durables with 7.7% CAGR during the FY19-24 phase, well above growth of overall consumption that stood at 4.8%. However, durables as a segment remains underpenetrated with only a 4.2% share in private consumption and has grown just 120bps over the last decade. **In short**, tax cuts and rate cuts are likely to help turn around urban consumption, with a probable Services bias. The festive season is round the corner warranting market's attention to how these segments have performed in the recent past.

Like we saw [last month](#), the floating rate loan books of Scheduled Commercial Banks (SCBs) have a much larger share of External Benchmark Lending Rate (EBLR) loans. We notice that private sector banks have a much larger share of EBLR loans, at nearly 87% of their floating rate loan books, compared to public sector banks, that have also been growing at a faster pace. With 40% of total SCB loan book with private sector banks, it would be reasonable to expect a large part of this segment readjust their floating rate loans lower, thereby providing appreciable support for a consumption recovery into the quarters ahead.

India 10Y yields continued to remain sticky with considerable upside pressures. We saw [last month](#) how 10Y yields refused to move lower despite double positive surprises from the RBI, with cuts on both the Repo and CRR. Crude prices firmed up since and exerted upward pressure on 10Y yields. In addition to this, July saw a 2%+ depreciation in the Rupee against the dollar, adding another layer of concern around 10Y yields, lowering bond prices. Net FII inflows turned sharply negative, driven by equity outflows; even as debt inflows remained almost negligible at \$0.1bn.

Equity Market Outlook

Valuations

Equity markets moderated in July alongside an increase in net outflow from FIIs. India's 1Y forward price-to-equity valuations moderated in July across cap curves. Valuations continue to remain well above their long-term averages (LTAs) for all cap curves, and we continue to reiterate the need to adopt a balanced asset allocation approach for short-horizon portfolios. Long-term portfolios on the other hand can always make use of equity market volatilities into the months ahead.

Outlook

India is not an island. And therefore, global disruptions would have a direct impact on India's growth and trajectory therein. The ongoing uncertainties around US tariff policy is likely to have an impact on both the pace of exports and investments. We saw last month that there was increasing visibility for consumption growth in India. Tax cuts and rate cuts are clear positives for urban consumption, falling retail inflation would help boost real incomes and easing wholesale inflation would help grease corporate margins once again. The fall in crude prices from start 2025 is yet another positive and pay commission announcements that are set to take place a year from now would give structural support for consumption.

The start of August saw sharply lower labour market data in the US on increased tariff uncertainty, and worker shortages due to tight immigration. Soon after this, markets witnessed the US President fire the commissioner of Labour Statistics on concerns that data was "rigged". A Fed member from the interest rate committee resigned ahead of her term-end in Jan'26 and the US President urged the Fed Chair to resign for not lowering Fed rates. The US President was also reported to have ordered the repositioning of two nuclear submarines, relative to Russia and planned boosting production of US oil and gas drilling. Despite such a volley of volatile and confusing news flows, the month of August would remain important for markets for global and domestic markets alike for a very different reason.

The Fed's reaction to all of the above and the evolving tariff situation has a direct implication for all asset classes. How so? Any increase in dovishness from the Fed on rates (read: any change in the pace of the Fed's planned rate cuts through for 2025 and 2026) would lead to a repricing of all asset classes starting with the dollar, equities, debt, commodities etc. The Fed policy from end-July saw two Fed members dissent against the consensus view, for the first time since 1993. With the resignation of Ms. Krugler from the Fed interest rate setting committee, there now appears to be an opportunity for the US President to appoint a Fed governor in her place. Further, end-August would also see the Jackson Hole annual economic symposium that the Fed generally uses as a platform to clarify its views on monetary policy and pencil-in a broad direction to interest rates and other economic trends.

	Jun 2025	July 2025	Remarks
INR 10-year G-Sec	6.32%	6.37%	The 10-year government bond yield was up by 5 bps in July. Recent statements by the RBI governor sounded hawkish, which dampened expectations of rate easing which had to led to an increase in yields
INR 5-year G-sec	6.095%	6.06%	5-year Indian government bond was down by 3 bps in July and spread between 5/10 govt. bonds remained around 31 bps
1-year OIS	5.54%	5.51%	1-year OIS was down by 3 bps on account of surplus liquidity
5-Year OIS	5.71%	5.73%	5yr Overnight Index Swap was up by 2 bps in July
PMI composite	59.3 (May'25)	61.0 (Jun'25)	Composite PMI rose as both manufacturing and services activities remained in expansion zone indicating robust economic activity
PMI Manufacturing	57.6 (May'25)	58.4 (Jun'25)	The manufacturing sector has maintained strong momentum helped by strong domestic and overseas demand
PMI Services	58.8 (May'25)	60.4 (Jun'25)	Services PMI rose due to a pickup in new business orders
Banking System Liquidity (in tn)	2.74	3.04	In July Indian banking system liquidity continued to remain in surplus. Despite GST payment related outflow liquidity remained positive on account of government spending. RBI conducted VRRR and VRR operation to balance banking system liquidity
CPI (%)	2.82	2.1	CPI inflation eased to 2.1% in June primarily due to deflation in food prices. Core inflation inched up to 4.5%
WPI (%)	0.39	-.13	WPI inflation contracted to -0.13% in June driven by contraction in primary article (-3.4% y-o-y) and fuel and power (-2.7% y-o-y).
INR	85.76	87.59	INR depreciated 2.35% against US dollar, Within the basket of 23 emerging market currencies. Rupee ranked 10th out of 23.
Forex Reserves (USD bn)	702.78	698.19	Forex reserves increased by ~USD 4.9Bn driven by a drop in foreign currency assets (~5.9 Bn\$ MoM) and gold assets were up by (c. USD 1.2 bn MoM)
Trade Deficit (USD bn)	21.9 (May'25)	18.8 (Jun'25)	The trade deficit narrowed to USD 18.8 bn in June due to contraction in imports by 6.7 Bn\$ MoM. The decline in imports was due to drop in non-oil non gold import (~5 Bn\$ MoM)
FPI flows debt (USD bn)	-.03	0.1	Turned positive in July
FPI flows equity (USD bn)	2.15	-2.75	Turned negative in July mainly due to reciprocal tariff imposed by trump administration
Brent Crude (\$/bbl)	66.74	71.70	Crude oil price increase by ~5\$/bbl. in July as Trade war fears begins to ease

Domestic Macro

Inflation - CPI continued its downward slide falling 70 bps to 2.1% in June'25, compared to 2.8% in May'25. June inflation reading is the lowest in 76 months since February 2019. This drop in June was on the back of a 5.3% drop in vegetables inflation to -19% y/y. There was also a moderate drop in cereals, pulses and proteins in June. Headline inflation continues to be helped by a sharp fall in food inflation over the last few months. Given the ongoing momentum, July CPI is expected to dip below 2%. Core inflation however remains almost unchanged at over 4%, Progress of monsoon has been a big contributor, with season average at a 7% surplus thus far, which is consistent with the advance MET forecast for the year.

WPI dropped to -0.1% in June 25 from 0.4% in May. In addition to food price decline, a fall in fuel and basic metal prices also contributed to the decline. Falling CPI will also depress India's nominal GDP growth. In this context, the GST collection for July was up 7.5% y/y. GST trends are a good proxy for medium range growth numbers. IIP prints do not align well with PMI (closer to 60) with the June print at a 10-month low of 1.5% post the anemic 1.9% in May. The bulk of this was caused by mining, which was at the lowest in 58 months and contracted 8.7% in June. Besides there was some contraction in electricity (2.6%), caused partly by a cool summer, having contracted in May as well by 4.7%.

Tariff update

The Indian and US Governments have failed to come to an agreement as per the scheduled deadline of August 1st. Contentious issues remain unresolved on access to dairy and agricultural products, that are highly sensitive to India as these employ close to 60% of India's labor. Meanwhile, the US Trade department has imposed a higher tariff rate of 25% of imports from India starting August 1st. This will impact USD 40 bn of Indian exports, most of which are in the labor-intensive sectors. Besides the US Govt has warned of additional penalties (yet to be specified) given India's continued imports of crude oil and arms from Russia.

India's overall exports to the US are close to USD 80 bn, and the additional tariff could cause a a slow-down in US exports unless the exporters manage to reduce the landed cost by adjusting their own margins and / or along those of other suppliers along the supply chain or by introducing manufacturing efficiencies or from a combination. Alternatively, the Govt will have to bear this burden by offering export incentives to absorb this impact or let the INR depreciate to make the landed costs competitive despite higher duties. Estimates peg the overall impact of this action to lower GDP by 10-12 bps. However, such actions could have second-order impacts. Besides, the 25% tariff rate is higher than the 15% imposed on most of India's peer group exporting countries such as Indonesia, Vietnam, Thailand etc, which could lower India's export

competitiveness.

The US also announced 15-50% tariffs on 60 countries starting 7th August. Of these, Taiwan would have 20% and Brazil at 50%. A deal with China is yet to be finalized and most likely will spill over the 12th August deadline. A tariff pause of 90 days appears like for China. Ongoing tariff rate with China is 30% ongoing. EU and Japan have closed deals and are at 15%. The tariff stalemate and tariff differentials (10% now with an upside risk) that have now crystallized between India and its peers have mounted pressure on the INR, pushing it down to its lowest level by July end.

Global macro

US - The Fed has remained unchanged on rates post its last rate action in December 24 given strong economic trends and unemployment prints. In an unexpected turn of events, however, the latest jobs data revealed substantial downward revisions to May (to 19k from 144k) and June (14k from 147k) jobs additions while July only added 73,000 fresh jobs. The monthly average for the trailing 3 months jobs addition now stands at a mere 35,000 jobs. The unemployment rate has now ticked up to 4.2% from 4.1% earlier. Post release of the jobs data, probability of a September cut has now been revised upwards to 83% from just 38% pre data release. On growth, the US recorded a Q2 GDP of 3%, overcoming the slow-down worries that gained ground after the first quarter negative GDP reading.

On geopolitics, there has been no material change from the previous month. The war and hostilities between Israel – Hamas wages on, with no signs yet of any ceasefire. On Russia- Ukraine, there has been no break-through and both hostilities and casualties continue to mount. Oil prices have been range-bound and mostly sub USD 70 to a barrel, as demand conditions remain modest and supply is getting boosted by higher OPEC output (higher by 4,11,000 mbpd starting August).

Market outlook

After the June rate cut (50 bps) and CRR reduction by 100 bps, yields have stabilized at lower levels (35-40 bps). The change in rate stance to 'neutral' has lowered market expectations of a further easing at the upcoming policy, although the June CPI reading and ongoing momentum has rekindled some market hopes. If the current drop in pace of food inflation continues, FY26 CPI could settle well below RBI's 3.7% forecast. RBI though has been quick to point out in its post policy interactions that forward inflation remains a key monitorable metric.

Having front loaded both rate and liquidity measures, we expect no immediate action on either front, going into the next 1-2 meetings. RBI expects some room to open for rates if growth disappoints, which appears less likely in the near term. If jobs data in the US reflect a weakening in economic prospects and herald a rate cutting cycle, it may pave the way for RBI to continue especially of local growth weakens as well.

The INR witnessed a sharp depreciation (2.35%) in July, as higher tariffs for India relative to its exporting Asian peers can dent its competitiveness which is exerting a pressure on the INR. INR is now at the lowest compared to the USD. A weaker rupee helps exporters even as tariff rates climb thus negating some of the impact. Decision of the Govt / RBI on settling for an appropriate INR range will be a monitorable pending the tariff negotiations.

Liquidity has remained comfortable overall though micro-management to absorb some excess liquidity through VRRRs (Variable Rate Reverse Repo) starting end June led to front end yields including Call / TReps and T Bill yields spiking by 5-8 bps. This has since stabilized as RBI negated this impact by later on fine tuning VRRRs and through liquidity infusions (Variable Rate Repos - VRRs). We expect RBI to maintain system liquidity on an average at 1% of NDTL.

Long end yields (10 years) have also inched higher to 6.36-38 levels, over the tariff imbroglio and marginal hardening in crude prices. Long bonds lack an immediate catalyst and await clarity on a further path of rate cuts. A jumbo CRR cut has also reduced the chances of near-term OMOs, slowing the rally in bonds.

Investment strategy

We advise investors to consider from within a range of products, based on their risk-return profiles:

- Stay invested in the **front end of the curve** – products include, Sundaram Liquid fund and Sundaram Ultra Short term
- Consider **moving up the duration curve** in the **money market segment**. Products include - Sundaram Low Duration and Sundaram Money Market fund
- Selectively add **mid-duration positions**, where spread compression could enhance returns. Product - Sundaram Corporate Bond fund.

HOW TO READ THE FACTSHEET

Minimum Amount

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

SIP

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

NAV

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

Benchmark

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

IDCW Option

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

Exit Load

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

Net Equity

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

AUM

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

Holdings

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

Nature of Scheme

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

Rating Profile

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

Market Capitalisation

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

Weighted Average / Median Market Cap

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

Riskometer

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

QUANTITATIVE MEASURES EXPLAINED

Sharpe Ratio

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

Beta

Beta measures how much an investment's price moves compared to the overall market. A Beta of less than 1 means the investment is less volatile than the market, while a Beta greater than 1 means it's more volatile.

For a portfolio, Beta (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 3,391 Cr.
Avg. AUM	INR 3,422 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	21.15	22.72
IDCW	16.46	17.69

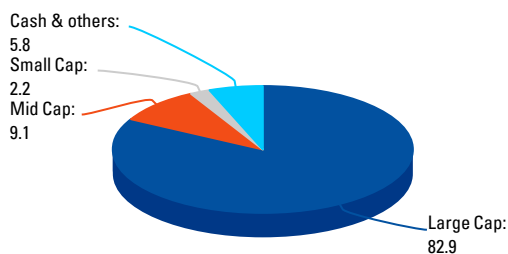


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,65,440 Cr.
Median Market Cap	INR 2,32,300 Cr.
Standard Deviation	11.6
Beta	0.9
Information Ratio	-0.4
Sharpe Ratio	0.7
Turnover Ratio	39.8



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	94.2	Grand Total	100.0
Agricultural Food & Other Products	1.0		
TATA Consumer Products Ltd	1.0		
Auto Components	2.2		
Craftsman Automation Ltd	2.2		
Automobiles	6.5		
Mahindra & Mahindra Ltd	2.6		
TVS Motor Company Ltd	2.3		
Bajaj Auto Ltd	1.7		
Banks	28.0		
ICICI Bank Ltd ¹	9.5		
HDFC Bank Ltd ²	9.5		
Axis Bank Ltd	3.1		
State Bank of India	3.1		
Kotak Mahindra Bank Ltd	2.9		
Beverages	1.8		
Varun Beverages Ltd	1.8		
Cement & Cement Products	2.2		
Ultratech Cement Ltd	2.2		
Construction	3.0		
Larsen & Toubro Ltd	3.0		
Fertilizers & Agrochemicals	2.1		
PI Industries Ltd	2.1		
Industrial Products	1.0		
KEI Industries Ltd	1.0		
Insurance	6.1		
ICICI Lombard General Insurance Company Ltd ¹⁰	3.1		
SBI Life Insurance Company Ltd	3.0		
IT - Software	8.6		
Infosys Ltd ⁴	4.7		
Tech Mahindra Ltd	2.6		
HCL Technologies Ltd	1.2		
Leisure Services	1.1		
Jubilant Foodworks Ltd	1.1		
Oil	1.9		
Oil India Ltd	1.9		
Petroleum Products	7.4		
Reliance Industries Ltd ⁵	4.1		
Bharat Petroleum Corporation Ltd ⁹	3.3		
Pharmaceuticals & Biotechnology	7.1		
Dr. Reddys Laboratories Ltd ⁶	3.8		
Sun Pharmaceutical Industries Ltd ⁷	3.3		
Power	1.9		
NTPC LTD	1.9		
Retailing	4.2		
Avenue Supermarts Ltd ⁸	3.3		
Info Edge Ltd	1.0		
Telecom - Services	5.5		
Bharti Airtel Ltd ³	5.5		
Transport Services	2.5		
Interglobe Aviation Ltd	2.5		
Cash And Others	5.8		

No of Stocks: 31

• 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	-1.8	-1.3	0.5	9,817	9,868	10,054	1,20,000	1,21,757	1,22,645	1,23,424
Last 3 years	13.5	14.6	14.3	14,619	15,062	14,946	3,60,000	4,27,477	4,40,788	4,37,305
Last 5 years	17.0	19.1	18.9	21,930	23,927	23,751	6,00,000	8,26,869	8,63,131	8,55,790
^Since Inception	17.2	-	16.7	3,87,207	-	3,52,030	27,60,000	1,72,16,422	-	1,86,58,804

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 1.91 and Direct: 0.64

Sundaram Mid Cap Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Mid Cap
Fund Managers	S Bharath, Ratish B Varier
Month End AUM	INR 12,596 Cr.
Avg. AUM	INR 12,732 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	1372.58	1499.13
IDCW	63.53	70.40

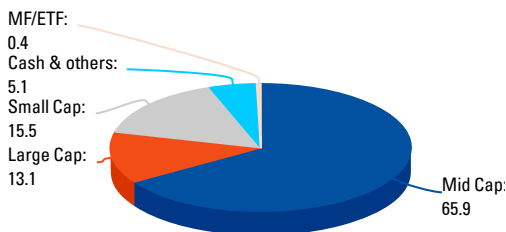


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 61,408 Cr.
Median Market Cap	INR 49,286 Cr.
Standard Deviation	15.1
Beta	0.9
Information Ratio	-0.0
Sharpe Ratio	1.3
Turnover Ratio	48.4



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	94.5	APL Apollo Tubes Ltd	0.8
Aerospace & Defense	1.5	Grindwell Norton Ltd	0.5
Bharat Electronics Ltd	1.5	SKF India Ltd	0.4
Agricultural Food & Other Products	2.0	Astral Ltd	0.3
Marico Ltd	2.0	Insurance	1.4
Auto Components ⁷	5.4	Max Financial Services Ltd	0.9
Apollo Tyres Ltd	1.5	ICICI Prudential Life Insurance Company Ltd	0.5
ZF Commercial Vehicle Control Systems I Ltd	1.4	IT - Services	1.0
UNO Minda Ltd	0.9	L&T Technology Services Ltd	1.0
Schaeffler India Ltd	0.8	IT - Software	3.8
Sona BLW Precision Forgings Ltd	0.8	Persistent Systems Ltd ¹⁰	2.0
Automobiles	1.4	Coforge Ltd	1.8
TVS Motor Company Ltd	1.0	Leisure Services ⁹	3.9
Ola Electric Mobility Ltd	0.3	Jubilant Foodworks Ltd	1.6
Banks ²	7.0	Chalet Hotels Ltd	1.3
Indian Bank	2.0	Devyani international limited	0.9
The Federal Bank Ltd	2.0	Personal Products	0.8
IDFC First Bank Ltd	1.9	Emami Ltd	0.8
AU Small Finance Bank Ltd	1.2	Petroleum Products	2.0
Beverages	1.5	Hindustan Petroleum Corporation Ltd ⁸	2.0
United Breweries Ltd	1.5	Pharmaceuticals & Biotechnology ⁵	5.7
Capital Markets ¹⁰	3.8	Lupin Ltd ⁷	2.4
BSE Ltd	1.9	Alkem Laboratories Ltd	1.1
Motilal Oswal Financial Services Ltd	1.1	Mankind Pharma Ltd	1.1
360 ONE WAM Ltd	0.9	Zydus Lifesciences Ltd	0.9
Cement & Cement Products	3.0	Gland Pharma Ltd	0.3
JK Cement Ltd ⁹	2.0	Power	1.9
ACC Ltd	0.7	Torrent Power Ltd	1.1
Dalmia Cement Ltd.	0.3	NHPC Ltd	0.8
Chemicals & Petrochemicals	0.9	Realty	3.6
Deepak Nitrite Ltd	0.9	The Phoenix Mills Ltd	1.8
Consumer Durables ⁶	5.6	Prestige Estates Projects Ltd	1.0
Kalyan Jewellers India Ltd ³	2.8	Obero Realty Ltd	0.8
Crompton Greaves Consumer Electricals Ltd	0.9	Retailing	1.0
Amber Enterprises India Ltd	0.8	FSN E-Commerce Ventures Ltd	0.8
Dixon Technologies Ltd	0.8	Trent Ltd	0.2
Voltas Ltd	0.3	Telecom - Services	2.3
Electrical Equipment	3.6	Indus Towers Ltd	1.5
GE Vernova T and D India Ltd ⁵	2.6	Bharti Hexacom Ltd	0.9
Suzlon Energy Ltd	1.0	Transport Services	1.7
Ferrous Metals	1.8	Delhivery Ltd	1.7
Jindal Steel & Power Ltd	1.8	Mutual Fund Units	0.4
Fertilizers & Agrochemicals ⁸	4.5	Sundaram Liquid Fund	0.4
Coromandel International Ltd ¹	3.7	Cash And Others	5.1
PI Industries Ltd	0.9	Grand Total	100.0
Finance ³	6.7		
Mahindra & Mahindra Financial Services Ltd ⁶	2.4		
TVS Holdings Ltd	1.4		
LIC Housing Finance Ltd	1.2		
Shriram Finance Ltd	1.2		
CRISIL Ltd	0.4		
Financial Technology (Fintech)	1.7		
PB Fintech Ltd	1.7		
Gas	0.7		
Gujarat State Petronet Ltd	0.6		
Gujarat Gas Co Ltd	0.1		
Healthcare Services ⁴	5.9		
Fortis Health Care Ltd ⁴	2.6		
Max Healthcare Institute Ltd	1.5		
Dr Lal Path Labs Ltd	1.3		
Indegene Limited	0.4		
Industrial Products ¹	8.3		
Cummins India Ltd ²	3.6		
Polycab India Ltd	1.4		
Supreme Industries Ltd	1.2		

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	1.4	-1.7	0.5	10,142	9,826	10,054	1,20,000	1,24,652	1,24,618	1,23,424
Last 3 years	24.7	24.8	14.3	19,425	19,431	14,946	3,60,000	5,04,763	4,95,941	4,37,305
Last 5 years	28.3	30.4	18.9	34,780	37,767	23,751	6,00,000	10,70,467	10,75,678	8,55,790
^Since Inception	23.9	-	16.7	13,82,923	-	3,52,030	27,60,000	4,63,55,636	-	1,86,58,804

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025 ~ 'Since inception' SIP performance has not been provided for the benchmark since TRI data is not available. Hence, 'Since Inception of Benchmark TRI' SIP performance has been provided. Expense Ratio for the month of Jul 31, 2025 - Regular: 1.75 and Direct: 0.93

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 3,394 Cr.
Avg. AUM	INR 3,455 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	258.65	286.44
IDCW	33.07	37.64

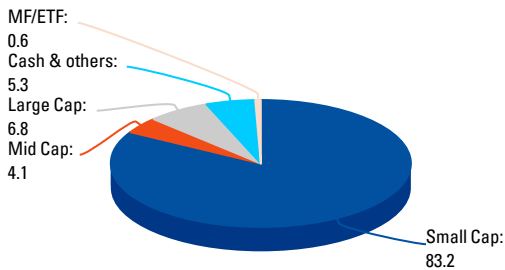


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 32,927 Cr.
Median Market Cap	INR 12,785 Cr.
Standard Deviation	15.5
Beta	0.8
Information Ratio	-0.5
Sharpe Ratio	1.1
Turnover Ratio	55.5



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	94.1
Aerospace & Defense	1.7
MTAR Technologies Ltd	1.7
Agricultural Food & Other Products	2.0
Balrampur Chini Mills Ltd ¹⁰	2.0
Auto Components ³	7.5
Craftsman Automation Ltd ⁵	2.8
S.J.S. Enterprises Ltd ⁷	2.3
Ceat Ltd	1.4
ZF Commercial Vehicle Control Systems I Ltd	1.0
Banks ¹	8.8
Ujjivan Small Finance Bank Ltd ⁹	2.2
CSB Bank Ltd	1.9
DCB Bank Ltd	1.8
Equitas Small Finance Bank Limited	1.6
Axis Bank Ltd	1.3
Capital Markets ⁹	4.4
Angel One Ltd	1.7
Prudent Corporate Advisory Services Ltd	1.2
UTI Asset Management Co Ltd	1.0
Multi Commodity Exchange of India Ltd	0.4
Cement & Cement Products	1.2
Birla Corporation Ltd	1.2
Chemicals & Petrochemicals	1.8
Neogen Chemicals Ltd	0.8
Navin Fluorine International Ltd	0.7
Deepak Nitrite Ltd	0.4
Construction	2.4
Larsen & Toubro Ltd	1.3
Kalpitaru Projects International Ltd	1.1
Consumer Durables ⁴	7.1
Safari Industries Ltd ⁶	2.5
Green Panel Industries Ltd	1.8
Orient Electric Ltd	1.0
Amber Enterprises India Ltd	0.9
Senco Gold Ltd	0.8
Electrical Equipment	1.5
TD Power Systems Ltd	1.5
Engineering Services	0.0
Hindustan Dorr Oliver Ltd	0.0
Entertainment	0.9
PVR INOX Ltd	0.9
Finance ⁵	5.9
PNB Housing Finance Ltd ⁴	2.9
Cholamandam Financial Holdings Ltd ⁸	2.2
Creditaccess Grameen Ltd	0.8
Food Products	3.3
EID Parry India Ltd ²	3.3
Gas	1.1
Gujarat State Petronet Ltd	1.1
Healthcare Services ⁸	4.8
Aster DM Healthcare Ltd ¹	3.4
Kovai Medical Center & Hospital Ltd	1.4
Industrial Manufacturing	1.6
Tega Industries Ltd	1.6
Industrial Products ²	7.9
KSB LTD	1.9
RHI Magnesita India Ltd	1.5
Shivalik Bimetal Controls Ltd	1.1
SKF India Ltd	1.1
ESAB India Ltd	0.9
Carborundum Universal Ltd	0.8
KEI Industries Ltd	0.6
Insurance	1.3
Medi Assist Healthcare Services Ltd	1.3
IT - Services ⁷	5.4

Portfolio	% Of Net Asset
Affle Ltd ³	3.1
R Systems International Ltd	1.2
Cyient Ltd	1.1
IT - Software	2.2
Rate Gain Travel Technologies Ltd	1.6
Birlasoft Ltd	0.6
Leisure Services	3.3
Chalet Hotels Ltd	1.8
Westlife Foodworld Ltd	1.6
Other Utilities	1.3
Ion Exchange Ltd	1.3
Personal Products	1.2
Emami Ltd	1.2
Pharmaceuticals & Biotechnology ⁶	5.8
Neuland Laboratories Ltd	1.8
Sanofi Consumer Healthcare India Ltd	1.7
Natco Pharma Ltd	1.6
JB Chemicals & Pharmaceuticals Ltd	0.8
Realty	2.7
Brigade Enterprises Ltd	1.4
Sobha Ltd	1.2
Retailing ¹⁰	3.5
Zomato Ltd	1.4
Info Edge Ltd	1.3
Electronics Mart India Ltd	0.8
Textiles & Apparels	2.1
Ganesha Ecosphere Ltd	1.2
K.P.R. Mill Ltd	0.9
Transport Infrastructure	1.6
Adani Ports and Special Economic Zone Ltd	1.6
Mutual Fund Units	0.6
Sundaram Money Market Fund	0.6
Cash And Others	5.3
Grand Total	100.0

No of Stocks: 66

• 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	-3.9	0.5	10,097	9,607	10,054	1,20,000	1,25,100	1,22,933	1,23,424
Last 3 years	22.5	25.7	14.3	18,410	19,894	14,946	3,60,000	4,76,355	4,94,772	4,37,305
Last 5 years	31.1	32.7	18.9	38,735	41,240	23,751	6,00,000	10,34,610	10,78,699	8,55,790
^Since Inception	17.5	-	14.2	2,69,047	-	1,52,792	24,50,000	1,74,67,749	-	1,10,09,420

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 Jul 31, 2025.Expense Ratio for the month of Jul 31, 2025 - Regular: 1.94 and Direct: 0.86

Sundaram Large and Mid Cap Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Large & Mid Cap Fund
Fund Managers	Bharath S, Ashish Aggarwal
Month End AUM	INR 6,789 Cr.
Avg. AUM	INR 6,855 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	84.47	95.04
IDCW	30.57	35.13

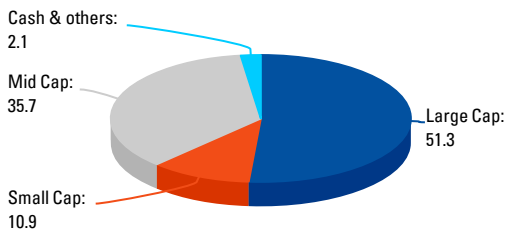


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,55,873 Cr.
Median Market Cap	INR 77,712 Cr.
Standard Deviation	13.7
Beta	1.0
Information Ratio	-0.9
Sharpe Ratio	0.8
Turnover Ratio	45.5



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	97.9	Jubilant Foodworks Ltd	1.7
Aerospace & Defense	1.3	The Indian Hotels Company Ltd	1.0
Hindustan Aeronautics Ltd	1.3	Devyani international limited	0.7
Agricultural Food & Other Products	1.8	Personal Products	0.8
Marico Ltd	1.8	Emami Ltd	0.8
Auto Components ⁶	4.3	Petroleum Products ²	6.6
UNO Minda Ltd	1.8	Reliance Industries Ltd ²	4.1
Schaeffler India Ltd	1.0	Hindustan Petroleum Corporation Ltd	1.4
Apollo Tyres Ltd	0.9	Bharat Petroleum Corporation Ltd	1.1
ZF Commercial Vehicle Control Systems I Ltd	0.7	Pharmaceuticals & Biotechnology ³	5.6
Automobiles	1.8	Alkem Laboratories Ltd	1.7
Mahindra & Mahindra Ltd	1.4	Mankind Pharma Ltd	1.4
Ola Electric Mobility Ltd	0.3	Lupin Ltd	1.3
Banks ¹	19.4	Sun Pharmaceutical Industries Ltd	1.0
HDFC Bank Ltd ¹	5.6	Gland Pharma Ltd	0.2
ICICI Bank Ltd ³	3.9	Power	2.7
State Bank of India ⁴	2.8	NTPC LTD	1.0
Axis Bank Ltd ⁷	2.2	TATA Power Company Ltd	0.9
Kotak Mahindra Bank Ltd ⁸	2.0	Torrent Power Ltd	0.8
Bank of Baroda	1.4	Realty	2.6
The Federal Bank Ltd	1.3	Prestige Estates Projects Ltd	1.7
Beverages	2.4	The Phoenix Mills Ltd	1.0
United Breweries Ltd	1.4	Retailing	3.4
Varun Beverages Ltd	1.0	FSN E-Commerce Ventures Ltd	1.2
Capital Markets	2.2	Zomato Ltd	1.1
Multi Commodity Exchange of India Ltd	1.3	Info Edge Ltd	1.1
Motilal Oswal Financial Services Ltd	0.9	Telecom - Services ⁴	4.8
Cement & Cement Products ⁵	4.6	Bharti Airtel Ltd ⁵	2.5
Ultratech Cement Ltd	1.7	Bharti Hexacom Ltd	1.6
JK Cement Ltd	1.7	Indus Towers Ltd	0.7
Grasim Industries Ltd	1.3	Transport Infrastructure	0.8
Construction	1.9	JSW Infrastructure Ltd	0.8
Larsen & Toubro Ltd ⁹	1.9	Transport Services	0.8
Consumer Durables ⁹	4.0	Delhivery Ltd	0.8
Amber Enterprises India Ltd ⁶	2.3	Cash And Others	2.1
Metro Brands Ltd	0.9	Grand Total	100.0
Kalyan Jewellers India Ltd	0.7		
Diversified Fmcg	0.9		
ITC Ltd	0.9		
Ferrous Metals	1.2		
Jindal Steel & Power Ltd	1.2		
Fertilizers & Agrochemicals	2.1		
PI Industries Ltd	1.4		
Coromandel International Ltd	0.7		
Finance ¹⁰	3.8		
Mahindra & Mahindra Financial Services Ltd	1.5		
Bajaj Finance Ltd	1.4		
Cholamandalam Investment and Finance Company Ltd	0.9		
Healthcare Services ⁷	4.3		
Fortis Health Care Ltd	1.6		
Dr Lal Path Labs Ltd	1.5		
Max Healthcare Institute Ltd	1.2		
Industrial Products ⁸	4.3		
Cummins India Ltd	1.7		
Polycab India Ltd	1.3		
Kirloskar Oil Engines Ltd	0.8		
SKF India Ltd	0.6		
Insurance	1.2		
Max Financial Services Ltd	1.2		
IT - Services	1.2		
Affle Ltd	1.2		
IT - Software	3.6		
Infosys Ltd ¹⁰	1.8		
Persistent Systems Ltd	1.1		
Coforge Ltd	0.6		
Leisure Services	3.3		

No of Stocks: 70

• 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	-1.3	-1.4	0.5	9,874	9,860	10,054	1,20,000	1,22,512	1,23,703	1,23,424
Last 3 years	16.7	19.7	14.3	15,919	17,178	14,946	3,60,000	4,51,700	4,68,192	4,37,305
Last 5 years	21.7	24.8	18.9	26,703	30,245	23,751	6,00,000	9,00,025	9,65,221	8,55,790
^Since Inception	14.3	14.1	11.9	1,18,051	1,12,942	79,341	-	-	-	-

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 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 5.44 as on Jul 31, 2025.Expense Ratio for the month of Jul 31, 2025 - Regular: 1.81 and Direct: 0.77

Sundaram Multi Cap Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Multi Cap
Fund Managers	Ratish B Varier
Month End AUM	INR 2,842 Cr.
Avg. AUM	INR 2,860 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	380.29	423.50
IDCW	66.91	90.27

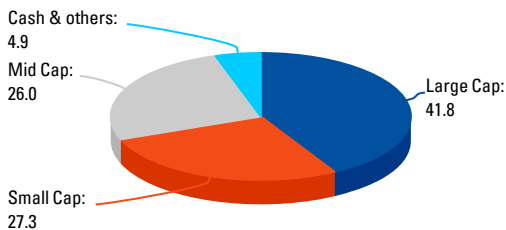


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,46,012 Cr.
Median Market Cap	INR 47,075 Cr.
Standard Deviation	13.4
Beta	0.9
Information Ratio	-0.6
Sharpe Ratio	0.9
Turnover Ratio	53.2



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	95.1	Finolex Industries Ltd	0.5
Aerospace & Defense	1.7	IT - Services	2.3
Bharat Electronics Ltd	1.7	Affle Ltd ⁷	2.3
Agricultural Food & Other Products	1.0	IT - Software ³	6.1
Marico Ltd	1.0	Infosys Ltd	1.9
Auto Components	3.1	HCL Technologies Ltd	1.3
Craftsman Automation Ltd	1.5	Mphasis Ltd	1.0
Amara Raja Energy & Mobility Ltd	1.3	Coforge Ltd	0.9
Schaeffler India Ltd	0.3	Rate Gain Travel Technologies Ltd	0.9
Automobiles	1.4	Leisure Services ⁷	4.4
Mahindra & Mahindra Ltd	1.4	Jubilant Foodworks Ltd	1.9
Banks ¹	21.3	Chalet Hotels Ltd	1.3
HDFC Bank Ltd ¹	6.1	Devyani international limited	1.1
ICICI Bank Ltd ²	4.8	Chennai Super Kings Ltd	0.0
Kotak Mahindra Bank Ltd ³	3.9	Other Utilities	0.7
Indian Bank	2.0	Ion Exchange Ltd	0.7
DCB Bank Ltd	1.6	Paper, Forest & Jute Products	0.0
Axis Bank Ltd	1.5	Mukerian Papers Ltd	0.0
State Bank of India	1.4	Petroleum Products ⁵	5.1
Beverages	1.0	Reliance Industries Ltd ⁵	3.4
United Breweries Ltd	1.0	Hindustan Petroleum Corporation Ltd	1.7
Capital Markets	0.8	Pharmaceuticals & Biotechnology ¹⁰	3.5
360 ONE WAM Ltd	0.6	Lupin Ltd ¹⁰	2.0
BSE Ltd	0.2	JB Chemicals & Pharmaceuticals Ltd	1.4
Crescent Finstock Ltd	0.0	Gland Pharma Ltd	0.1
Cement & Cement Products ⁸	3.7	Power	1.5
JK Cement Ltd ⁹	2.1	TATA Power Company Ltd	1.5
Ultratech Cement Ltd	1.7	Realty	1.4
Construction ⁹	3.6	Brigade Enterprises Ltd	1.4
Larsen & Toubro Ltd ⁴	3.6	Telecom - Services	2.5
Consumable Fuels	1.5	Bharti Airtel Ltd ⁶	2.5
Coal India Ltd	1.5	Transport Services	0.2
Consumer Durables ⁴	5.2	Interglobe Aviation Ltd	0.2
Amber Enterprises India Ltd ⁸	2.1	Unlisted Equity	0.0
Blue Star Ltd	1.3	Balmer Lawrie Freight Containers Ltd	0.0
Kalyan Jewellers India Ltd	1.1	Precision Fasteners Ltd	0.0
Orient Electric Ltd	0.7	Virtual Dynamics Software Ltd	0.0
Diversified Fmcg	1.0	Noble Brothers Impex Ltd	0.0
Hindustan UniLever Ltd	1.0	Cash And Others	4.9
Electrical Equipment	0.6	Grand Total	100.0
Siemens Energy India Limited	0.4		
GE Vernova T and D India Ltd	0.2		
Fertilizers & Agrochemicals	0.9		
PI Industries Ltd	0.9		
Finance ⁶	4.4		
Mahindra & Mahindra Financial Services Ltd	1.7		
TVS Holdings Ltd	1.6		
LIC Housing Finance Ltd	1.1		
Financial Technology (Fintech)	0.4		
PB Fintech Ltd	0.4		
Food Products	1.3		
EID Parry India Ltd	1.3		
Healthcare Equipment & Supplies	0.0		
Sangam Health Care Products Ltd	0.0		
Healthcare Services	3.2		
Fortis Health Care Ltd	2.0		
Metropolis Healthcare Ltd	1.2		
Household Products	1.8		
Jyothy Laboratories Ltd	1.8		
Industrial Manufacturing	1.7		
Tega Industries Ltd	1.7		
Industrial Products ²	7.6		
KEI Industries Ltd	2.0		
SKF India Ltd	1.5		
Cummins India Ltd	1.4		
Kirloskar Oil Engines Ltd	1.3		
APL Apollo Tubes Ltd	1.0		

No of Stocks: 70

• 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	0.0	-1.9	0.5	10,003	9,814	10,054	1,20,000	1,24,402	1,23,323	1,23,424
Last 3 years	18.0	20.0	14.3	16,427	17,305	14,946	3,60,000	4,63,743	4,68,293	4,37,305
Last 5 years	22.6	25.4	18.9	27,661	31,046	23,751	6,00,000	9,33,678	9,67,323	8,55,790
^Since Inception	15.6	-	14.6	3,60,259	-	2,92,919	29,70,000	2,84,80,624	-	2,51,08,755

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 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 5.44 as on Jul 31, 2025.Expense Ratio for the month of Jul 31, 2025 - Regular: 1.99 and Direct: 0.94

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, Pathanjali Srinivasan (Overseas Equities)
Month End AUM	INR 2,087 Cr.
Avg. AUM	INR 2,103 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	14.79	15.47
IDCW	14.03	14.68

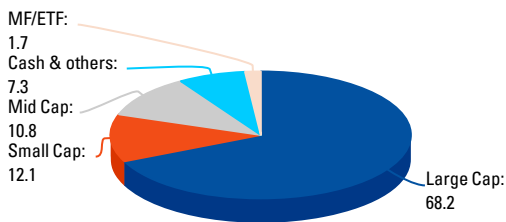


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,37,169 Cr.
Median Market Cap	INR 1,05,156 Cr.
Turnover Ratio	38.3



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	91.1	Infosys Ltd ⁸	3.0
Agricultural Food & Other Products	1.0	Tech Mahindra Ltd	0.8
TATA Consumer Products Ltd	1.0	Leisure Services	1.7
Auto Components	1.0	Devyani international limited	0.9
Amara Raja Energy & Mobility Ltd	1.0	Jubilant Foodworks Ltd	0.8
Automobiles ²	5.5	Personal Products	0.6
Maruti Suzuki India Ltd	1.9	Emami Ltd	0.6
Force Motors Ltd	1.7	Petroleum Products ³	5.1
Mahindra & Mahindra Ltd	1.1	Reliance Industries Ltd ³	4.5
Tata Motors Ltd	0.8	Hindustan Petroleum Corporation Ltd	0.5
Banks ¹	29.1	Pharmaceuticals & Biotechnology ⁵	4.3
HDFC Bank Ltd ¹	9.6	Sun Pharmaceutical Industries Ltd	1.7
ICICI Bank Ltd ²	8.2	Cipla Ltd	1.1
Axis Bank Ltd ⁵	3.1	Alkem Laboratories Ltd	1.0
State Bank of India ⁷	3.0	Neuland Laboratories Ltd	0.5
Kotak Mahindra Bank Ltd ⁹	2.8	Power	1.7
IndusInd Bank Ltd	1.4	NTPC LTD	1.2
The Federal Bank Ltd	0.8	Torrent Power Ltd	0.5
Beverages	2.1	Retailing ⁸	3.6
Varun Beverages Ltd	1.1	Swiggy Ltd	1.5
United Spirits Ltd	1.0	Zomato Ltd	1.3
Cement & Cement Products ⁷	3.8	Info Edge Ltd	0.9
Ultratech Cement Ltd	2.5	Telecom - Services ¹⁰	3.1
Ambuja Cements Ltd	1.3	Bharti Airtel Ltd ⁶	3.1
Chemicals & Petrochemicals	0.9	Transport Services	2.5
Deepak Nitrite Ltd	0.9	Delhivery Ltd	1.3
Construction ⁹	3.3	Interglobe Aviation Ltd	1.2
Larsen & Toubro Ltd ⁴	3.3	Mutual Fund Units	1.7
Consumer Durables	1.7	Sundaram Low Duration Fund	1.7
Kajaria Ceramics Ltd	0.9	Cash And Others	7.3
Blue Star Ltd	0.8	Grand Total	100.0
Diversified Fmcg ⁴	4.9		
ITC Ltd ¹⁰	2.8		
Hindustan UniLever Ltd	2.1		
Electrical Equipment	2.4		
Triveni Turbine Ltd	1.3		
GE Vernova T and D India Ltd	1.1		
Fertilizers & Agrochemicals	1.2		
UPL Ltd	1.2		
Finance	1.3		
Cholamandalam Investment and Finance Company Ltd	1.3		
Gas	1.2		
GAIL Ltd	1.2		
Healthcare Services	2.5		
Metropolis Healthcare Ltd	1.4		
Apollo Hospitals Enterprise Ltd	1.1		
Industrial Manufacturing	0.9		
Praj Industries Ltd	0.9		
Industrial Products	1.1		
Cummins India Ltd	1.1		
IT - Services	0.6		
Affle Ltd	0.6		
IT - Software ⁶	3.8		

No of Stocks: 52

• Top 10 Sectors
• Top 10 Holdings



PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	3.0	-1.6	0.5	10,302	9,837	10,054	1,20,000	1,25,028	1,23,013	1,23,424
^Since Inception	14.4	16.0	13.6	14,786	15,370	14,495	3,40,000	4,18,030	4,22,363	4,07,929

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.01 and Direct: 0.62

Sundaram Focused Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Focused
Fund Managers	Ashwin Jain
Month End AUM	INR 1,100 Cr.
Avg. AUM	INR 1,107 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	160.87	178.20
IDCW	41.66	45.31

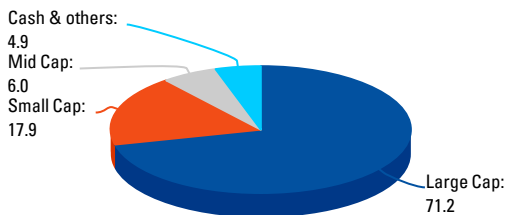


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,20,141 Cr.
Median Market Cap	INR 1,21,224 Cr.
Standard Deviation	12.0
Beta	0.8
Information Ratio	-0.3
Sharpe Ratio	0.9
Turnover Ratio	85.4



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	95.1
Agricultural Food & Other Products	2.4
TATA Consumer Products Ltd	2.4
Auto Components 7	4.6
Craftsman Automation Ltd 5	4.6
Automobiles 5	5.9
TVS Motor Company Ltd 7	4.3
Bajaj Auto Ltd	1.6
Banks 1	26.0
HDFC Bank Ltd 1	9.6
ICICI Bank Ltd 2	9.4
Kotak Mahindra Bank Ltd 4	4.7
City Union Bank Ltd	2.3
Construction	1.9
KEC International Ltd	1.9
Consumer Durables	2.5
Amber Enterprises India Ltd	2.5
Electrical Equipment	3.2
Triveni Turbine Ltd	3.2
Fertilizers & Agrochemicals	3.1
PI Industries Ltd	3.1
Healthcare Services	3.1
Apollo Hospitals Enterprise Ltd	3.1
Industrial Products 10	3.4
Happy Forgings Ltd	3.4
Insurance 6	5.9
SBI Life Insurance Company Ltd	3.0
ICICI Lombard General Insurance Company Ltd	2.9
IT - Software 2	8.7
Infosys Ltd 6	4.4
Tech Mahindra Ltd	3.0
HCL Technologies Ltd	1.4
Petroleum Products 9	4.2
Bharat Petroleum Corporation Ltd 9	4.2
Pharmaceuticals & Biotechnology 8	4.3
Dr. Reddys Laboratories Ltd 8	4.3
Retailing 3	6.6
Avenue Supermarts Ltd 10	3.7
Info Edge Ltd	2.9
Telecom - Services 4	6.0
Bharti Airtel Ltd 3	6.0
Transport Services	3.2
Interglobe Aviation Ltd	3.2
Cash And Others	4.9
Grand Total	100.0

No of Stocks: 25

• 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	-1.6	0.5	9,898	9,837	10,054	1,20,000	1,22,099	1,23,013	1,23,424
Last 3 years	15.7	17.1	14.3	15,512	16,078	14,946	3,60,000	4,40,262	4,53,716	4,37,305
Last 5 years	19.6	21.7	18.9	24,474	26,703	23,751	6,00,000	8,62,515	9,09,590	8,55,790
^Since Inception	15.1	13.9	13.6	1,60,868	1,29,886	1,23,639	23,60,000	1,08,81,825	1,08,17,325	97,19,433

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.26 and Direct: 1.29

Sundaram ELSS Tax Saver Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	ELSS
Fund Managers	Bharath S, Rohit Seksaria
Month End AUM	INR 1,377 Cr.
Avg. AUM	INR 1,388 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	510.03	545.34
IDCW	409.02	544.78

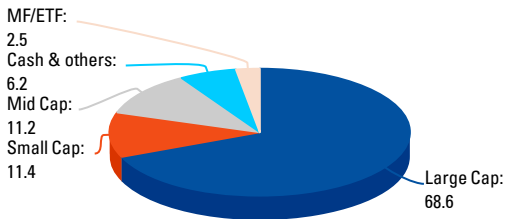


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,31,992 Cr.
Median Market Cap	INR 1,06,649 Cr.
Standard Deviation	11.7
Beta	0.8
Information Ratio	-0.3
Sharpe Ratio	0.9
Turnover Ratio	44.2



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	91.3	IT - Services	0.6
Aerospace & Defense	0.7	Affle Ltd	0.6
Hindustan Aeronautics Ltd	0.7	IT - Software ⁶	3.8
Agricultural Food & Other Products	0.9	Infosys Ltd ⁸	3.0
TATA Consumer Products Ltd	0.9	Tech Mahindra Ltd	0.8
Auto Components	1.0	Leisure Services	1.9
Amara Raja Energy & Mobility Ltd	1.0	Devyani international limited	0.9
Automobiles ²	5.6	Jubilant Foodworks Ltd	0.9
Maruti Suzuki India Ltd	1.8	Chennai Super Kings Ltd	0.0
Force Motors Ltd	1.7	Personal Products	0.6
Mahindra & Mahindra Ltd	1.2	Emami Ltd	0.6
Tata Motors Ltd	0.9	Petroleum Products ³	4.9
Banks ¹	29.0	Reliance Industries Ltd ³	4.4
HDFC Bank Ltd ¹	9.4	Hindustan Petroleum Corporation Ltd	0.5
ICICI Bank Ltd ²	7.9	Pharmaceuticals & Biotechnology ⁵	4.3
Axis Bank Ltd ⁴	3.4	Sun Pharmaceutical Industries Ltd	1.7
State Bank of India ⁷	3.1	Alkem Laboratories Ltd	1.1
Kotak Mahindra Bank Ltd ¹⁰	2.7	Cipla Ltd	1.0
IndusInd Bank Ltd	1.4	Neuland Laboratories Ltd	0.5
The Federal Bank Ltd	1.1	Power	1.7
Beverages	2.1	NTPC LTD	1.2
Varun Beverages Ltd	1.1	Torrent Power Ltd	0.5
United Spirits Ltd	1.0	Retailing ⁸	3.6
Cement & Cement Products ⁷	3.7	Swiggy Ltd	1.5
Ultratech Cement Ltd	2.4	Zomato Ltd	1.2
Ambuja Cements Ltd	1.3	Info Edge Ltd	0.9
Chemicals & Petrochemicals	0.9	Telecom - Services ¹⁰	3.2
Deepak Nitrite Ltd	0.9	Bharti Airtel Ltd ⁶	3.2
Construction ⁹	3.3	Transport Services	2.5
Larsen & Toubro Ltd ⁵	3.3	Delhivery Ltd	1.2
Consumer Durables	1.7	Interglobe Aviation Ltd	1.2
Kajaria Ceramics Ltd	0.8	Unlisted Equity	0.0
Blue Star Ltd	0.8	Virtual Dynamics Software Ltd	0.0
Diversified Fmcg ⁴	4.9	Mutual Fund Units	2.5
ITC Ltd ⁹	2.8	Sundaram Low Duration Fund	2.5
Hindustan UniLever Ltd	2.1	Cash And Others	6.2
Electrical Equipment	1.2	Grand Total	100.0
GE Vernova T and D India Ltd	1.2		
Fertilizers & Agrochemicals	1.2		
UPL Ltd	1.2		
Finance	1.4		
Cholamandalam Investment and Finance Company Ltd	1.4		
Gas	1.2		
GAIL Ltd	1.2		
Healthcare Services	2.6		
Metropolis Healthcare Ltd	1.4		
Apollo Hospitals Enterprise Ltd	1.1		
Industrial Manufacturing	0.9		
Praj Industries Ltd	0.9		
Industrial Products	1.7		
Cummins India Ltd	1.0		
Kirloskar Oil Engines Ltd	0.7		

No of Stocks: 55

• Top 10 Sectors
• Top 10 Holdings



PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	1.4	-1.6	0.5	10,141	9,837	10,054	1,20,000	1,24,805	1,23,013	1,23,424
Last 3 years	16.2	17.1	14.3	15,684	16,078	14,946	3,60,000	4,50,338	4,53,716	4,37,305
Last 5 years	21.2	21.7	18.9	26,204	26,703	23,751	6,00,000	8,99,390	9,09,590	8,55,790
^Since Inception	17.9	14.1	-	12,67,796	4,81,676	-	35,20,000	8,62,64,849	-	-

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.18 and Direct: 1.67

Sundaram Dividend Yield Fund

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



SUNDARAM MUTUAL

— Sundaram Finance Group —



FUND FEATURES

Category	Dividend Yield
Fund Managers	Ashish Aggarwal
Month End AUM	INR 892 Cr.
Avg. AUM	INR 907 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	133.34	145.57
IDCW	38.77	64.93

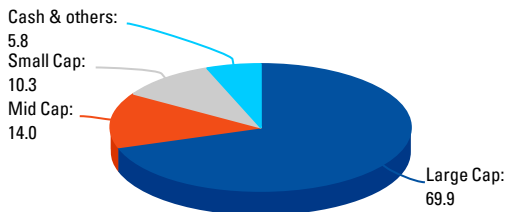


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,40,545 Cr.
Median Market Cap	INR 1,83,980 Cr.
Standard Deviation	13.0
Beta	0.9
Information Ratio	-0.2
Sharpe Ratio	0.9
Turnover Ratio	58.3



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	94.2	Tech Mahindra Ltd	1.5
Aerospace & Defense ¹⁰	2.5	Mphasis Ltd	1.1
Bharat Electronics Ltd	1.5	Coforge Ltd	1.1
Hindustan Aeronautics Ltd	1.0	LTIMindtree Ltd	1.0
Auto Components	1.0	Oil ⁸	3.8
Apollo Tyres Ltd	1.0	Oil & Natural Gas Corporation Ltd ⁸	2.7
Automobiles ⁴	6.5	Oil India Ltd	1.1
Maruti Suzuki India Ltd	2.3	Personal Products	2.5
Hero MotoCorp Ltd	1.5	Emami Ltd	1.5
Bajaj Auto Ltd	1.4	Godrej Consumer Products Ltd	1.0
Mahindra & Mahindra Ltd	1.3	Petroleum Products ⁵	6.2
Banks ¹	17.7	Hindustan Petroleum Corporation Ltd	2.1
HDFC Bank Ltd ¹	7.4	Reliance Industries Ltd	2.0
ICICI Bank Ltd ²	4.4	Castrol India Ltd	1.1
State Bank of India ⁹	2.5	Indian Oil Corporation Ltd	1.0
Bank of Baroda	1.5	Pharmaceuticals & Biotechnology	2.4
Axis Bank Ltd	1.0	Sun Pharmaceutical Industries Ltd	1.4
Kotak Mahindra Bank Ltd	1.0	Sanofi India Ltd	1.0
Capital Markets	1.2	Power ³	9.2
UTI Asset Management Co Ltd	1.2	NTPC LTD ³	3.6
Cement & Cement Products	1.0	Power Grid Corporation of India Ltd ⁷	2.9
Ultratech Cement Ltd	1.0	NHPC Ltd	1.6
Construction	2.2	CESC Ltd	1.2
Larsen & Toubro Ltd	2.2	REIT & InvIT ⁷	4.6
Consumable Fuels	2.4	Embassy Office Parks ⁵	3.2
Coal India Ltd ¹⁰	2.4	Power Grid Infrastructure Investment Trust	1.4
Consumer Durables	0.7	Telecom - Services	2.0
Asian Paints Ltd	0.7	Bharti Airtel Ltd	2.0
Diversified Fmcg ⁶	4.9	Unlisted Equity	0.0
ITC Ltd ⁶	3.0	Sandur Laminates Ltd	0.0
Hindustan UniLever Ltd	1.8	Crystal Cable Industries Ltd	0.0
Ferrous Metals	1.4	Tirrihannah Company Ltd	0.0
Tata Steel Ltd	1.4	Minerava Holdings Ltd	0.0
Fertilizers & Agrochemicals	0.7	Cash And Others	5.8
Bayer Cropscience Ltd	0.7	REIT & InvIT	4.6
Finance ⁹	3.2	Grand Total	100.0
REC Ltd	1.1		
Mahindra & Mahindra Financial Services Ltd	1.0		
Bajaj Finance Ltd	0.6		
Shriram Finance Ltd	0.5		
Food Products	1.5		
Britannia Industries Ltd	1.5		
Gas	2.3		
GAIL Ltd	2.3		
Healthcare Services	1.2		
Aster DM Healthcare Ltd	1.2		
Industrial Products	1.4		
Cummins India Ltd	1.4		
IT - Software ²	11.6		
Infosys Ltd ⁴	3.5		
Tata Consultancy Services Ltd	1.8		
HCL Technologies Ltd	1.6		

No of Stocks: 58

• Top 10 Sectors
• Top 10 Holdings



PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-6.9	-1.6	0.5	9,309	9,837	10,054	1,20,000	1,18,603	1,23,013	1,23,424
Last 3 years	16.6	17.1	14.3	15,849	16,078	14,946	3,60,000	4,40,330	4,53,716	4,37,305
Last 5 years	20.2	21.7	18.9	25,082	26,703	23,751	6,00,000	8,82,434	9,09,590	8,55,790
^Since Inception	13.3	15.3	14.9	1,33,337	1,95,115	1,78,827	24,90,000	1,19,80,781	1,28,62,296	1,16,57,556

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.29 and Direct: 1.07

Sundaram Multi-Factor Fund

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

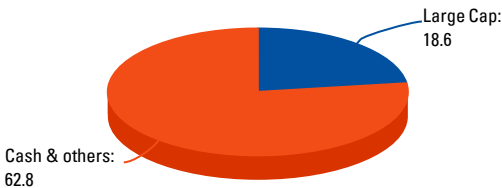


FUND FEATURES	
Category	Multi Cap
Fund Managers	Mr. Rohit Seksaria (Equity), Mr. Bharath S (Equity), Mr. Dwijendra Srivastava (Fixed Income), Mr. Sandeep Agarwal (Fixed Income)
Month End AUM	INR 820 Cr.
Avg. AUM	INR 251 Cr.
Inception Date	Jul 22, 2025
Benchmark (Tier I)	BSE 200 TRI
Additional Benchmark	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	10.02	10.02
IDCW	10.02	10.02

RATIO (ANNUALISED)	
Weighted Avg. Market Cap	INR 12,45,528 Cr.
Median Market Cap	INR 10,45,978 Cr.
Turnover Ratio	0.0

MARKET CAPITALISATION (%)



PORTFOLIO	
Portfolio	% Of Net Asset
Equity	18.6
Banks 1	10.5
HDFC Bank Ltd 1	6.2
ICICI Bank Ltd 2	4.3
IT - Software 3	2.2
Infosys Ltd 4	2.2
Petroleum Products 2	3.8
Reliance Industries Ltd 3	3.8
Telecom - Services 4	2.0
Bharti Airtel Ltd 5	2.0
Derivatives	-18.6
Cash And Others	81.4
Grand Total	100.0

No of Stocks: 5

• 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 Jul 31, 2025 - Regular: 2.25 and Direct: 0.56

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 1,576 Cr.
Avg. AUM	INR 1,584 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	97.24	106.63
IDCW	29.53	32.92

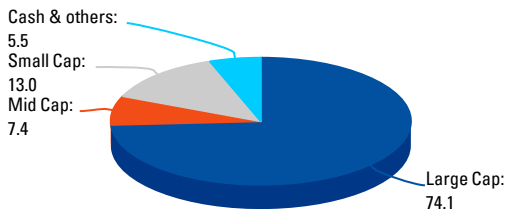


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,17,856 Cr.
Median Market Cap	INR 1,13,936 Cr.
Standard Deviation	13.6
Beta	0.9
Information Ratio	0.0
Sharpe Ratio	0.9
Turnover Ratio	25.4



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	94.5
Agricultural Food & Other Products	1.5
TATA Consumer Products Ltd	1.5
Auto Components	1.8
S.J.S. Enterprises Ltd	1.8
Automobiles ¹	15.2
Mahindra & Mahindra Ltd ³	7.9
Maruti Suzuki India Ltd ⁷	4.0
Hero MotoCorp Ltd	1.6
Bajaj Auto Ltd	1.3
TVS Motor Company Ltd	0.3
Beverages ⁶	5.3
United Spirits Ltd	2.7
Varun Beverages Ltd	1.4
United Breweries Ltd	1.2
Consumer Durables ⁴	12.9
Titan Company Ltd ⁶	4.5
Kalyan Jewellers India Ltd ⁹	3.2
Safari Industries Ltd	3.0
Asian Paints Ltd	1.5
Whirlpool of India Ltd	0.8
Diversified Fmcg ²	15.1
ITC Ltd ²	8.1
Hindustan UniLever Ltd ⁴	7.0
Finance ⁹	3.1
Bajaj Holdings & Investment Ltd ¹⁰	3.1
Food Products ⁷	4.8
Britannia Industries Ltd	2.4
Nestle India Ltd	2.4
Healthcare Services ⁸	3.8
Apollo Hospitals Enterprise Ltd ⁸	3.8
Household Products	1.9
Jyothy Laboratories Ltd	1.9
Leisure Services ¹⁰	2.8
Jubilant Foodworks Ltd	1.5
Devyani international limited	1.3
Realty	2.0
Brigade Enterprises Ltd	2.0
Retailing ³	14.8
Zomato Ltd ⁵	5.6
Trent Ltd	2.8
Avenue Supermarts Ltd	2.2
Info Edge Ltd	1.9
Electronics Mart India Ltd	1.2
Go Fashion Ltd	1.0
Telecom - Services ⁵	9.6
Bharti Airtel Ltd ¹	9.6
Cash And Others	5.5
Grand Total	100.0

No of Stocks: 32

• 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	0.3	0.5	0.5	10,027	10,047	10,054	1,20,000	1,21,767	1,23,524	1,23,424
Last 3 years	17.1	17.1	14.3	16,082	16,074	14,946	3,60,000	4,54,969	4,64,150	4,37,305
Last 5 years	20.2	20.2	18.9	25,068	25,112	23,751	6,00,000	9,15,837	9,40,090	8,55,790
^Since Inception	12.6	13.4	11.8	97,241	1,12,866	85,934	23,00,000	1,02,92,066	1,17,25,568	91,08,286

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.18 and Direct: 1.32

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, Pathanjali Srinivasan (Overseas Equities)
Month End AUM	INR 4,367 Cr.
Avg. AUM	INR 4,414 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	34.84	37.73
IDCW	23.89	25.89

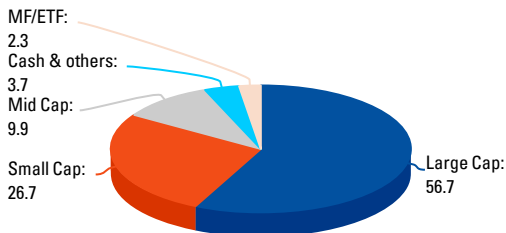


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,14,167 Cr.
Median Market Cap	INR 57,000 Cr.
Standard Deviation	12.5
Beta	0.9
Information Ratio	1.2
Sharpe Ratio	1.1
Turnover Ratio	61.3



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	93.3	Petroleum Products ⁸	4.9
Banks ¹	21.5	Reliance Industries Ltd ³	4.9
HDFC Bank Ltd ²	7.5	Realty	1.6
Axis Bank Ltd ⁵	4.0	The Phoenix Mills Ltd	1.6
ICICI Bank Ltd ⁸	2.8	Retailing ⁴	8.1
IndusInd Bank Ltd	1.8	Zomato Ltd ⁴	4.6
Ujjivan Small Finance Bank Ltd	1.7	Info Edge Ltd	2.6
CSB Bank Ltd	1.5	Swiggy Ltd	0.8
Equitas Small Finance Bank Limited	1.2	Sovereign	0.7
Kotak Mahindra Bank Ltd	0.9	T Bill	0.7
Capital Markets	3.2	Telecom - Services ³	10.0
Angel One Ltd	1.3	Bharti Airtel Ltd ¹	7.9
Prudent Corporate Advisory Services Ltd	0.9	Indus Towers Ltd	2.0
UTI Asset Management Co Ltd	0.6	Transport Infrastructure ¹⁰	3.4
Multi Commodity Exchange of India Ltd	0.4	Adani Ports and Special Economic Zone Ltd ⁶	3.4
Consumer Durables	2.7	Transport Services	1.9
Titan Company Ltd	2.1	Delhivery Ltd	1.3
Senco Gold Ltd	0.6	Interglobe Aviation Ltd	0.6
Entertainment	1.0	Mutual Fund Units	2.3
PVR INOX Ltd	1.0	Sundaram Low Duration Fund	1.8
Finance ²	10.3	Sundaram Money Market Fund	0.5
PNB Housing Finance Ltd ⁹	2.8	Overseas Security	0.7
Shriram Finance Ltd	2.5	Government Securities/Treasury Bills	0.7
Bajaj Finserv Ltd	2.4	Cash And Others	3.0
REC Ltd	1.1	Grand Total	100.0
Cholamandalam Investment and Finance Company Ltd	1.1		
Cholamandalam Financial Holdings Ltd	0.2		
HDB Financial Services Ltd	0.1		
Healthcare Services ⁵	7.4		
Apollo Hospitals Enterprise Ltd ⁷	2.8		
Aster DM Healthcare Ltd	2.3		
Fortis Health Care Ltd	1.3		
Metropolis Healthcare Ltd	0.9		
Insurance ⁹	3.7		
ICICI Prudential Life Insurance Company Ltd ¹⁰	2.6		
Medi Assist Healthcare Services Ltd	1.1		
IT - Services	3.3		
Affle Ltd	2.3		
R Systems International Ltd	1.1		
IT - Software ⁶	5.4		
LTIMindtree Ltd	1.3		
Infosys Ltd	1.2		
Rate Gain Travel Technologies Ltd	1.0		
Coforge Ltd	0.9		
Tech Mahindra Ltd	0.9		
Leisure Services ⁷	5.0		
Sapphire Foods India Ltd	1.7		
Chalet Hotels Ltd	1.4		
Westlife Foodworld Ltd	1.2		
Make My Trip Ltd	0.7		
Other Consumer Services	0.7		
SIS Ltd	0.7		

No of Stocks: 50

• 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	9.9	5.5	0.5	10,988	10,546	10,054	1,20,000	1,27,937	1,24,849	1,23,424
Last 3 years	19.4	13.1	14.3	17,013	14,487	14,946	3,60,000	4,76,401	4,42,506	4,37,305
Last 5 years	25.5	19.1	18.9	31,198	23,954	23,751	6,00,000	9,82,005	8,44,045	8,55,790
^Since Inception	19.9	13.6	13.7	34,841	24,053	24,116	8,20,000	16,87,746	13,53,292	13,91,336

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 Jul 31, 2025. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 1.87 and Direct: 0.73

Sundaram Infrastructure Advantage Fund

An open-ended equity scheme investing in infrastructure theme



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Sectoral/Thematic
Fund Managers	Ashish Aggarwal
Month End AUM	INR 962 Cr.
Avg. AUM	INR 973 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	94.99	101.52
IDCW	58.22	62.55

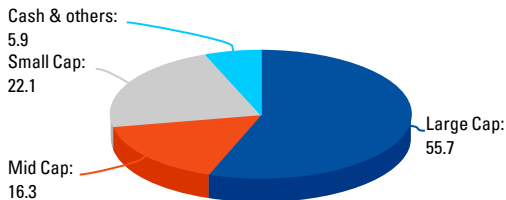


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,89,471 Cr.
Median Market Cap	INR 62,043 Cr.
Standard Deviation	15.9
Beta	0.9
Information Ratio	0.1
Sharpe Ratio	1.2
Turnover Ratio	28.4



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	94.1	Oil	1.4
Aerospace & Defense	2.7	Oil & Natural Gas Corporation Ltd	1.4
Bharat Electronics Ltd ⁶	2.7	Petroleum Products ⁵	9.6
Auto Components ⁸	5.8	Reliance Industries Ltd ³	7.6
S.J.S. Enterprises Ltd	1.6	Bharat Petroleum Corporation Ltd ¹⁰	2.0
ZF Commercial Vehicle Control Systems I Ltd	1.3	Power ⁴	9.9
Craftsman Automation Ltd	1.3	NTPC LTD ⁴	4.7
Schaeffler India Ltd	1.1	Power Grid Corporation of India Ltd ⁷	2.4
Bharat Forge Ltd	0.5	TATA Power Company Ltd	1.7
Banks ⁹	3.9	Torrent Power Ltd	1.1
ICICI Bank Ltd ⁸	2.3	Realty	2.6
State Bank of India	1.6	Brigade Enterprises Ltd	1.3
Cement & Cement Products ⁷	6.4	Sobha Ltd	1.2
Ultratech Cement Ltd ⁵	3.6	Telecom - Services ³	10.7
JK Cement Ltd	1.7	Bharti Airtel Ltd ¹	8.3
Ambuja Cements Ltd	1.1	Bharti Hexacom Ltd	1.2
Construction ²	11.1	Indus Towers Ltd	1.2
Larsen & Toubro Ltd ²	7.9	Transport Infrastructure	1.4
Kalpataru Projects International Ltd	1.6	Adani Ports and Special Economic Zone Ltd	1.4
NCC Ltd	0.9	Transport Services ¹⁰	3.3
H.G. Infra Engineering Ltd	0.8	Interglobe Aviation Ltd	1.5
Consumer Durables	2.5	Delhivery Ltd	1.0
Amber Enterprises India Ltd	1.8	Container Corporation of India Ltd	0.7
Dixon Technologies Ltd	0.7	Cash And Others	5.9
Electrical Equipment ¹	12.0	Grand Total	100.0
GE Vernova T and D India Ltd ⁹	2.0		
Hitachi Energy India Ltd	1.4		
Suzlon Energy Ltd	1.3		
TD Power Systems Ltd	1.2		
Siemens Ltd	1.0		
Elecon Engineering Company Ltd	1.0		
ABB India Ltd	0.9		
Triveni Turbine Ltd	0.8		
Thermax Ltd	0.8		
Bharat Heavy Electricals Ltd	0.8		
Siemens Energy India Limited	0.7		
Engineering Services	0.0		
Hindustan Dorr Oliver Ltd	0.0		
Ferrous Metals	0.5		
Jindal Steel & Power Ltd	0.5		
Gas	1.2		
GAIL Ltd	1.2		
Industrial Manufacturing	0.8		
Praj Industries Ltd	0.8		
Industrial Products ⁶	8.5		
ESAB India Ltd	1.4		
KSB LTD	1.4		
KEI Industries Ltd	1.2		
Cummins India Ltd	1.1		
Kirlosakar Pneumatic Company Ltd	1.1		
Kirloskar Oil Engines Ltd	1.1		
APL Apollo Tubes Ltd	0.7		
OSWAL PUMPS LIMITED	0.6		

No of Stocks: 56

• 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	-3.9	-3.6	0.5	9,614	9,638	10,054	1,20,000	1,24,323	1,24,064	1,23,424
Last 3 years	24.3	23.9	14.3	19,213	19,033	14,946	3,60,000	4,88,085	4,88,169	4,37,305
Last 5 years	28.8	25.0	18.9	35,502	30,481	23,751	6,00,000	10,50,993	10,31,369	8,55,790
^Since Inception	12.0	9.6	13.4	94,986	62,049	1,20,736	23,80,000	92,90,843	75,68,169	99,71,329

Past performance may or may not be sustained in future. Return/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.39 and Direct: 1.87

Sundaram Financial Services Opportunities Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Sectoral/Thematic
Fund Managers	Rohit Seksaria
Month End AUM	INR 1,548 Cr.
Avg. AUM	INR 1,582 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	102.89	116.15
IDCW	31.90	36.60

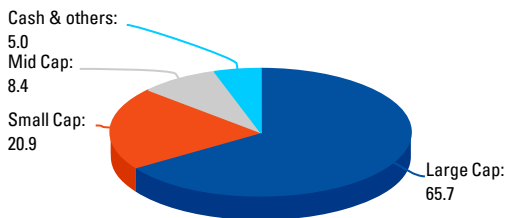


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,31,912 Cr.
Median Market Cap	INR 77,347 Cr.
Standard Deviation	12.7
Beta	0.9
Information Ratio	0.7
Sharpe Ratio	1.1
Turnover Ratio	54.0



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	95.0
Banks 1	68.5
HDFC Bank Ltd 1	19.9
ICICI Bank Ltd 2	12.8
Axis Bank Ltd 3	8.9
State Bank of India 4	5.2
CSB Bank Ltd 5	4.5
DCB Bank Ltd 9	3.5
Bank of Baroda 10	3.4
Ujjivan Small Finance Bank Ltd	3.3
Equitas Small Finance Bank Limited	2.8
IndusInd Bank Ltd	2.6
Kotak Mahindra Bank Ltd	1.7
Capital Markets 4	1.4
Angel One Ltd	1.0
Prudent Corporate Advisory Services Ltd	0.4
Finance 2	22.6
Shriram Finance Ltd 6	4.4
PNB Housing Finance Ltd 7	4.4
Bajaj Finserv Ltd 8	4.3
REC Ltd	2.9
Power Finance Corporation Ltd	1.5
Cholamandalam Financial Holdings Ltd	1.3
Mahindra & Mahindra Financial Services Ltd	1.3
Creditaccess Grameen Ltd	1.1
HDB Financial Services Ltd	0.7
Cholamandalam Investment and Finance Company Ltd	0.7
Insurance 3	2.5
ICICI Prudential Life Insurance Company Ltd	2.5
Sovereign 5	1.0
T Bill	1.0
Government Securities/Treasury Bills	1.0
Cash And Others	4.0
Grand Total	100.0

No of Stocks: 24

• 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	4.8	14.9	0.5	10,479	11,495	10,054	1,20,000	1,25,973	1,31,932	1,23,424
Last 3 years	20.0	16.3	14.3	17,305	15,721	14,946	3,60,000	4,60,252	4,64,576	4,37,305
Last 5 years	23.5	20.9	18.9	28,783	25,873	23,751	6,00,000	9,39,216	8,96,029	8,55,790
^Since Inception	14.5	15.5	11.7	1,02,480	1,18,920	66,641	20,50,000	80,37,217	93,44,839	72,71,590

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.1 and Direct: 0.78

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), Pathanjali Srinivasan (Overseas Investments)
Month End AUM	INR 1,789 Cr.
Avg. AUM	INR 1,814 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	11.09
IDCW	10.90	11.09

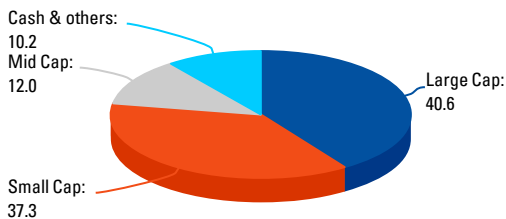


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 2,40,252 Cr.
Median Market Cap	INR 24,197 Cr.
Turnover Ratio	34.3



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	89.8	Leisure Services ⁴	5.2
Aerospace & Defense	1.8	Sapphire Foods India Ltd ⁷	3.0
Bharat Electronics Ltd	1.8	Jubilant Foodworks Ltd	2.2
Auto Components ²	5.8	Non - Ferrous Metals	2.2
Amara Raja Energy & Mobility Ltd	2.1	Hindalco Industries Ltd	2.2
Craftsman Automation Ltd	1.4	Petroleum Products	3.5
ZF Commercial Vehicle Control Systems I Ltd	1.3	Reliance Industries Ltd ⁶	3.5
S.J.S. Enterprises Ltd	0.9	Power	2.0
Automobiles ⁸	4.8	TATA Power Company Ltd	2.0
Mahindra & Mahindra Ltd ¹⁰	2.4	Retailing ¹	9.3
Tata Motors Ltd	1.9	Zomato Ltd ²	5.2
Ola Electric Mobility Ltd	0.6	FSN E-Commerce Ventures Ltd	1.4
Banks ⁷	5.0	Go Fashion Ltd	1.3
Kotak Mahindra Bank Ltd ³	5.0	Electronics Mart India Ltd	0.9
Beverages	3.8	Just Dial Ltd	0.6
United Breweries Ltd	2.0	Telecom - Services ³	5.4
United Spirits Ltd	1.7	Bharti Airtel Ltd ¹	5.4
Capital Markets	2.9	Transport Services	2.0
Prudent Corporate Advisory Services Ltd	1.5	Delhivery Ltd	2.0
360 ONE WAM Ltd	1.3	Cash And Others	10.2
Cement & Cement Products	2.6	Grand Total	100.0
Ambuja Cements Ltd ⁹	2.6		
Chemicals & Petrochemicals	1.1		
Deepak Nitrite Ltd	1.1		
Construction	4.4		
Larsen & Toubro Ltd ⁴	4.4		
Consumer Durables ⁶	5.1		
Amber Enterprises India Ltd ⁵	3.7		
Crompton Greaves Consumer Electricals Ltd	1.4		
Entertainment	0.9		
Tips Music Ltd	0.9		
Financial Technology (Fintech)	2.1		
PB Fintech Ltd	2.1		
Healthcare Services ⁹	4.7		
Dr Lal Path Labs Ltd	1.8		
Narayana Hrudayalaya Ltd	1.7		
Indegene Limited	1.2		
Industrial Manufacturing	0.9		
Praj Industries Ltd	0.9		
Industrial Products ⁵	5.1		
SKF India Ltd	2.2		
Kirlosakar Pneumatic Company Ltd	1.7		
Greaves Cotton Ltd	1.2		
Insurance	2.3		
HDFC Life Insurance Company Ltd	2.3		
IT - Services ¹⁰	4.5		
Affle Ltd ⁸	2.7		
Cyient Ltd	1.8		
IT - Software	2.3		
KPIT Technologies Ltd	1.2		
Rate Gain Travel Technologies Ltd	1.1		

No of Stocks: 44

• 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	5.8	-1.6	0.5	10,578	9,837	10,054	1,20,000	1,25,058	1,23,013	1,23,424
^Since Inception	8.2	3.2	5.3	10,900	10,357	10,585	1,30,000	1,35,944	1,33,206	1,33,823

Other ratios are not given as scheme has not completed 3 years. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.02 and Direct: 0.43

Sundaram Global Brand Theme - Equity Active FoF

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



SUNDARAM MUTUAL
— Sundaram Finance Group —

FUND FEATURES	
Category	FoFs (Overseas)
Fund Managers	Patanjali Srinivasan
Month End AUM	INR 126 Cr.
Avg. AUM	INR 125 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	35.47	38.86
IDCW	30.40	34.56

PORTFOLIO SINGAPORE UNDERLYING		
Portfolio	FUND	% Of Net Asset
Communication Services	4	12.5
Alphabet Inc	2	5.2
Meta Platforms Inc	6	4.3
Walt Disney Co		3.0
Consumer Discretionary	2	22.1
Amazon.com Inc	4	5.0
Sony Group Corp.		3.3
LVMH Moet Hennessy Louis Vuitton		3.2
Mercedes-Benz Group AG		2.8
Toyota Motor Corp		2.5
NIKE Inc		1.9
Hermes International		1.7
Kering SA		1.7
Consumer Staples	5	9.0
Coca-Cola Co	5	4.8
PepsiCo Inc	8	4.2
Financials	3	13.8
JPMorgan Chase & Co	3	5.2
Allianz SE	7	4.2
American Express Co		2.8
Visa Inc		1.6
Industrials	6	4.4
General Electric Co		2.8
United Parcel Service Inc		1.6
Information Technology	1	29.3
Microsoft Corp	1	5.8
SAP SE	9	3.4
Samsung Electronics Co Ltd	10	3.3
Apple Inc		3.0
International Business Machine		2.9
Cisco Systems Inc		2.6
Nvidia Corporation		2.5
Accenture PLC		2.0
Oracle Corporation		1.7
Adobe Inc		1.4
Salesforce Inc		0.7

PORTFOLIO INDIA-FEEDER FUND		
Portfolio		% Of Net Asset
Sundaram Global Brand Fund		95.7
TREPS		4.5
Cash and Other Net Current Assets		-0.3
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	16.3	21.2	0.5	11,634	12,123	10,054
Last 3 years	16.4	19.1	14.3	15,784	16,882	14,946
Last 5 years	13.9	16.3	18.9	19,135	21,330	23,751
^Since Inception	8.7	11.8	14.6	58,892	109,134	184,961

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. Expense Ratio for the month of Jul 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, Ashish Aggarwal
Month End AUM	INR 108 Cr.
Avg. AUM	INR 109 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	171.54	180.72
IDCW	80.88	85.20

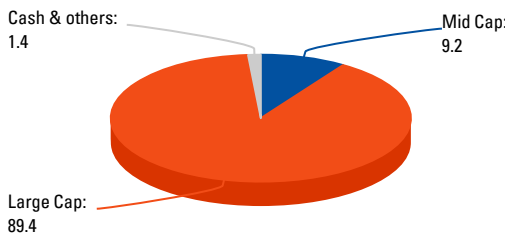


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 2,56,534 Cr.
Median Market Cap	INR 1,56,559 Cr.
Standard Deviation	14.6
Beta	1.0
Information Ratio	-2.3
Sharpe Ratio	0.8
Turnover Ratio	27.2



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	98.6	Indian Railway Finance Corporation Ltd	0.9
Aerospace & Defense	1.9	Cholamandalam Investment and Finance Company Ltd	0.9
Hindustan Aeronautics Ltd	0.9	Food Products	2.0
Bharat Electronics Ltd	0.9	Britannia Industries Ltd	1.0
Agricultural Food & Other Products	1.0	Nestle India Ltd	0.9
TATA Consumer Products Ltd	1.0	Gas	1.0
Auto Components	2.2	GAIL Ltd	1.0
Bosch Ltd ¹	1.3	Healthcare Services	1.1
Samvardhana Motherson International Ltd	1.0	Apollo Hospitals Enterprise Ltd ⁷	1.1
Automobiles ³	7.9	Insurance ⁸	4.8
Hero MotoCorp Ltd	1.0	SBI Life Insurance Company Ltd	1.0
Mahindra & Mahindra Ltd	1.0	ICICI Prudential Life Insurance Company Ltd	1.0
Maruti Suzuki India Ltd	1.0	LD	1.0
Hyundai Motor India Ltd	1.0	HDFC Life Insurance Company Ltd	1.0
Eicher Motors Ltd	1.0	ICICI Lombard General Insurance Company Ltd	0.9
Tata Motors Ltd	1.0	LIC of India Ltd	0.9
TVS Motor Company Ltd	1.0	IT - Software ⁶	5.4
Bajaj Auto Ltd	1.0	LTIMindtree Ltd	0.9
Banks ²	8.7	Infosys Ltd	0.9
ICICI Bank Ltd	1.0	Wipro Ltd	0.9
HDFC Bank Ltd	1.0	Tata Consultancy Services Ltd	0.9
State Bank of India	1.0	Tech Mahindra Ltd	0.9
Bank of Baroda	1.0	HCL Technologies Ltd	0.9
Punjab National Bank	1.0	Leisure Services	1.0
IndusInd Bank Ltd	1.0	The Indian Hotels Company Ltd	1.0
Canara Bank	0.9	Metals & Minerals Trading	1.0
Kotak Mahindra Bank Ltd	0.9	Adani Enterprises	1.0
Axis Bank Ltd	0.9	Non - Ferrous Metals	1.0
Beverages	2.1	Hindalco Industries Ltd	1.0
Varun Beverages Ltd ⁴	1.1	Oil	1.0
United Spirits Ltd	0.9	Oil & Natural Gas Corporation Ltd	1.0
Cement & Cement Products ⁹	4.2	Personal Products	2.2
Shree Cement Ltd ⁹	1.1	Dabur India Ltd ⁵	1.1
Ambuja Cements Ltd	1.1	Godrej Consumer Products Ltd ¹⁰	1.1
Ultratech Cement Ltd	1.1	Petroleum Products	3.0
Grasim Industries Ltd	1.0	Bharat Petroleum Corporation Ltd	1.0
Chemicals & Petrochemicals	1.0	Indian Oil Corporation Ltd	1.0
Pidilite Industries Ltd	1.0	Reliance Industries Ltd	0.9
Construction	1.0	Pharmaceuticals & Biotechnology ⁵	6.1
Larsen & Toubro Ltd	1.0	Torrent Pharmaceuticals Ltd ³	1.1
Consumable Fuels	1.0	Cipla Ltd	1.0
Coal India Ltd	1.0	Sun Pharmaceutical Industries Ltd	1.0
Consumer Durables	2.9	Zydus Lifesciences Ltd	1.0
Asian Paints Ltd	1.1	Divis Laboratories Ltd	1.0
Havells India Ltd	1.0	Dr. Reddys Laboratories Ltd	1.0
Titan Company Ltd	0.9	Power ⁴	7.0
Diversified Fmcg	2.1	Adani Power Ltd	1.1
Hindustan UniLever Ltd ⁶	1.1	NTPC LTD	1.0
ITC Ltd	1.0	JSW Energy Ltd	1.0
Diversified Metals	1.0	Power Grid Corporation of India Ltd	1.0
Vedanta Ltd	1.0	TATA Power Company Ltd	1.0
Electrical Equipment	2.8	Adani Green Energy Ltd	1.0
CG Power and Industrial Solutions Ltd	1.0	Adani Energy Solutions Ltd	1.0
Siemens Ltd	0.9	Realty	1.8
ABB India Ltd	0.9	DLF Ltd	0.9
Ferrous Metals ¹⁰	3.1	Macrotech Developers Ltd	0.9
Jindal Steel & Power Ltd	1.0	Retailing ⁷	5.0
JSW Steel Ltd	1.0	Zomato Ltd ²	1.2
Tata Steel Ltd	1.0	Swiggy Ltd	1.0
Finance ¹	9.7	Avenue Supermarts Ltd	1.0
Jio Financial Services Ltd ⁸	1.1	Info Edge Ltd	0.9
Bajaj Holdings & Investment Ltd	1.0	Trent Ltd	0.8
REC Ltd	1.0	Telecom - Services	1.0
Power Finance Corporation Ltd	1.0	Bharti Airtel Ltd	1.0
Bajaj Finserv Ltd	1.0	Transport Infrastructure	1.0
Bajaj Finance Ltd	1.0	Adani Ports and Special Economic Zone Ltd	1.0
BAJAJ HOUSING FINANCE LTD	0.9	Transport Services	1.0
Shriram Finance Ltd	0.9		

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
Interglobe Aviation Ltd	1.0
Cash And Others	1.4
Grand Total	100.0

No of Stocks: 100

• 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	-5.8	-5.1	0.5	9,422	9,490	10,054	1,20,000	1,21,216	1,21,750	1,23,424
Last 3 years	16.8	18.1	14.3	15,933	16,471	14,946	3,60,000	4,53,520	4,62,857	4,37,305
Last 5 years	21.0	22.5	18.9	26,000	27,573	23,751	6,00,000	9,01,963	9,32,035	8,55,790
^Since Inception	11.4	-	13.5	1,67,201	-	2,67,972	31,20,000	2,05,85,169	-	2,88,12,755

Expense Ratio for the month of Jul 31, 2025 - Regular: 1.08 and Direct: 0.61

Sundaram Aggressive Hybrid Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Aggressive Hybrid
Fund Managers	Bharath S, Clyton Richard Fernandes, Sandeep Agarwal, Dwijendra Srivastava
Month End AUM	INR 6,583 Cr.
Avg. AUM	INR 6,538 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	160.64	184.20
IDCW	27.77	42.75

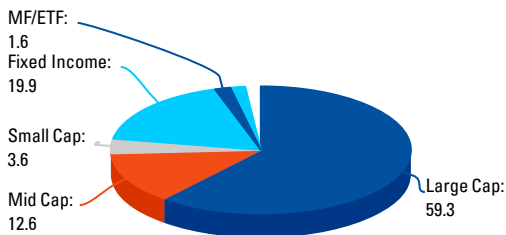


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,50,602 Cr.
Median Market Cap	INR 1,18,170 Cr.
Standard Deviation	9.8
Beta	1.1
Information Ratio	0.0
Sharpe Ratio	0.8
Average Maturity of Portfolio	6.39 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	4.37 Years
Modified Duration of Portfolio	4.17 Years
YTM of Portfolio	6.67 %
Turnover Ratio	85.4



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	75.6	Grindwell Norton Ltd	0.1
Aerospace & Defense	0.9	Insurance	0.8
Bharat Electronics Ltd	0.9	SBI Life Insurance Company Ltd	0.8
Hindustan Aeronautics Ltd	0.0	HDFC Life Insurance Company Ltd	0.0
Agricultural Food & Other Products	1.1	IT - Software ⁵	3.6
TATA Consumer Products Ltd	1.0	Infosys Ltd ⁹	1.8
Marico Ltd	0.1	HCL Technologies Ltd	1.3
Auto Components	1.4	Tech Mahindra Ltd	0.5
UNO Minda Ltd	0.7	Tata Consultancy Services Ltd	0.0
Amara Raja Energy & Mobility Ltd	0.4	Leisure Services	1.4
Ceat Ltd	0.3	Jubilant Foodworks Ltd	0.8
Automobiles ⁴	4.2	The Indian Hotels Company Ltd	0.6
Mahindra & Mahindra Ltd ⁸	1.9	Petroleum Products ²	6.0
Maruti Suzuki India Ltd	1.0	Reliance Industries Ltd ³	4.9
Hero MotoCorp Ltd	0.7	Bharat Petroleum Corporation Ltd	1.0
Bajaj Auto Ltd	0.6	Pharmaceuticals & Biotechnology ⁷	3.2
Banks ¹	21.2	Mankind Pharma Ltd	0.8
HDFC Bank Ltd ¹	7.4	Sun Pharmaceutical Industries Ltd	0.8
ICICI Bank Ltd ²	6.4	Lupin Ltd	0.7
State Bank of India ⁵	2.8	Zydus Lifesciences Ltd	0.6
Kotak Mahindra Bank Ltd ⁶	2.4	Biocon Ltd	0.3
Axis Bank Ltd ⁷	1.9	Divis Laboratories Ltd	0.0
Bank of Baroda	0.2	Power	1.1
IDFC First Bank Ltd	0.0	TATA Power Company Ltd	1.0
Beverages	1.3	JSW Energy Ltd	0.1
United Spirits Ltd	0.7	NTPC LTD	0.0
Varun Beverages Ltd	0.6	Power Grid Corporation of India Ltd	0.0
Capital Markets ¹⁰	2.5	Realty	0.4
Multi Commodity Exchange of India Ltd	1.0	Prestige Estates Projects Ltd	0.4
BSE Ltd	0.8	Telecom - Services ⁶	3.6
Computer Age Management Services Ltd	0.4	Bharti Airtel Ltd ⁴	3.1
Prudent Corporate Advisory Services Ltd	0.3	Indus Towers Ltd	0.4
Cement & Cement Products	2.4	Transport Infrastructure	0.1
Grasim Industries Ltd	0.9	Adani Ports and Special Economic Zone Ltd	0.1
Ultratech Cement Ltd	0.8	Transport Services	1.2
JK Cement Ltd	0.6	Interglobe Aviation Ltd	1.2
Chemicals & Petrochemicals	0.6	Unlisted Equity	0.0
Pidilite Industries Ltd	0.6	Chennai Super Kings Ltd	0.0
Construction	1.7	Government Securities/Treasury Bills	8.7
Larsen & Toubro Ltd ¹⁰	1.7	Central Government Securities	7.7
Consumer Durables ⁸	3.0	Government Securities	0.9
Kalyan Jewellers India Ltd	1.7	Tamil Nadu State Government Securities	0.2
Amber Enterprises India Ltd	1.0	Derivatives	-6.0
Dixon Technologies Ltd	0.2	REC Limited	-0.0
Asian Paints Ltd	0.0	UltraTech Cement Limited	-0.0
Diversified Fmcg ⁹	2.8	Divi's Laboratories Ltd	-0.0
ITC Ltd	1.4	SBI Life Insurance Company Limited	-0.0
Hindustan UniLever Ltd	1.3	Hindustan Aeronautics Limited	-0.0
Fertilizers & Agrochemicals	1.3	HCL Technologies Limited	-0.0
Coromandel International Ltd	1.3	Zydus Lifesciences Limited	-0.0
Finance ³	5.3	Power Grid Corporation of India Ltd	-0.0
Bajaj Finance Ltd	1.6	Mahindra & Mahindra Ltd	-0.0
Shriram Finance Ltd	1.3	HDFC Life Insurance Company Limited	-0.0
Cholamandalam Investment and Finance Company Ltd	1.0	Bajaj Finserv Limited	-0.0
Home First Finance Company Ltd	0.7	Larsen and Toubro Ltd	-0.0
Power Finance Corporation Ltd	0.6	Tata Consultancy Services Ltd	-0.0
Aditya Birla Capital Ltd	0.1	Sun Pharmaceuticals Ltd	-0.0
Bajaj Finserv Ltd	0.0	IDFC First Bank Ltd	-0.0
REC Ltd	0.0	Grasim Industries Ltd	-0.0
Gas	0.3	Asian Paints Limited	-0.0
GAIL Ltd	0.3	Bharat Electronics Limited	-0.0
Healthcare Services	1.0	Bajaj Finance Limited	-0.0
Fortis Health Care Ltd	0.7	NTPC Ltd	-0.0
Indegene Limited	0.3	Adani Ports & SEZ Limited	-0.1
Industrial Products	1.5	Marico Limited	-0.1
Cummins India Ltd	1.1	Tata Power Company Ltd	-0.1
Polycab India Ltd	0.3	Aditya Birla Capital Limited	-0.1
		JSW Energy Ltd	-0.1

Sundaram Aggressive Hybrid Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —

Portfolio	% Of Net Asset
Bharti Airtel Limited	-0.1
Bank of Baroda	-0.2
Kotak Mahindra Bank Limited	-0.2
Dixon Technologies India Ltd	-0.3
The Indian Hotels Company Limited	-0.3
Biocon Ltd	-0.3
Reliance Industries Limited	-0.4
State Bank Of India Ltd	-0.5
ICICI Bank Ltd	-0.7
Multi Commodity Exchange of India Limited	-1.0
HDFC Bank Limited	-1.3
Mutual Fund Units	1.6
Sundaram Money Market Fund	1.6
Corporate Bond & NCDs	11.3
National Bank for Agriculture & Rural Development	2.9
Power Finance Corporation Ltd	1.3
Bajaj Finance Ltd	1.0
REC LTD	0.9
Small Industries Development Bank of India	0.9
LIC Housing Finance Ltd	0.6
Cholamandalam Investment and Finance Company Ltd	0.6
Indian Railway Finance Corporation Ltd	0.5
HDFC Bank Ltd	0.4
Shriram Finance Ltd	0.4
Aditya Birla Capital Ltd	0.4
HDB Financial Services Ltd	0.3
Power Grid Corporation of India Ltd	0.2
Muthoot Finance Ltd	0.2
PNB Housing Finance Ltd	0.2
Can Fin Homes Ltd	0.2
National Housing Bank	0.2
Axis Bank Ltd	0.1
Convertible Debenture	0.3
Cholamandalam Investment and Company Ltd	0.3
REIT & InvIT	1.8
Embassy Office Parks	1.8
Roadstar Infra Investment Trust	0.0
Cash, Call, NCA & Primary Mkt Appln	2.4
TREPS	2.8
Margin Money For Derivatives	0.4
Cash and Other Net Current Assets	-0.8
Grand Total	100.0

No of Stocks: 78

• 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	1.1	2.1	0.5	10,113	10,207	10,054	1,20,000	1,22,797	1,23,706	1,23,424
Last 3 years	13.6	13.5	14.3	14,654	14,611	14,946	3,60,000	4,34,604	4,34,612	4,37,305
Last 5 years	16.4	15.7	18.9	21,402	20,712	23,751	6,00,000	8,33,254	8,28,831	8,55,790
^Since Inception	10.8	-	12.8	1,37,200	-	2,15,936	30,60,000	1,87,22,491	-	2,72,93,786

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Turnover Ratio* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 69. Disclosures: Page 59. Expense Ratio for the month of Jul 31, 2025 - Regular: 1.8 and Direct: 0.69

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 1,116 Cr.
Avg. AUM	INR 1,112 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	70.44	81.81
IDCW	15.74	16.90

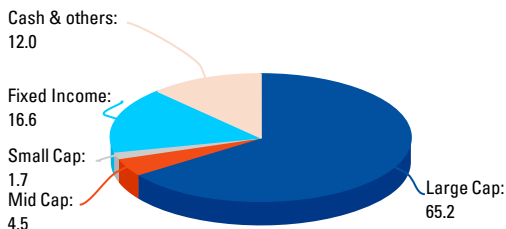


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 6,99,033 Cr.
Median Market Cap	INR 1,42,319 Cr.
Standard Deviation	5.3
Beta	1.1
Information Ratio	0.7
Sharpe Ratio	1.2
Average Maturity of Portfolio	3.23 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	2.48 Years
Modified Duration of Portfolio	2.40 Years
YTM of Portfolio	6.16 %
Turnover Ratio	85.7



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	71.4	IT - Software ⁴	6.2
Aerospace & Defense	0.4	Infosys Ltd ⁴	5.1
Bharat Electronics Ltd	0.4	HCL Technologies Ltd	0.7
Agricultural Food & Other Products	0.6	Tech Mahindra Ltd	0.3
TATA Consumer Products Ltd	0.6	Tata Consultancy Services Ltd	0.1
Auto Components	0.6	Leisure Services	0.6
UNO Minda Ltd	0.4	Jubilant Foodworks Ltd	0.4
Amara Raja Energy & Mobility Ltd	0.2	The Indian Hotels Company Ltd	0.2
Automobiles ⁶	3.0	Metals & Minerals Trading	0.3
Mahindra & Mahindra Ltd	1.2	Adani Enterprises	0.3
Maruti Suzuki India Ltd	0.6	Non - Ferrous Metals	0.9
Hero MotoCorp Ltd	0.4	Hindalco Industries Ltd	0.9
Bajaj Auto Ltd	0.4	Petroleum Products ³	8.8
TVS Motor Company Ltd	0.2	Reliance Industries Ltd ²	8.3
Tata Motors Ltd	0.2	Bharat Petroleum Corporation Ltd	0.6
Banks ¹	19.3	Pharmaceuticals & Biotechnology ⁸	2.2
ICICI Bank Ltd ³	6.4	Aurobindo Pharma Ltd	0.5
State Bank of India ⁵	3.8	Lupin Ltd	0.5
HDFC Bank Ltd ⁶	3.5	Mankind Pharma Ltd	0.4
Axis Bank Ltd ⁷	3.3	Sun Pharmaceutical Industries Ltd	0.4
Kotak Mahindra Bank Ltd ¹⁰	1.6	Zydus Lifesciences Ltd	0.4
Bank of Baroda	0.9	Power	1.0
Beverages	1.0	NTPC LTD	0.5
United Spirits Ltd	0.6	TATA Power Company Ltd	0.5
Varun Beverages Ltd	0.4	Realty	0.2
Capital Markets	0.8	Prestige Estates Projects Ltd	0.2
BSE Ltd	0.4	Telecom - Services ²	9.0
Computer Age Management Services Ltd	0.2	Bharti Airtel Ltd ¹	8.8
Prudent Corporate Advisory Services Ltd	0.2	Indus Towers Ltd	0.2
Cement & Cement Products	1.4	Transport Services ¹⁰	1.5
Grasim Industries Ltd	0.5	Interglobe Aviation Ltd	1.5
Ultratech Cement Ltd	0.5	Government Securities/Treasury Bills	11.5
Ambuja Cements Ltd	0.4	Central Government Securities	7.9
Chemicals & Petrochemicals	0.3	T Bill	2.2
Pidilite Industries Ltd	0.3	Government	1.4
Construction ⁹	2.1	Derivatives	-35.9
Larsen & Toubro Ltd ⁸	2.1	Titan Company Limited	-0.0
Consumer Durables	0.6	Indus Towers Limited	-0.0
Amber Enterprises India Ltd	0.6	Grasim Industries Ltd	-0.0
Titan Company Ltd	0.0	Ambuja Cements Limited	-0.1
Diversified Fmcg ⁵	3.3	Bajaj Finance Limited	-0.1
ITC Ltd ⁹	1.9	SBI Life Insurance Company Limited	-0.1
Hindustan Unilever Ltd	1.4	Bajaj Finserv Limited	-0.1
Electrical Equipment	0.4	Tata Consultancy Services Ltd	-0.1
GE Vernova T and D India Ltd	0.4	Lupin Limited	-0.1
Ferrous Metals	0.8	Tata Motors Ltd	-0.2
JSW Steel Ltd	0.8	United Spirits Limited	-0.2
Fertilizers & Agrochemicals	0.7	TVS Motor Company Limited	-0.2
Coromandel International Ltd	0.7	Mahindra & Mahindra Ltd	-0.2
Finance ⁷	2.9	Adani Enterprises Limited	-0.3
Bajaj Finance Ltd	0.9	HDFC Bank Limited	-0.3
Shriram Finance Ltd	0.7	Kotak Mahindra Bank Limited	-0.5
Cholamandalam Investment and Finance Company Ltd	0.5	HDFC Life Insurance Company Limited	-0.5
Home First Finance Company Ltd	0.4	Aurobindo Pharma Limited	-0.5
Power Finance Corporation Ltd	0.3	NTPC Ltd	-0.5
Bajaj Finserv Ltd	0.1	Hindustan Unilever Ltd	-0.7
Gas	0.2	Interglobe Aviation Ltd	-0.8
GAIL Ltd	0.2	JSW Steel Limited	-0.8
Healthcare Services	0.5	Bank of Baroda	-0.9
Fortis Health Care Ltd	0.3	Hindalco Industries Limited	-0.9
Indegene Limited	0.2	ITC Limited	-1.1
Industrial Products	0.7	Larsen and Toubro Ltd	-1.2
Cummins India Ltd	0.6	Axis Bank Limited	-2.2
Polycab India Ltd	0.1	State Bank Of India Ltd	-2.6
Insurance	1.0	ICICI Bank Limited	-3.4
HDFC Life Insurance Company Ltd	0.5	Infosys Ltd	-4.1
SBI Life Insurance Company Ltd	0.5	Reliance Industries Limited	-5.8
		Bharti Airtel Limited	-7.2
		Corporate Bond & NCDs	11.6

Sundaram Equity Savings Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —

Portfolio	% Of Net Asset
LIC Housing Finance Ltd	2.2
Canara Bank	2.2
Export Import Bank of India	2.2
National Bank for Agriculture & Rural Development	1.8
Power Finance Corporation Ltd	1.8
Small Industries Development Bank of India	1.4
Cash, Call, NCA & Primary Mkt Appln	5.4
TREPS	4.1
Margin Money For Derivatives	1.1
Cash and Other Net Current Assets	0.2
Grand Total	100.0

No of Stocks: 67

• 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	5.7	5.5	9.9	10,567	10,553	10,988	1,20,000	1,24,414	1,24,691	1,25,888
Last 3 years	11.8	10.1	8.7	13,979	13,343	12,848	3,60,000	4,26,511	4,17,542	4,13,641
Last 5 years	11.5	10.7	5.3	17,239	16,632	12,966	6,00,000	7,87,914	7,64,227	7,20,590
^Since Inception	8.4	-	6.7	64,460	-	44,827	27,80,000	79,62,998	-	63,28,379

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Turnover Ratio* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 69. Disclosures: Page 59. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.15 and Direct: 0.61

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 1,679 Cr.
Avg. AUM	INR 1,646 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	35.07	41.17
IDCW	15.57	19.04

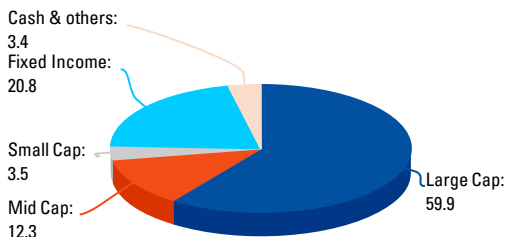


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,24,377 Cr.
Median Market Cap	INR 1,19,724 Cr.
Standard Deviation	7.4
Beta	1.1
Information Ratio	0.1
Sharpe Ratio	0.8
Average Maturity of Portfolio	6.57 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	4.33 Years
Modified Duration of Portfolio	4.15 Years
YTM of Portfolio	6.44 %
Turnover Ratio	76.8



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	75.7		
Aerospace & Defense	1.5	Polycab India Ltd	0.2
Hindustan Aeronautics Ltd	0.9	Grindwell Norton Ltd	0.1
Bharat Electronics Ltd	0.7	Insurance	0.6
Agricultural Food & Other Products	1.3	SBI Life Insurance Company Ltd	0.6
TATA Consumer Products Ltd	0.9	IT - Software ⁵	4.0
Patanjali Foods Ltd	0.4	Infosys Ltd ⁸	1.7
Auto Components	1.2	HCL Technologies Ltd	1.0
UNO Minda Ltd	0.5	Tata Consultancy Services Ltd	0.8
Amara Raja Energy & Mobility Ltd	0.4	Tech Mahindra Ltd	0.4
Ceat Ltd	0.3	Leisure Services	0.9
Automobiles ⁶	3.8	Jubilant Foodworks Ltd	0.6
Mahindra & Mahindra Ltd ¹⁰	1.6	The Indian Hotels Company Ltd	0.3
Maruti Suzuki India Ltd	0.8	Non - Ferrous Metals	0.4
Hero MotoCorp Ltd	0.6	Hindalco Industries Ltd	0.4
Bajaj Auto Ltd	0.5	Petroleum Products ³	5.9
Tata Motors Ltd	0.3	Reliance Industries Ltd ²	5.0
Banks ¹	20.6	Bharat Petroleum Corporation Ltd	0.8
ICICI Bank Ltd ¹	6.2	Pharmaceuticals & Biotechnology ⁷	3.6
HDFC Bank Ltd ³	5.0	Cipla Ltd	1.2
Kotak Mahindra Bank Ltd ⁵	3.2	Mankind Pharma Ltd	0.6
State Bank of India ⁶	1.9	Sun Pharmaceutical Industries Ltd	0.6
Axis Bank Ltd ⁹	1.6	Lupin Ltd	0.6
Bank of Baroda	1.3	Zydus Lifesciences Ltd	0.5
Canara Bank	1.2	Biocon Ltd	0.1
IndusInd Bank Ltd	0.2	Power	0.7
Beverages	1.1	TATA Power Company Ltd	0.7
United Spirits Ltd	0.6	Realty	0.3
Varun Beverages Ltd	0.5	Prestige Estates Projects Ltd	0.3
Capital Markets	1.8	Retailing	1.3
BSE Ltd	0.7	Zomato Ltd	1.3
Multi Commodity Exchange of India Ltd	0.5	Telecom - Services ⁴	4.3
Computer Age Management Services Ltd	0.3	Bharti Airtel Ltd ⁴	4.0
Prudent Corporate Advisory Services Ltd	0.3	Indus Towers Ltd	0.3
Cement & Cement Products ¹⁰	2.0	Transport Services	1.0
Grasim Industries Ltd	0.8	Interglobe Aviation Ltd	1.0
Ultratech Cement Ltd	0.7	Government Securities/Treasury Bills	13.0
JK Cement Ltd	0.6	Central Government Securities	10.2
Chemicals & Petrochemicals	0.5	Government	1.9
Pidilite Industries Ltd	0.5	Government Securities	0.6
Construction	1.4	Tamil Nadu State Government Securities	0.3
Larsen & Toubro Ltd	1.4	Derivatives	-17.4
Consumer Durables ⁹	2.2	Larsen and Toubro Ltd	-0.0
Kalyan Jewellers India Ltd	1.3	HCL Technologies Limited	-0.0
Amber Enterprises India Ltd	0.8	Grasim Industries Ltd	-0.0
Titan Company Ltd	0.1	HDFC Bank Limited	-0.0
Diversified Fmcg ⁸	2.6	Titan Company Limited	-0.1
ITC Ltd	1.3	Bajaj Finance Limited	-0.1
Hindustan UniLever Ltd	1.2	Axis Bank Limited	-0.1
Fertilizers & Agrochemicals	1.1	Biocon Ltd	-0.1
Coromandel International Ltd	1.1	GAIL (India) Ltd	-0.1
Finance ²	6.0	Mahindra & Mahindra Limited	-0.1
Cholamandalam Investment and Finance Company Ltd ⁷	1.7	ITC Limited	-0.2
Bajaj Finance Ltd	1.4	Hindustan Unilever Ltd	-0.2
Shriram Finance Ltd	1.1	Britannia Industries Ltd	-0.2
Bajaj Finserv Ltd	0.9	IndusInd Bank Limited	-0.2
Home First Finance Company Ltd	0.5	Infosys Ltd	-0.2
Power Finance Corporation Ltd	0.4	Tata Motors Ltd	-0.3
Food Products	0.2	Hindalco Industries Limited	-0.4
Britannia Industries Ltd	0.2	Patanjali Foods Ltd(Prev Ruchi Soya Industries Ltd)	-0.4
Gas	0.3	Multi Commodity Exchange of India Limited	-0.5
GAIL Ltd	0.3	Tata Consultancy Services Ltd	-0.8
Healthcare Services	0.8	Cholamandalam Investment and Finance Company Ltd	-0.8
Fortis Health Care Ltd	0.5	Hindustan Aeronautics Limited	-0.9
Indegene Limited	0.2	Bajaj Finserv Limited	-0.9
Industrial Products	1.2	Cipla Limited	-1.2
Cummins India Ltd	0.9	Canara Bank	-1.2
		Eternal Ltd (Previously named as	-1.3

Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation fund



SUNDARAM MUTUAL
— Sundaram Finance Group —

Portfolio	% Of Net Asset
Zomato Ltd)	
Bank of Baroda	-1.3
Reliance Industries Limited	-1.3
Kotak Mahindra Bank Limited	-1.5
ICICI Bank Ltd	-1.5
Bharti Airtel Limited	-1.5
Corporate Bond & NCDs	7.3
National Bank for Agriculture & Rural Development	2.7
REC LTD	2.1
LIC Housing Finance Ltd	1.8
Indian Railway Finance Corporation Ltd	0.6
Convertible Debenture	0.5
Cholamandalam Investment and Company Ltd	0.5
REIT & InvIT	3.1
Embassy Office Parks	2.5
Power Grid Infrastructure Investment Trust	0.5
Cash, Call, NCA & Primary Mkt Appln	3.4
TREPS	3.7
Margin Money For Derivatives	0.4
Cash and Other Net Current Assets	-0.7
Grand Total	100.0

No of Stocks: 74

• 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	4.7	0.5	10,195	10,468	10,054	1,20,000	1,22,917	1,24,392	1,23,424
Last 3 years	11.5	11.3	14.3	13,878	13,802	14,946	3,60,000	4,21,919	4,23,288	4,37,305
Last 5 years	12.2	12.6	18.9	17,783	18,115	23,751	6,00,000	7,85,176	7,86,077	8,55,790
^Since Inception	10.0	10.1	11.6	40,347	41,110	49,802	17,50,000	39,85,258	41,62,683	51,51,506

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Turnover Ratio* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 69. Disclosures: Page 59. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.06 and Direct: 0.6

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 2,665 Cr.
Avg. AUM	INR 2,682 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	12.19	12.49
IDCW	12.19	12.49

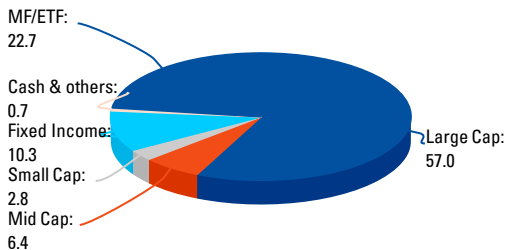


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,52,462 Cr.
Median Market Cap	INR 1,34,890 Cr.
Average Maturity of Portfolio	3.90 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	3.27 Years
Modified Duration of Portfolio	3.18 Years
YTM of Portfolio	6.03 %



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	66.2	Infosys Ltd ⁷	2.8
Aerospace & Defense	0.8	HCL Technologies Ltd	1.1
Bharat Electronics Ltd	0.7	Tech Mahindra Ltd	0.6
Hindustan Aeronautics Ltd	0.1	Leisure Services	1.0
Agricultural Food & Other Products	0.9	Jubilant Foodworks Ltd	0.7
TATA Consumer Products Ltd	0.9	The Indian Hotels Company Ltd	0.3
Auto Components	1.0	Metals & Minerals Trading	0.1
UNO Minda Ltd	0.6	Adani Enterprises	0.1
Amara Raja Energy & Mobility Ltd	0.4	Oil	0.0
Automobiles ²	5.7	Oil & Natural Gas Corporation Ltd	0.0
Mahindra & Mahindra Ltd ⁶	3.1	Petroleum Products ³	5.2
Maruti Suzuki India Ltd	1.0	Reliance Industries Ltd ³	4.1
Hero MotoCorp Ltd	0.6	Bharat Petroleum Corporation Ltd	0.9
Bajaj Auto Ltd	0.6	Hindustan Petroleum Corporation Ltd	0.2
TVS Motor Company Ltd	0.2	Indian Oil Corporation Ltd	0.0
Tata Motors Ltd	0.1	Pharmaceuticals & Biotechnology ⁷	2.8
Eicher Motors Ltd	0.0	Mankind Pharma Ltd	0.7
Banks ¹	17.8	Sun Pharmaceutical Industries Ltd	0.7
HDFC Bank Ltd ¹	5.2	Lupin Ltd	0.6
ICICI Bank Ltd ²	5.0	Zydus Lifesciences Ltd	0.6
Axis Bank Ltd ⁴	3.5	Alkem Laboratories Ltd	0.2
State Bank of India ⁹	2.1	Dr. Reddys Laboratories Ltd	0.1
Kotak Mahindra Bank Ltd ¹⁰	2.0	Cipla Ltd	0.0
Punjab National Bank	0.0	Power	0.8
Beverages	1.2	TATA Power Company Ltd	0.8
United Spirits Ltd	0.6	Realty	0.4
Varun Beverages Ltd	0.6	Prestige Estates Projects Ltd	0.4
Capital Markets	1.4	Telecom - Services ⁶	3.6
BSE Ltd	0.7	Bharti Airtel Ltd ⁵	3.3
Computer Age Management Services Ltd	0.4	Indus Towers Ltd	0.4
Prudent Corporate Advisory Services Ltd	0.3	Transport Services	1.1
Cement & Cement Products ⁸	2.5	Interglobe Aviation Ltd	1.1
Ultratech Cement Ltd	1.2	Government Securities/Treasury Bills	10.3
Grasim Industries Ltd	0.9	Central Government Securities	8.9
Ambuja Cements Ltd	0.5	Government	1.4
Chemicals & Petrochemicals	0.5	Derivatives	-8.3
Pidilite Industries Ltd	0.5	HDFC Life Insurance Company Limited	-0.0
Construction ¹⁰	2.4	Cipla Limited	-0.0
Larsen & Toubro Ltd ⁸	2.4	Tata Steel Limited	-0.0
Consumer Durables	1.0	Punjab National Bank	-0.0
Amber Enterprises India Ltd	0.9	Titan Company Limited	-0.0
Titan Company Ltd	0.0	Oil & Natural Gas Corpn.Ltd	-0.0
Diversified Fmcg ⁹	2.5	Indian Oil Corporation Ltd	-0.0
ITC Ltd	1.3	Eicher Motor Limited	-0.0
Hindustan UniLever Ltd	1.2	Adani Enterprises Limited	-0.1
Ferrous Metals	0.0	Maruti Suzuki India Ltd	-0.1
Tata Steel Ltd	0.0	Grasim Industries Ltd	-0.1
Fertilizers & Agrochemicals	1.2	Hindustan Aeronautics Limited	-0.1
Coromandel International Ltd	1.2	Dr.Reddys Laboratories Ltd	-0.1
Finance ⁴	4.7	Bajaj Finance Limited	-0.1
Bajaj Finance Ltd	1.5	Tata Motors Ltd	-0.1
Shriram Finance Ltd	1.2	Tech Mahindra Ltd	-0.1
Cholamandalam Investment and Finance Company Ltd	0.9	Kotak Mahindra Bank Limited	-0.1
Home First Finance Company Ltd	0.6	Alkem Laboratories Ltd	-0.2
Power Finance Corporation Ltd	0.5	Hindustan Petroleum Corpn Limited	-0.2
Gas	0.3	TVS Motor Company Limited	-0.2
GAIL Ltd	0.3	UltraTech Cement Limited	-0.4
Healthcare Services	0.8	Bharti Airtel Limited	-0.7
Fortis Health Care Ltd	0.6	Larsen and Toubro Ltd	-1.0
Indegene Limited	0.3	Infosys Ltd	-1.2
Industrial Products	1.2	Mahindra & Mahindra Ltd	-1.5
Cummins India Ltd	1.0	Axis Bank Limited	-1.8
Polycab India Ltd	0.2	Mutual Fund Units	22.7
Insurance	0.7	SBI ETF GOLD	6.3
SBI Life Insurance Company Ltd	0.7	Nippon India ETF Gold Bees	6.2
HDFC Life Insurance Company Ltd	0.0	HDFC Gold Exchange Traded Fund	4.6
IT - Software ⁵	4.5	Kotak Mutual Fund Gold Exchange Traded Fund	4.1
		DS GOLD ETF	1.6

Portfolio	% Of Net Asset
Cash, Call, NCA & Primary Mkt Appln	0.7
TREPS	0.7
Margin Money For Derivatives	0.1
Cash and Other Net Current Assets	-0.0
Grand Total	100.0

No of Stocks: 69

• 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	7.6	9.4	0.5	10,760	10,941	10,054	1,20,000	1,27,012	1,28,333	1,23,424
^Since Inception	14.0	18.1	11.8	12,191	12,861	11,837	1,80,000	1,96,277	1,99,797	1,89,967

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Turnover Ratio* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 69. Disclosures: Page 59.Expense Ratio for the month of Jul 31, 2025 - Regular: 1.85 and Direct: 0.38

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 & Ashish Aggarwal (Equity), Dwijendra Srivastava (FixedIncome)
Month End AUM	INR 277 Cr.
Avg. AUM	INR 250 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	14.51	15.32
IDCW	12.76	13.25

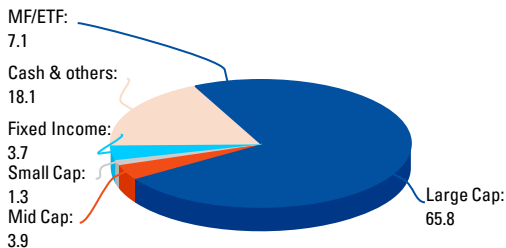


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 6,54,733 Cr.
Median Market Cap	INR 1,80,500 Cr.
Standard Deviation	0.4
Beta	0.5
Information Ratio	-1.7
Sharpe Ratio	3.1
Average Maturity of Portfolio	0.43 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	0.41 Years
Modified Duration of Portfolio	0.00 Years
YTM of Portfolio	5.49 %
Turnover Ratio	89.9



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	71.0
Aerospace & Defense	1.7
Hindustan Aeronautics Ltd	1.7
Agricultural Food & Other Products	0.7
TATA Consumer Products Ltd	0.7
Automobiles	1.7
Tata Motors Ltd	1.3
Mahindra & Mahindra Ltd	0.4
Banks	22.7
ICICI Bank Ltd ¹	8.3
Axis Bank Ltd ⁴	4.2
HDFC Bank Ltd ⁵	4.0
State Bank of India	1.6
Bank of Baroda	1.4
IndusInd Bank Ltd	1.1
RBL Bank Ltd	0.8
Punjab National Bank	0.7
Canara Bank	0.7
Cement & Cement Products ⁶	3.1
Ambuja Cements Ltd ⁷	3.1
Construction ⁹	2.5
Larsen & Toubro Ltd ⁹	2.5
Diversified Fmcg ²	8.1
ITC Ltd ²	6.9
Hindustan UniLever Ltd	1.1
Ferrous Metals	0.8
Tata Steel Ltd	0.8
Finance ⁵	3.7
Bajaj Finance Ltd ⁸	2.9
PNB Housing Finance Ltd	0.6
Bajaj Finserv Ltd	0.2
Industrial Products	0.2
Supreme Industries Ltd	0.2
Insurance ⁸	2.5
Max Financial Services Ltd	1.6
SBI Life Insurance Company Ltd	0.8
IT - Software ⁴	3.9
Tata Consultancy Services Ltd ⁶	3.9
Leisure Services	1.6
The Indian Hotels Company Ltd	1.6
Metals & Minerals Trading ¹⁰	2.4
Adani Enterprises ¹⁰	2.4
Non - Ferrous Metals	2.0
Hindalco Industries Ltd	2.0
Petroleum Products ³	6.9
Reliance Industries Ltd ³	6.9
Pharmaceuticals & Biotechnology ⁷	2.9
Sun Pharmaceutical Industries Ltd	2.0
Cipla Ltd	0.9
Power	1.4
TATA Power Company Ltd	1.0
JSW Energy Ltd	0.3
NTPC LTD	0.1
Realty	0.2
DLF Ltd	0.2
Telecom - Services	2.4
Bharti Airtel Ltd	1.6
Indus Towers Ltd	0.8
Government Securities/Treasury Bills	10.8
T Bill	7.1
Central Government Securities	3.7
Derivatives	-71.2
NTPC Ltd	-0.1
Supreme Industries Ltd	-0.2
DLF Ltd	-0.2
Bajaj Finserv Limited	-0.2
JSW Energy Ltd	-0.3
Mahindra & Mahindra Ltd	-0.4
PNB Housing Finance Ltd	-0.6

Portfolio	% Of Net Asset
Canara Bank	-0.7
Tata Consumer Products Limited	-0.7
Punjab National Bank	-0.7
RBL Bank Ltd	-0.8
Tata Steel Limited	-0.8
Indus Towers Limited	-0.8
SBI Life Insurance Company Limited	-0.8
Cipla Limited	-0.9
Tata Power Company Ltd	-1.0
IndusInd Bank Limited	-1.1
Hindustan Unilever Ltd	-1.2
Tata Motors Ltd	-1.3
Bank of Baroda	-1.4
The Indian Hotels Company Limited	-1.6
State Bank Of India Ltd	-1.6
Bharti Airtel Limited	-1.6
Max Financial Services Limited	-1.7
Hindustan Aeronautics Limited	-1.7
Hindalco Industries Limited	-2.0
Sun Pharmaceuticals Ltd	-2.0
Adani Enterprises Limited	-2.4
Larsen & Toubro Ltd	-2.5
Bajaj Finance Limited	-2.9
Ambuja Cements Limited	-3.1
TATA Consultancy Services Limited	-3.9
HDFC Bank Limited	-4.1
Axis Bank Limited	-4.2
Reliance Industries Limited	-6.9
ITC Limited	-7.0
ICICI Bank Limited	-8.3
Mutual Fund Units	7.1
Sundaram Money Market Fund	3.8
Sundaram Liquid Fund	3.3
REIT & InvIT	0.0
Roadstar Infra Investment Trust	0.0
Cash, Call, NCA & Primary Mkt Appln	11.0
TREPS	9.9
Margin Money For Derivatives	0.7
Cash and Other Net Current Assets	0.4
Grand Total	100.0

No of Stocks: 38

• 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	6.6	7.5	7.4	10,663	10,748	10,741	1,20,000	1,24,181	1,24,770	1,24,687
Last 3 years	6.7	7.4	7.1	12,137	12,386	12,273	3,60,000	3,99,079	4,03,608	4,02,335
Last 5 years	5.2	5.9	5.6	12,912	13,331	13,124	6,00,000	6,98,690	7,12,192	7,06,936
^Since Inception	4.3	5.5	6.2	14,839	16,378	17,468	11,10,000	13,95,299	14,62,131	14,86,305

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.44 as on Jul 31, 2025. Turnover Ratio* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 69. Disclosures: Page 59. Expense Ratio for the month of Jul 31, 2025 - Regular: 1.01 and Direct: 0.17

Sundaram Diversified Equity Fund

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



SUNDARAM MUTUAL

— Sundaram Finance Group —



FUND FEATURES

Category	ELSS
Fund Managers	Bharath S, Rohit Seksaria
Month End AUM	INR 1,489 Cr.
Avg. AUM	INR 1,504 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	Suspended for inflows
SIP / STP / SWP	Available
Exit Load	Nil (Lock in period of 36 months)



NET ASSET VALUE (NAV)

	Regular	Direct
Growth	221.25	234.41
IDCW	17.02	20.69

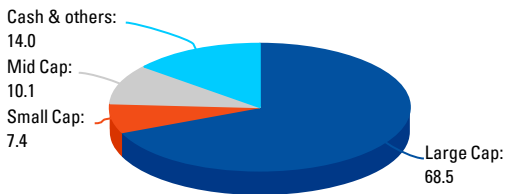


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 6,02,984 Cr.
Median Market Cap	INR 1,37,952 Cr.
Standard Deviation	11.7
Beta	0.8
Information Ratio	-0.8
Sharpe Ratio	0.8
Turnover Ratio	34.7



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset
Equity	86.0
Agricultural Food & Other Products	1.2
TATA Consumer Products Ltd	1.2
Auto Components	1.0
Apollo Tyres Ltd	1.0
Automobiles	7.8
Force Motors Ltd	2.2
Maruti Suzuki India Ltd	2.0
Tata Motors Ltd	1.5
Mahindra & Mahindra Ltd	1.1
Hyundai Motor India Ltd	1.0
Banks	29.0
HDFC Bank Ltd	9.8
ICICI Bank Ltd	8.8
Axis Bank Ltd	3.6
State Bank of India	3.2
IndusInd Bank Ltd	1.4
The Federal Bank Ltd	1.3
Kotak Mahindra Bank Ltd	0.9
Beverages	0.9
United Spirits Ltd	0.9
Cement & Cement Products	4.0
Ultratech Cement Ltd	2.6
Ambuja Cements Ltd	1.3
Construction	3.4
Larsen & Toubro Ltd	3.4
Consumer Durables	1.8
Kajaria Ceramics Ltd	0.9
Bata India Ltd	0.9
Diversified Fmcg	5.2
ITC Ltd	2.9
Hindustan UniLever Ltd	2.3
Electrical Equipment	0.7
GE Vernova T and D India Ltd	0.7
Fertilizers & Agrochemicals	2.4
UPL Ltd	1.3
PI Industries Ltd	1.1
Gas	1.4
GAIL Ltd	1.4
Healthcare Services	2.6
Metropolis Healthcare Ltd	1.5
Apollo Hospitals Enterprise Ltd	1.2
Industrial Manufacturing	0.9
Praj Industries Ltd	0.9
IT - Software	5.4
Infosys Ltd	3.1
Tata Consultancy Services Ltd	1.5
Tech Mahindra Ltd	0.8
Leisure Services	1.0
Jubilant Foodworks Ltd	1.0
Oil	0.8
Oil India Ltd	0.8
Petroleum Products	5.7
Reliance Industries Ltd	4.7

Portfolio	% Of Net Asset
Hindustan Petroleum Corporation Ltd	1.0
Pharmaceuticals & Biotechnology	2.9
Sun Pharmaceutical Industries Ltd	1.7
Cipla Ltd	1.1
Power	1.8
NTPC LTD	1.8
Retailing	2.8
Swiggy Ltd	1.5
Zomato Ltd	1.3
Telecom - Services	3.3
Bharti Airtel Ltd	3.3
Cash And Others	14.0
Grand Total	100.0

No of Stocks: 42

• 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	0.9	-1.6	0.5	10,088	9,837	10,054	1,20,000	1,24,673	1,23,013	1,23,424
Last 3 years	14.5	17.1	14.3	15,023	16,078	14,946	3,60,000	4,38,984	4,53,716	4,37,305
Last 5 years	19.8	21.7	18.9	24,695	26,703	23,751	6,00,000	8,66,829	9,09,590	8,55,790
^Since Inception	15.9	14.6	13.4	4,41,213	3,29,101	2,54,839	30,80,000	3,75,08,328	3,35,40,967	2,77,66,226

Past performance may or may not be sustained in future. Fund is suspended for inflows. Return/investment value are as of Jul 31, 2025 are computed using an adjusted series of NAV for IDCW declared before separate IDCW and Growth Options were introduced in May 2005. 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 Jul 31, 2025. SIP values are in rupees. Performance Analysis on annualised basis except Beta and Correlation. The risk free Index is MIBOR Overnight - 5.44 as on Jul 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 Jul 31, 2025 - Regular: 2.2 and Direct: 1.68

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	
<div><div></div><div>NAV*</div></div>		
Series II		
	Regular	Direct
Growth	INR 35.95	INR 37.07
IDCW	INR 27.62	INR 28.64
Series III		
	Regular	Direct
Growth	INR 28.33	INR 29.25
IDCW	INR 26.94	INR 27.84
Series IV		
	Regular	Direct
Growth	INR 33.04	INR 33.70
IDCW	INR 30.32	INR 30.96

PORTFOLIO				
Portfolio	% Of Net Asset			
	II	III	IV	
Equity	97.1	95.3	94.4	
Agricultural Food & Other Products	1.3	0.0	0.0	
TATA Consumer Products Ltd	1.3	-	-	
Auto Components	1.9	0.4	0.4	
Schaeffler India Ltd	1.9	-	-	
MM Forgings Ltd	-	0.4	0.4	
Automobiles	2.5	0.0	0.0	
Tata Motors Ltd	2.5	-	-	
Banks	33.5	10.2	10.2	
HDFC Bank Ltd	10.0	-	-	
ICICI Bank Ltd	9.9	-	-	
State Bank of India	7.2	-	-	
CSB Bank Ltd	-	4.1	4.1	
Ujjivan Small Finance Bank Ltd	-	3.5	3.5	
Axis Bank Ltd	3.0	-	-	
Equitas Small Finance Bank Limited	-	2.6	2.6	
Bank of Baroda	1.7	-	-	
Kotak Mahindra Bank Ltd	1.1	-	-	
IndusInd Bank Ltd	0.6	-	-	
Capital Markets	0.0	5.9	5.5	
Multi Commodity Exchange of India Ltd	-	3.1	3.2	
Angel One Ltd	-	2.8	2.3	
Cement & Cement Products	5.2	3.4	2.7	
Ultratech Cement Ltd	4.0	-	-	
JK Cement Ltd	-	3.4	2.7	
Birla Corporation Ltd	1.2	-	-	
Chemicals & Petrochemicals	2.0	2.8	3.9	
Navin Fluorine International Ltd	2.0	2.8	3.9	
Construction	4.9	0.0	0.0	
Larsen & Toubro Ltd	4.9	-	-	
Consumer Durables	2.3	9.5	10.6	
Safari Industries Ltd	-	3.8	5.2	
Green Panel Industries Ltd	-	3.7	3.6	
Titan Company Ltd	2.3	-	-	
Century Plyboards Ltd	-	1.1	0.9	
Butterfly Gandhimathi Appliances Ltd	-	0.9	0.9	
Diversified Fmcg	3.3	0.0	0.0	
ITC Ltd	2.3	-	-	
Hindustan UniLever Ltd	1.0	-	-	
Entertainment	0.0	2.0	2.0	
PVR INOX Ltd	-	2.0	2.0	
Ferrous Metals	2.7	1.3	1.3	
Jindal Steel & Power Ltd	2.7	-	-	
Tata Steel Ltd	-	1.3	1.3	
Fertilizers & Agrochemicals	3.4	0.0	0.0	
Coromandel International Ltd	3.4	-	-	
Finance	0.0	11.3	9.7	
TVS Holdings Ltd	-	3.9	3.5	
Can Fin Homes Ltd	-	2.0	0.8	
Cholamandalam Financial Holdings Ltd	-	2.0	2.0	
Creditaccess Grameen Ltd	-	1.7	1.8	
PNB Housing Finance Ltd	-	1.7	1.6	
Healthcare Services	0.0	5.6	5.6	
Aster DM Healthcare Ltd	-	5.6	5.6	
Industrial Products	0.0	11.4	10.8	
KSB LTD	-	4.5	4.0	
KEI Industries Ltd	-	3.4	3.3	
RHI Magnesita India Ltd	-	1.9	1.8	
Grindwell Norton Ltd	-	1.0	1.1	
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	6.9	7.0	
Affle Ltd	-	5.5	5.6	
R Systems International Ltd	-	1.4	1.4	
IT - Software	10.1	3.2	3.2	
Infosys Ltd	6.3	-	-	
Rate Gain Travel Technologies Ltd	-	1.9	1.9	
HCL Technologies Ltd	1.8	-	-	
Tata Consultancy Services Ltd	1.4	-	-	
Birlasoft Ltd	-	1.3	1.3	
Wipro Ltd	0.6	-	-	
Leisure Services	0.0	5.8	5.8	
Sapphire Foods India Ltd	-	4.1	4.2	
Westlife Foodworld Ltd	-	1.7	1.6	
Non - Ferrous Metals	1.5	0.0	0.0	
Hindalco Industries Ltd	1.5	-	-	
Other Consumer Services	0.0	2.2	2.2	
SIS Ltd	-	2.2	2.2	
Petroleum Products	12.3	0.0	0.0	
Reliance Industries Ltd	7.5	-	-	
Hindustan Petroleum Corporation Ltd	2.9	-	-	
Bharat Petroleum Corporation Ltd	1.9	-	-	
Pharmaceuticals & Biotechnology	1.4	9.8	10.2	
Procter & Gamble Health Ltd	-	3.0	3.2	
JB Chemicals & Pharmaceuticals Ltd	-	2.8	1.8	
Laurus Labs Ltd	-	2.4	3.6	
Natco Pharma Ltd	-	1.6	1.6	
Cipla Ltd	1.4	-	-	
Realty	0.0	2.2	1.6	
Brigade Enterprises Ltd	-	1.3	0.7	
The Phoenix Mills Ltd	-	0.9	0.9	
Telecom - Services	6.3	0.0	0.0	
Bharti Airtel Ltd	6.3	-	-	
Textiles & Apparels	0.0	1.6	1.5	
Ganesha Ecosphere Ltd	-	1.6	1.5	
Transport Services	0.8	0.0	0.0	
Container Corporation of India Ltd	0.8	-	-	
Cash, Call, NCA & Primary Mkt Appln	3	5	6	
No. of Stocks	31	39	39	
Avg. AUM (Cr)	13	35	23	
Month End AUM (Cr)	13	34	23	
Turnover Ratio (%)	0	6	6	
Grand Total	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 69. Disclosures: Page 59. Expense Ratio for the month of Jul 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 33.08 INR 34.07

IDCW INR 28.94 INR 29.87

Series IV

Regular Direct

Growth INR 28.81 INR 29.46

IDCW INR 27.39 INR 28.04

Series V

Regular Direct

Growth INR 28.03 INR 28.83

IDCW INR 26.65 INR 27.45

Series VI

Regular Direct

Growth INR 26.79 INR 28.08

IDCW INR 25.89 INR 27.18



PORTFOLIO

Portfolio	% Of Net Asset			
	III	IV	V	VI
Equity	95.2	94.9	94.7	94.8
Auto Components	0.4	0.4	0.5	0.4
MM Forgings Ltd	0.4	0.4	0.5	0.4
Banks	10.6	10.7	10.3	10.6
CSB Bank Ltd	4.2	4.2	4.2	4.2
Ujjivan Small Finance Bank Ltd	3.5	3.5	3.4	3.5
Equitas Small Finance Bank Limited	2.9	3.0	2.7	2.9
Capital Markets	8.0	8.2	7.3	6.9
Angel One Ltd	4.4	4.5	3.7	4.1
Multi Commodity Exchange of India Ltd	3.6	3.7	3.6	2.8
Cement & Cement Products	2.7	3.5	2.7	4.0
JK Cement Ltd	2.7	3.5	2.7	4.0
Chemicals & Petrochemicals	2.7	3.4	1.7	3.6
Navin Fluorine International Ltd	2.7	3.4	1.7	3.6
Construction	2.2	2.3	2.2	2.3
Kalpitaru Projects International Ltd	2.2	2.3	2.2	2.3
Consumer Durables	10.5	11.0	9.6	9.5
Safari Industries Ltd	5.4	5.7	4.5	4.5
Green Panel Industries Ltd	3.7	3.8	3.7	3.6
Butterfly Gandhimathi Appliances Ltd	0.7	0.8	0.7	0.7
Century Plyboards Ltd	0.7	0.7	0.7	0.7
Entertainment	1.7	1.7	1.9	2.0
PVR INOX Ltd	1.7	1.7	1.9	2.0
Ferrous Metals	1.2	1.1	1.0	0.0
Tata Steel Ltd	1.2	1.1	1.0	-
Finance	6.3	6.5	8.5	7.8
Can Fin Homes Ltd	2.2	2.2	2.6	1.8
TVS Holdings Ltd	2.1	2.2	2.2	2.2
Cholamandalam Financial Holdings Ltd	2.0	2.1	2.0	2.1
PNB Housing Finance Ltd	-	-	1.7	1.7
Healthcare Services	5.6	5.6	5.6	5.8
Aster DM Healthcare Ltd	5.6	5.6	5.6	5.8
Industrial Products	15.8	14.1	14.0	13.9
KSB LTD	4.2	3.7	4.2	5.1
KEI Industries Ltd	4.2	3.1	2.9	3.2
ESAB India Ltd	2.1	2.1	2.1	2.2
Grindwell Norton Ltd	2.0	1.9	1.5	-
RHI Magnesita India Ltd	1.9	1.9	1.9	1.9
IT - Services	6.8	6.3	7.0	7.0
Affle Ltd	5.4	4.9	5.6	5.6
R Systems International Ltd	1.4	1.4	1.4	1.4
IT - Software	3.9	3.9	3.9	3.9
Birlasoft Ltd	2.0	2.0	2.0	2.0
Rate Gain Travel Technologies Ltd	1.9	1.9	1.9	1.9
Leisure Services	6.2	6.0	6.3	6.4
Sapphire Foods India Ltd	4.4	4.2	4.4	4.5
Westlife Foodworld Ltd	1.8	1.8	1.9	1.9
Other Consumer Services	2.4	2.4	2.4	2.5
SIS Ltd	2.4	2.4	2.4	2.5
Pharmaceuticals & Biotechnology	4.4	4.4	6.4	4.5
Procter & Gamble Health Ltd	2.8	2.8	3.0	2.9
Laurus Labs Ltd	-	-	1.8	-
Natco Pharma Ltd	1.6	1.6	1.6	1.6
Realty	2.1	1.9	1.8	2.0
Brigade Enterprises Ltd	2.1	1.9	1.8	2.0
Textiles & Apparels	1.6	1.6	1.6	1.6
Ganesha Ecosphere Ltd	1.6	1.6	1.6	1.6
Cash, Call, NCA & Primary Mkt Appln	5	5	5	5
No. of Stocks	36	36	38	35
Avg. AUM (Cr)	79	37	32	38
Month End AUM (Cr)	77	36	31	37
Turnover Ratio (%)	8	8	9	9
Grand Total	100	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 69. Disclosures: Page 59. Expense Ratio for the month of Jul 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 5,853 Cr.
Avg. AUM	INR 6,486 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	2314.10	2341.52
IDCW	1034.21	1035.16

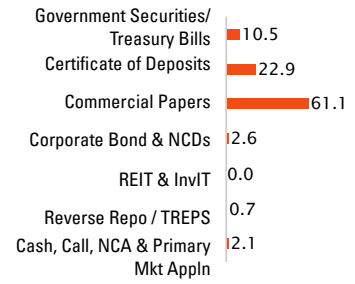
RATIO (ANNUALISED)

Average Maturity of Portfolio	0.11 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.11 Years
Modified Duration of Portfolio	0.11 Years
YTM of Portfolio	5.86 %

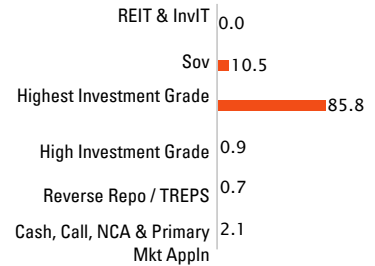
PORTFOLIO

Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		10.5
T Bill	Sov	10.5
Certificate of Deposits		22.9
Bank of Baroda	A1+	3.8
Indian Overseas Bank		3.4
Axis Bank Ltd	A1+	3.0
Canara Bank	A1+	2.5
HDFC Bank Ltd	A1+	2.5
IDFC First Bank Ltd	A1+	2.5
Indian Bank	A1+	2.5
Kotak Mahindra Bank Ltd	A1+	0.9
Punjab National Bank	A1+	0.8
Bank of India	A1+	0.8
Commercial Papers		61.1
ICICI Securities Ltd	A1+	6.8
Indian Oil Corporation Ltd	A1+	5.9
Reliance Retail Ventures Ltd	A1+	5.1
Reliance Jio Infocomm Ltd	A1+	4.2
National Bank for Agriculture & Rural Development	A1+	3.4
Small Industries Development Bank of India	A1+	3.4
HDFC Securities Ltd	A1+	2.6
SBI FACTORS LTD	A1+	2.6
ICICI Home Finance Company Ltd	A1+	2.5
Network18 Media & Investments Ltd	A1+	2.1
Ramco Cements Ltd	A1+	2.1
GIC Housing Finance Ltd	A1+	1.7
HSBC InvestDirect		
Financial Services India Limited	A1+	1.7
Godrej & Boyce Mfg Co Ltd	A1+	1.7
Birla Group Holdings Pvt Ltd	A1+	1.7
Motilal Oswal Financial Services Ltd	A1+	1.3
Kotak Mahindra Investments Ltd	A1+	1.3
Godrej Industries Ltd	A1+	1.3
TATA Power Company Ltd	A1+	1.3
Bajaj Financial Securities Ltd	A1+	0.9
PNB Housing Finance Ltd	A1+	0.9
Deutsche Investments	A1+	0.9
India Private Ltd	A1+	0.9
Godrej Agrovet Ltd	A1+	0.9
Aditya Birla Money Ltd	A1+	0.9
Aditya Birla Housing Finance Ltd	A1+	0.8
LIC Housing Finance Ltd	A1+	0.8
BOBCARD Ltd	A1+	0.8
Reliance Industries Ltd	A1+	0.8
Pilani Investment and Industries Corporation Ltd.	A1+	0.4
Infina Finance Pvt Ltd	A1+	0.4
Corporate Bond & NCDs		2.6
LIC Housing Finance Ltd	AAA	1.3
Muthoot Finance Ltd	AA+	0.9
Power Finance Corporation Ltd	AAA	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)
16-05-2025	5.1300	5.1300
17-04-2025	5.1300	5.1300
17-03-2025	5.1300	5.1300
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 REIT & InvIT (0.0), Roadstar Infra Investment Trust (0.0), Reverse Repo / TREPS (0.7), TREPS (0.7), Cash, Call, NCA & Primary Mkt Appln (2.1), Cash and Other Net (1.9), Current Assets (0.3), Corporate Debt Market Development Fund - Class A2 (0.3).

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 7D, 15D, 1M, 1Y, 3Y, 5Y, and SI periods.

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 0.32 and Direct: 0.13.++ Aggregate Investments by Other schemes of Sundaram Mutual Fund - Rs. 6,341.27 Lakhs

Sundaram Overnight Fund

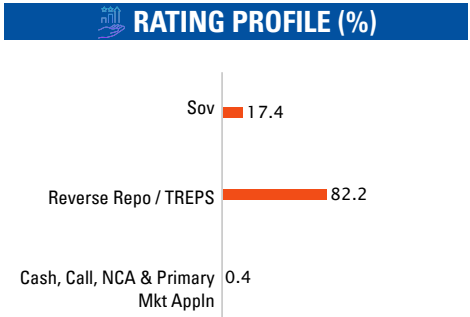
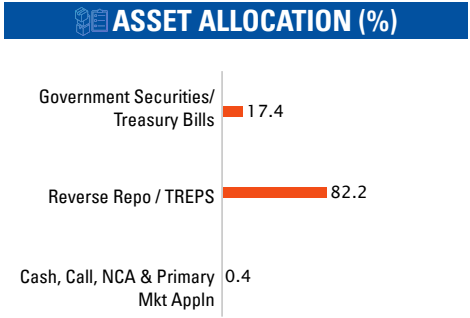
An open ended debt scheme investing in overnight securities

FUND FEATURES	
Category	Overnight Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
Month End AUM	INR 286 Cr.
Avg. AUM	INR 949 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	1373.41	1382.01
IDCW	1044.32	1048.36

RATIO (ANNUALISED)	
Average Maturity of Portfolio	0.01 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.01 Years
Modified Duration of Portfolio	0.01 Years
YTM of Portfolio	5.40 %

PORTFOLIO		
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		17.4
T Bill	Sov	17.4
Reverse Repo / TREPS		82.2
Reverse Repo		68.5
TREPS		13.7
Cash, Call, NCA & Primary Mkt Appln		0.4
Cash and Other Net		0.4
Current Assets		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	5.2020	5.2020
16-05-2025	5.2020	5.2020
17-04-2025	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	5.4	1Y	6.2	6.3	7.4	10,620	10,630	10,741
15D	5.2	5.4	5.2	3Y	6.4	6.5	7.1	12,031	12,077	12,273
1M	5.2	5.3	4.1	5Y	5.1	5.3	5.6	12,818	12,925	13,124
				SI	5.1	5.1	5.9	13,734	13,767	14,445

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025.Expense Ratio for the month of Jul 31, 2025 - Regular: 0.16 and Direct: 0.06

Sundaram Ultra Short Duration Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Ultra Short Duration Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal
Month End AUM	INR 2,225 Cr.
Avg. AUM	INR 2,462 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	2700.70	2948.76
IDCW	1071.13	1077.64



RATIO (ANNUALISED)

Average Maturity of Portfolio	0.52 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.51 Years
Modified Duration of Portfolio	0.50 Years
YTM of Portfolio	6.21 %



PORTFOLIO

Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		4.0
T Bill	Sov	4.0
Certificate of Deposits		61.8
Canara Bank	A1+	8.5
Small Industries Development Bank of India	A1+	7.4
Axis Bank Ltd	A1+	6.6
HDFC Bank Ltd	A1+	6.2
Bank of Baroda	A1+	5.7
National Bank for Agriculture & Rural Development	A1+	4.8
The Federal Bank Ltd	A1+	4.4
IndusInd Bank Ltd	A1+	4.4
Union Bank of India	A1+	3.3
Kotak Mahindra Bank Ltd	A1+	3.3
IDFC First Bank Ltd	A1+	2.8
Indian Bank	A1+	2.2
Punjab National Bank	A1+	1.1
IDBI Bank Ltd	A1+	1.1
Commercial Papers		14.7
Cholamandalam Investment and Finance Company Ltd	A1+	3.9
Motilal Oswal Financial Services Ltd	A1+	2.6
HSBC InvestDirect Financial Services India Limited	A1+	2.4
L & T Finance Ltd	A1+	2.1
Fedbank Financial Services Ltd	A1+	1.5
LIC Housing Finance Ltd	A1+	1.1
Deutsche Investments India Private Ltd	A1+	0.7
ICICI Securities Ltd	A1+	0.4
Corporate Bond & NCDs		16.7
REC LTD	AAA	3.6
Bharti Telecom Ltd	AAA	3.2
ICICI Home Finance Company Ltd	AAA	2.3
HDB Financial Services Ltd	AAA	1.8
Cholamandalam Investment and Finance Company Ltd	AA+	1.5
Shriram Finance Ltd	AA+	1.4
National Bank for Agriculture & Rural Development	AAA	1.1
Can Fin Homes Ltd		0.7
Muthoot Finance Ltd	AA+	0.7
Small Industries Development Bank of India	AAA	0.5
REIT & InvIT		0.0
Roadstar Infra Investment Trust		0.0
Reverse Repo / TREPS		6.6
TREPS		6.6
Cash, Call, NCA & Primary Mkt Appln		-3.8
Corporate Debt Market Development Fund - Class A2		0.3
Cash and Other Net Current Assets		-4.1



ASSET ALLOCATION (%)

Government Securities/ Treasury Bills	4.0
Certificate of Deposits	61.8
Commercial Papers	14.7
Corporate Bond & NCDs	16.7
REIT & InvIT	0.0
Reverse Repo / TREPS	6.6
Cash, Call, NCA & Primary Mkt Appln	-3.8



RATING PROFILE (%)

REIT & InvIT	0.0
Sov	4.0
Highest Investment Grade	88.9
High Investment Grade	4.3
Reverse Repo / TREPS	6.6
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	5.3080	5.3080
17-04-2025	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

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	3.9	4.0	5.4	1Y	6.5	7.6	7.4	10,655	10,758	10,741
15D	4.3	4.9	5.2	3Y	6.2	7.4	7.1	11,969	12,381	12,273
1M	5.6	6.4	4.1	5Y	4.7	5.9	5.6	12,594	13,327	13,124
				SI	5.8	7.7	6.3	27,032	36,902	29,428

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025.SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation.The risk free Index is MIBOR Overnight 5.44.Expense Ratio for the month of Jul 31, 2025 - Regular: 1.48 and Direct: 0.23

Sundaram Money Market Fund

An open-ended debt scheme investing in money market instruments



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FUND FEATURES

Category	Money Market Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal
Month End AUM	INR 1,948 Cr.
Avg. AUM	INR 1,867 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	15.11	15.22
IDCW	11.33	11.36

RATIO (ANNUALISED)

Average Maturity of Portfolio	0.55 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.54 Years
Modified Duration of Portfolio	0.54 Years
YTM of Portfolio	6.09 %

PORTFOLIO

Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		9.8
Tamil Nadu State Development Loan	Sov	4.7
T Bill	Sov	3.8
Gujarat State Development Loan	Sov	1.3
Certificate of Deposits		66.2
Axis Bank Ltd	A1+	8.9
HDFC Bank Ltd	A1+	7.1
National Bank for Agriculture & Rural Development	A1+	6.9
Indian Bank	A1+	6.4
Punjab National Bank	A1+	6.2
Kotak Mahindra Bank Ltd	A1+	6.2
Export Import Bank of India	A1+	6.2
Canara Bank	A1+	5.2
Small Industries Development Bank of India	A1+	4.7
Bank of Baroda	A1+	2.5
AU Small Finance Bank Ltd	A1+	1.3
IndusInd Bank Ltd	A1+	1.3
Bank of India	A1+	1.2
IDBI Bank Ltd	A1+	1.2
IDFC First Bank Ltd	A1+	0.7
Commercial Papers		19.3
Deutsche Investments India Private Ltd	A1+	3.5
ICICI Securities Ltd	A1+	3.2
Cholamandalam Investment and Finance Company Ltd	A1+	2.7
Embassy Office Parks REIT	A1+	2.5
Motilal Oswal Financial Services Ltd	A1+	2.0
Bharti Telecom Ltd	A1+	1.3
LIC Housing Finance Ltd	A1+	1.2
Birla Group Holdings Pvt Ltd	A1+	1.2
HSBC InvestDirect Financial Services India Limited	A1+	1.0
Fedbank Financial Services Ltd	A1+	0.8
Reverse Repo / TREPS		7.3
TREPS		7.3
Cash, Call, NCA & Primary Mkt Appln		-2.6
Corporate Debt Market Development Fund - Class A2		0.2
Cash and Other Net Current Assets		-2.8

ASSET ALLOCATION (%)

Government Securities/ Treasury Bills	9.8
Certificate of Deposits	66.2
Commercial Papers	19.3
Reverse Repo / TREPS	7.3
Cash, Call, NCA & Primary Mkt Appln	-2.6

RATING PROFILE (%)

Sov	9.8
Highest Investment Grade	85.5
Reverse Repo / TREPS	7.3
Cash, Call, NCA & Primary Mkt Appln	-2.6

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
17-04-2025	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	4.8	4.1		5.4	1Y	7.9	7.6	7.4	10,793	10,758	10,741
	15D	5.2	4.9		5.2	3Y	7.3	7.3	7.1	12,353	12,355	12,273
	1M	6.8	6.3		4.1	5Y	5.8	5.7	5.6	13,238	13,225	13,124
				SI	6.2	6.1	6.2	15,114	14,963	15,127		

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025.Expense Ratio for the month of Jul 31, 2025 - Regular: 0.29 and Direct: 0.17.++ Aggregate Investments by Other schemes of Sundaram Mutual Fund - Rs. 15,761.86 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 516 Cr.
Avg. AUM	INR 383 Cr.
Inception Date	Sep 14, 2004
Benchmark (Tier I)	Nifty Low Duration Debt Index A-I
Additional Benchmark	CRISIL 1Y Tbill
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 1000/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Nil



NET ASSET VALUE (NAV)

	Regular	Direct
Growth	3485.38	3739.42
IDCW	1099.20	1112.92



RATIO (ANNUALISED)

Average Maturity of Portfolio	0.66 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.63 Years
Modified Duration of Portfolio	0.62 Years
YTM of Portfolio	6.13 %

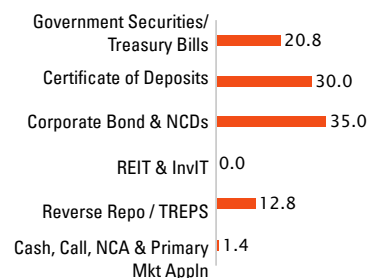


PORTFOLIO

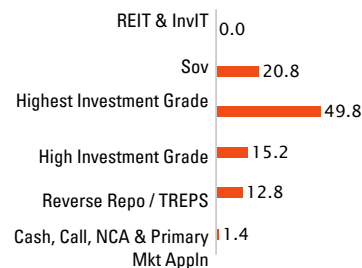
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		20.8
T Bill	Sov	19.4
Central Government Securities	Sov	1.4
Certificate of Deposits		30.0
Axis Bank Ltd	A1+	4.7
National Bank for Agriculture & Rural Development	A1+	4.7
Punjab National Bank	A1+	4.7
Bank of Baroda	A1+	3.8
IDFC First Bank Ltd	A1+	3.7
Indian Bank	A1+	2.8
HDFC Bank Ltd	A1+	1.9
Small Industries Development Bank of India	A1+	1.9
Export Import Bank of India	A1+	1.9
Corporate Bond & NCDs		35.0
REC LTD	AAA	4.9
Can Fin Homes Ltd		4.7
Small Industries Development Bank of India	AAA	3.9
Shriram Finance Ltd	AA+	2.9
Muthoot Finance Ltd	AA+	2.7
Bharti Telecom Ltd	AAA	2.3
HDB Financial Services Ltd	AAA	2.0
PNB Housing Finance Ltd		2.0
Power Finance Corporation Ltd	AAA	2.0
Indian Railway Finance Corporation Ltd	AAA	2.0
JM Financial Products Ltd	AA	2.0
Godrej Industries Ltd	AA+	1.8
National Bank for Agriculture & Rural Development	AAA	1.0
Cholamandalam Investment and Finance Company Ltd	AA+	1.0
REIT & InvIT		0.0
Roadstar Infra Investment Trust		0.0
Reverse Repo / TREPS		12.8
TREPS		12.8
Cash, Call, NCA & Primary Mkt Appln		1.4
Cash and Other Net Current Assets		1.2
Corporate Debt Market Development Fund - Class A2		0.2



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
17-04-2025	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

<div> PERFORMANCE</div>												
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	4.1	3.6		5.4	1Y	7.7	7.8	7.4	10,772	10,779	10,741
	15D	5.2	4.7		5.2	3Y	6.9	7.3	7.1	12,219	12,366	12,273
	1M	6.5	6.5		4.1	5Y	7.0	5.8	5.6	14,004	13,235	13,124
				SI	7.1	7.5	6.1	41,803	44,894	34,511		

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025.Expense Ratio for the month of Jul 31, 2025 - Regular: 1.15 and Direct: 0.4

Sundaram Banking & PSU Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

Category	Banking & PSU Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
Month End AUM	INR 471 Cr.
Avg. AUM	INR 470 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	43.43	44.05
IDCW	11.81	11.77



RATIO (ANNUALISED)

Average Maturity of Portfolio	3.87 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.01 Years
Modified Duration of Portfolio	2.86 Years
YTM of Portfolio	6.51 %

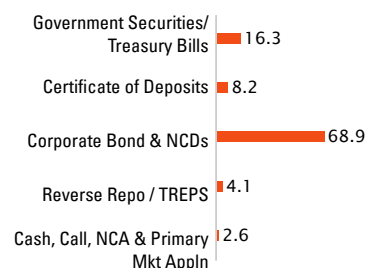


PORTFOLIO

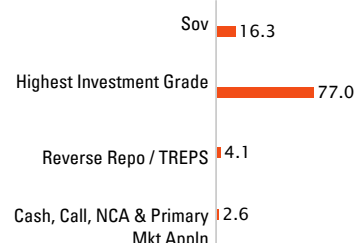
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		16.3
Central Government Securities	Sov	11.9
Government Tamil Nadu State Government Securities	Sov	2.2
Certificate of Deposits		8.2
Indian Bank	A1+	4.1
Export Import Bank of India	A1+	3.1
HDFC Bank Ltd	A1+	1.0
Corporate Bond & NCDs		68.9
Power Finance Corporation Ltd	AAA	8.5
National Bank for Agriculture & Rural Development	AAA	7.6
REC LTD	AAA	7.6
Indian Oil Corporation Ltd	AAA	6.5
Indian Railway Finance Corporation Ltd	AAA	6.5
HDFC Bank Ltd	AAA	5.4
National Housing Bank	AAA	5.4
Housing and Urban Development Corp. Ltd	AAA	5.3
Power Grid Corporation of India Ltd	AAA	4.3
Small Industries Development Bank of India	AAA	4.3
Export Import Bank of India	AAA	3.3
Bajaj Finance Ltd	AAA	3.2
HDB Financial Services Ltd	AAA	1.1
Reverse Repo / TREPS		4.1
TREPS		4.1
Cash, Call, NCA & Primary Mkt Appln		2.6
Cash and Other Net Current Assets		2.3
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	0.0680	0.0680
17-04-2025	0.0680	0.0680



PERFORMANCE

Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
1Y	8.9	8.3	7.4	10,888	10,833	10,741
3Y	7.5	7.3	7.1	12,420	12,348	12,273
5Y	5.6	5.7	5.6	13,142	13,224	13,124
SI	7.4	7.5	6.2	43,430	44,322	34,261

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 0.41 and Direct: 0.27

Sundaram Short Duration Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —

FUND FEATURES

Category	Short Duration Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal
Month End AUM	INR 215 Cr.
Avg. AUM	INR 218 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	44.65	48.34
IDCW	13.09	13.17

RATIO (ANNUALISED)

Average Maturity of Portfolio	3.24 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	2.68 Years
Modified Duration of Portfolio	2.56 Years
YTM of Portfolio	6.59 %

PORTFOLIO

Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		32.4
Central Government Securities	Sov	17.8
Government Securities	Sov	9.7
Government Securities	Sov	2.4
Tamil Nadu State Government Securities	Sov	2.4
Corporate Bond & NCDs		58.4
Power Finance Corporation Ltd	AAA	9.4
National Bank for Agriculture & Rural Development	AAA	7.1
Bharti Telecom Ltd	AAA	5.1
Export Import Bank of India	AAA	4.7
PNB Housing Finance Ltd		4.7
LIC Housing Finance Ltd	AAA	4.7
REC LTD	AAA	4.7
Can Fin Homes Ltd	AAA	3.8
Cholamandalam Investment and Finance Company Ltd	AA+	2.4
National Housing Bank	AAA	2.4
Muthoot Finance Ltd	AA+	2.4
Shriram Finance Ltd	AA+	2.3
Small Industries Development Bank of India	AAA	2.3
Hinduja Leyland Finance Ltd	AA+	2.3
Reverse Repo / TREPS		6.7
TREPS		6.7
Cash, Call, NCA & Primary Mkt Appln		2.4
Cash and Other Net Current Assets		2.2
Corporate Debt Market Development Fund - Class A2		0.3

ASSET ALLOCATION (%)

Government Securities/ Treasury Bills	32.4
Corporate Bond & NCDs	58.4
Reverse Repo / TREPS	6.7
Cash, Call, NCA & Primary Mkt Appln	2.4

RATING PROFILE (%)

Sov	32.4
Highest Investment Grade	42.9
High Investment Grade	15.6
Reverse Repo / TREPS	6.7
Cash, Call, NCA & Primary Mkt Appln	2.4

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
17-04-2025	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	8.7	8.3	9.9	10,875	10,829	10,988
3Y	7.5	7.4	8.7	12,416	12,391	12,848
5Y	7.1	5.9	5.3	14,125	13,330	12,966
SI	7.2	7.4	6.4	49,643	51,340	41,889

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 0.89 and Direct: 0.3

Sundaram Medium Duration Fund

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

FUND FEATURES	
Category	Medium Duration Fund
Fund Managers	Dwijendra Srivastava,Sandeep Agarwal
Month End AUM	INR 43 Cr.
Avg. AUM	INR 43 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	69.43	77.57
IDCW		

RATIO (ANNUALISED)	
Average Maturity of Portfolio	4.61 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.66 Years
Modified Duration of Portfolio	3.53 Years
YTM of Portfolio	6.48 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		65.2
Central Government Securities	Sov	47.7
Government Tamil Nadu State Government Securities	Sov	12.0
Corporate Bond & NCDs		26.7
Can Fin Homes Ltd	AAA	4.7
Bharti Telecom Ltd	AAA	4.6
Cholamandalam Investment and Finance Company Ltd	AA+	4.6
Power Finance Corporation Ltd	AAA	4.6
Muthoot Finance Ltd	AA+	3.5
Godrej Industries Ltd	AA+	2.3
HDB Financial Services Ltd	AAA	2.3
Reverse Repo / TREPS		5.6
TREPS		5.6
Cash, Call, NCA & Primary Mkt Appln		2.5
Cash and Other Net Current Assets		2.2
Corporate Debt Market Development Fund - Class A2		0.3

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	65.2
Corporate Bond & NCDs	26.7
Reverse Repo / TREPS	5.6
Cash, Call, NCA & Primary Mkt Appln	2.5

RATING PROFILE (%)	
Sov	65.2
Highest Investment Grade	13.9
High Investment Grade	12.8
Reverse Repo / TREPS	5.6
Cash, Call, NCA & Primary Mkt Appln	2.5

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
05-12-2024	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	7.0	9.2	9.9	10,702	10,921	10,988
3Y	5.8	7.8	8.7	11,861	12,526	12,848
5Y	4.0	6.0	5.3	12,150	13,397	12,966
SI	7.3	-	-	69,428	-	-

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025.Expense Ratio for the month of Jul 31, 2025 - Regular: 2.13 and Direct: 1.39

Sundaram Corporate Bond Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —

FUND FEATURES

Category	Corporate Bond Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal
Month End AUM	INR 798 Cr.
Avg. AUM	INR 782 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	40.54	41.93
IDCW		

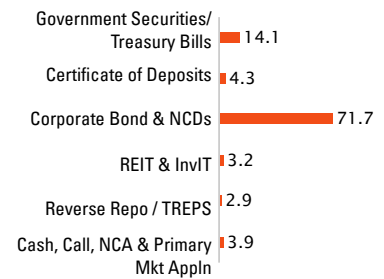
RATIO (ANNUALISED)

Average Maturity of Portfolio	4.31 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.32 Years
Modified Duration of Portfolio	3.10 Years
YTM of Portfolio	6.65 %

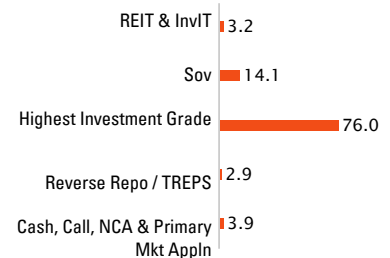
PORTFOLIO

Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		14.1
Central Government Securities	Sov	6.9
Government Securities	Sov	3.3
Government Securities	Sov	1.9
Tamil Nadu State Government Securities	Sov	1.9
Certificate of Deposits		4.3
Union Bank of India	A1+	3.1
Indian Bank	A1+	1.2
Corporate Bond & NCDs		71.7
Small Industries Development Bank of India	AAA	8.4
National Bank for Agriculture & Rural Development	AAA	8.4
LIC Housing Finance Ltd	AAA	8.3
Indian Railway Finance Corporation Ltd	AAA	8.3
REC LTD	AAA	8.2
National Housing Bank	AAA	7.6
Power Finance Corporation Ltd	AAA	6.1
Bajaj Finance Ltd	AAA	5.7
HDFC Bank Ltd (Prev HDFC Ltd)	AAA	3.2
HDB Financial Services Ltd	AAA	3.0
Indian Oil Corporation Ltd	AAA	2.6
Power Grid Corporation of India Ltd	AAA	1.9
REIT & InvIT		3.2
Embassy Office Parks REIT	AAA	3.2
Reverse Repo / TREPS		2.9
TREPS		2.9
Cash, Call, NCA & Primary Mkt Appln		3.9
Cash and Other Net Current Assets		3.5
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	0.0970	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
05-12-2024	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	9.0	8.3	9.9	10,901	10,829	10,988
3Y	7.4	7.3	8.7	12,385	12,362	12,848
5Y	5.9	5.9	5.3	13,352	13,347	12,966
SI	7.0	7.7	6.4	40,542	45,658	35,624

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 0.55 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 Portion), Mr. Bharath S & Mr. Ashish Aggarwal (Equity Portion)
Month End AUM	INR 21 Cr.
Avg. AUM	INR 24 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	29.60	32.65
IDCW		



RATIO (ANNUALISED)

Average Maturity of Portfolio	12.73 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	6.56 Years
Modified Duration of Portfolio	6.34 Years
YTM of Portfolio	6.36 %

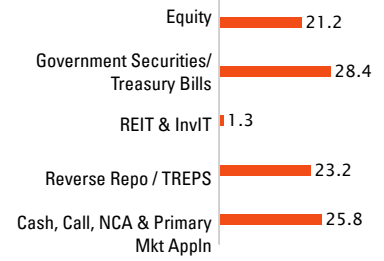


PORTFOLIO

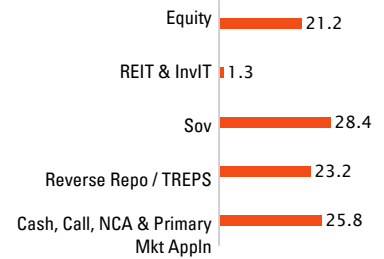
Portfolio	Rating	% of Net Asset
Equity		21.2
HDFC Bank Ltd		3.3
ICICI Bank Ltd		2.8
Reliance Industries Ltd		2.2
Bharti Airtel Ltd		2.1
Infosys Ltd		1.2
State Bank of India		1.0
HCL Technologies Ltd		1.0
Ultratech Cement Ltd		0.7
PI Industries Ltd		0.6
Kotak Mahindra Bank Ltd		0.6
Bharat Petroleum Corporation Ltd		0.6
Jubilant Foodworks Ltd		0.6
Bajaj Auto Ltd		0.6
Maruti Suzuki India Ltd		0.6
Alkem Laboratories Ltd		0.6
Grasim Industries Ltd		0.6
ITC Ltd		0.6
Axis Bank Ltd		0.6
Marico Ltd		0.5
Larsen & Toubro Ltd		0.4
Government Securities/Treasury Bills		28.4
Central Government Securities	Sov	28.4
REIT & InvIT		1.3
Power Grid Infrastructure Investment Trust		1.3
Reverse Repo / TREPS		23.2
TREPS		23.2
Cash, Call, NCA & Primary Mkt Appln		25.8
Cash and Other Net Current Assets		25.4
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
05-06-2024	0.0750	0.0750
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	4.5	7.2	9.9	10,454	10,725	10,988
3Y	7.8	9.5	8.7	12,543	13,120	12,848
5Y	8.5	8.2	5.3	15,008	14,858	12,966
SI	7.3	8.8	6.6	29,596	36,493	26,945

Past performance may or may not be sustained in future. Returns/investment value are as of Jul 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 Jul 31, 2025. Expense Ratio for the month of Jul 31, 2025 - Regular: 2.15 and Direct: 1.16

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	25/04/2025	11.9	1.19	17.11
Regular	24/09/2024	2.8	0.28	19.03
Regular	22/03/2024	2.5	0.25	16.51
Sundaram Mid Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	24/07/2025	46.2	4.62	69.03
Regular	11/10/2024	54.0	5.40	75.09
Regular	20/10/2023	36.8	3.68	52.23
Sundaram Small Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	24/07/2025	23.4	2.34	36.14
Regular	11/10/2024	28.1	2.81	39.56
Regular	27/10/2023	21.6	2.16	30.00
Sundaram Large and Mid Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	25/10/2024	24.5	2.45	32.87
Regular	27/10/2023	18.5	1.85	25.64
Sundaram Multi Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Regular	25/04/2025	25.8	2.58	64.75
Regular	26/09/2024	25.4	2.54	75.40
Regular	26/03/2024	22.3	2.23	61.95
Sundaram Flexi Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	25/10/2024	7.3	0.73	14.17
Sundaram Focused Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Regular	25/04/2025	16.3	1.63	41.04
Regular	26/09/2024	16.3	1.63	48.06
Regular	26/03/2024	14.5	1.45	40.78
Sundaram ELSS Tax Saver Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Regular	25/04/2025	160.6	16.06	403.15
Regular	18/09/2024	153.1	15.31	445.02
Regular	18/03/2024	138.3	13.83	388.50
Sundaram Dividend Yield Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Regular	25/04/2025	13.7	1.37	39.25
Regular	18/09/2024	15.8	1.58	44.90
Regular	18/03/2024	14.2	1.42	39.05
Sundaram Consumption Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	04/10/2024	24.5	2.45	33.71
Regular	03/11/2023	18.4	1.84	26.34
Sundaram Services Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	11/10/2024	18.0	1.80	24.96
Regular	20/10/2023	14.0	1.40	20.06
Sundaram Infrastructure Advantage Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	25/10/2024	46.1	4.61	61.18
Regular	03/11/2023	32.6	3.26	45.97
Sundaram Financial Services Opportunities Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	04/10/2024	24.2	2.42	33.21
Regular	20/10/2023	19.7	1.97	28.20
Sundaram Nifty 100 Equal Weight Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	11/10/2024	66.6	6.66	92.46
Regular	20/10/2023	47.3	4.73	67.41
Sundaram Aggressive Hybrid Fund				
Plan	Record Date	%	INR per unit	NAV

Monthly IDCW				
Regular	17/07/2025	2.5	0.25	28.36
Regular	17/06/2025	2.5	0.25	28.11
Regular	16/05/2025	2.5	0.25	28.50
Sundaram Equity Savings Fund				
Plan	Record Date	%	INR per unit	NAV
Quarterly IDCW				
Regular	11/03/2025	2.9	0.29	16.50
Regular	11/12/2024	3.0	0.30	17.38
Half Yearly IDCW				
Regular	11/03/2025	5.4	0.54	15.29
Regular	11/09/2024	5.7	0.57	16.23
Regular	12/03/2024	5.4	0.54	15.31
Quarterly IDCW				
Regular	11/06/2025	2.9	0.29	17.27
Sundaram Balanced Advantage Fund				
Plan	Record Date	%	INR per unit	NAV
Monthly IDCW				
Regular	17/07/2025	1.1	0.12	15.83
Regular	17/06/2025	1.1	0.12	15.71
Regular	16/05/2025	1.1	0.12	15.87
Sundaram Diversified Equity Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	19/06/2025	1.3	0.13	16.79
Regular	19/03/2025	1.1	0.11	15.60
Regular	19/12/2024	1.3	0.13	16.92
Sundaram Long Term Tax Advantage Fund - Series II				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	11.4	1.14	23.87
Sundaram Long Term Tax Advantage Fund - Series III				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	11.7	1.17	23.58
Sundaram Long Term Tax Advantage Fund - Series IV				
Plan	Record Date	%	INR per unit	NAV
Regular	11/12/2023	13.1	1.31	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	1.27	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	1.20	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	1.14	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	0.75	22.21
IDCW Direct Plan				
Sundaram Large Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	25/04/2025	12.7	1.27	18.33
Direct	24/09/2024	2.9	0.29	20.24
Direct	22/03/2024	2.6	0.26	17.45
Sundaram Mid Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	24/07/2025	51.0	5.10	76.46
Direct	11/10/2024	59.4	5.94	82.62
Direct	20/10/2023	40.1	4.01	57.00
Sundaram Small Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	24/07/2025	26.5	2.65	41.11
Direct	11/10/2024	31.7	3.17	44.63
Direct	27/10/2023	24.1	2.41	33.49
Sundaram Large and Mid Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	25/10/2024	27.9	2.79	37.48
Direct	27/10/2023	20.9	2.09	28.93

IDCW History - Equity & Balanced Funds (Latest Three)

Sundaram Multi Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Direct	25/04/2025	34.7	3.47	87.10
Direct	26/09/2024	33.9	3.39	100.82
Direct	26/03/2024	29.6	2.96	82.36
Sundaram Flexi Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	25/10/2024	7.5	0.76	14.68
Sundaram Focused Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Direct	25/04/2025	17.7	1.77	44.53
Direct	26/09/2024	17.5	1.75	51.84
Direct	26/03/2024	15.5	1.55	43.76
Sundaram Dividend Yield Fund				
Plan	Record Date	%	INR per unit	NAV
Half Yearly IDCW				
Direct	25/04/2025	22.8	2.28	65.51
Direct	18/09/2024	26.1	2.61	74.40
Direct	18/03/2024	23.4	2.33	64.29
Sundaram Consumption Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	04/10/2024	27.2	2.72	37.32
Direct	03/11/2023	20.2	2.02	28.93
Sundaram Services Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	11/10/2024	19.4	1.94	26.81
Direct	20/10/2023	14.9	1.49	21.30
Sundaram Infrastructure Advantage Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	25/10/2024	49.3	4.93	65.46
Direct	03/11/2023	34.7	3.47	48.90
Sundaram Financial Services Opportunities Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	04/10/2024	27.5	2.75	37.70
Direct	20/10/2023	22.1	2.21	31.59
Sundaram Nifty 100 Equal Weight Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	11/10/2024	69.9	6.99	97.03
Direct	20/10/2023	49.4	4.94	70.41
Sundaram Aggressive Hybrid Fund				
Plan	Record Date	%	INR per unit	NAV
Monthly IDCW				
Direct	17/07/2025	3.5	0.35	43.60
Direct	17/06/2025	3.5	0.35	43.15
Direct	16/05/2025	3.5	0.35	43.67
Sundaram Equity Savings Fund				
Plan	Record Date	%	INR per unit	NAV
Quarterly IDCW				
Direct	11/03/2025	4.2	0.42	23.96
Direct	11/12/2024	4.3	0.43	25.14
Half Yearly IDCW				
Direct	11/03/2025	5.7	0.57	16.32
Direct	11/09/2024	6.0	0.60	17.19
Direct	12/03/2024	5.7	0.57	16.08
Quarterly IDCW				
Direct	11/06/2025	4.2	0.42	25.17
Sundaram Balanced Advantage Fund				
Plan	Record Date	%	INR per unit	NAV
Monthly IDCW				
Direct	17/07/2025	1.4	0.14	19.35
Direct	17/06/2025	1.4	0.14	19.18
Direct	16/05/2025	1.4	0.14	19.36
Sundaram Diversified Equity Fund				
Plan	Record Date	%	INR per unit	NAV
Direct	19/06/2025	1.5	0.15	20.40
Direct	19/03/2025	1.4	0.14	18.92

Direct	19/12/2024	1.5	0.15	20.50
Sundaram Long Term Tax Advantage Fund - Series II				
Plan	Record Date	%	INR per unit	NAV
Direct	11/12/2023	11.4	1.14	24.62
Sundaram Long Term Tax Advantage Fund - Series III				
Plan	Record Date	%	INR per unit	NAV
Direct	11/12/2023	11.7	1.17	24.25
Sundaram Long Term Tax Advantage Fund - Series IV				
Plan	Record Date	%	INR per unit	NAV
Direct	11/12/2023	13.1	1.31	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	1.27	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	1.20	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	1.14	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	0.75	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 **Jul 31, 2025** unless otherwise specified. Returns are based on NAV as of **Jul 31, 2025**. Average AUM for month **Jul 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 **Jul 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/ InvTs 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/InvTs 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/ InvTs 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 69

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	-1.8	-1.3	0.5			
Last 3 years	13.5	14.6	14.3			
Last 5 years	17.0	19.1	18.9			
Since Inception	17.2	-	16.7	3,87,207	-	3,52,030

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	1.4	-1.7	-2.2	0.5				
Last 3 years	24.7	24.8	25.4	14.3				
Last 5 years	28.3	30.4	31.0	18.9				
Since Inception	23.9	-	-	16.7	13,82,923	-	-	3,52,030

Sundaram Small Cap Fund				Rohit Seksaria				
Fund/Period	Fund (%)	Nifty Small Cap 250 TRI TIER I (%)	Nifty Small Cap 100 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	1.0	-3.9	-5.5	0.5				
Last 3 years	22.5	25.7	26.0	14.3				
Last 5 years	31.1	32.7	30.2	18.9				
Since Inception	17.5	-	14.4	14.2	2,69,047	-	1,57,115	1,52,792

Sundaram Large and Mid Cap Fund				Bharath S, Ashish Aggarwal		
Fund/Period	Fund (%)	Nifty Large Mid Cap 250 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	-1.3	-1.4	0.5			
Last 3 years	16.7	19.7	14.3			
Last 5 years	21.7	24.8	18.9			
Since Inception	14.3	14.1	11.9	1,18,051	1,12,942	79,341

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	0.0	-1.9	0.5			
Last 3 years	18.0	20.0	14.3			
Last 5 years	22.6	25.4	18.9			
Since Inception	15.6	-	14.6	3,60,259	-	2,92,919

Sundaram Flexi Cap Fund				Bharath S, Dwijendra Srivastava, Pathanjali Srinivasan (Overseas Equities)		
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	3.0	-1.6	0.5			
Since Inception	14.4	16.0	13.6	14,786	15,370	14,495

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	-1.0	-1.6	-1.4	0.5				
Last 3 years	15.7	17.1	19.7	14.3				
Last 5 years	19.6	21.7	24.8	18.9				
Since Inception	15.1	13.9	15.2	13.6	1,60,868	1,29,886	1,63,688	1,23,639

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	1.4	-1.6	0.5					
Last 3 years	16.2	17.1	14.3					
Last 5 years	21.2	21.7	18.9					
Since Inception	17.9	14.1	-	12,67,796		4,81,676		-

Sundaram Dividend Yield Fund				Ashish Aggarwal				
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty Dividend Opportunities 50 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	-6.9	-1.6	-12.1	0.5				
Last 3 years	16.6	17.1	19.7	14.3				
Last 5 years	20.2	21.7	22.4	18.9				
Since Inception	13.3	15.3	-	14.9	1,33,337	1,95,115	-	1,78,827

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	0.3	0.5	0.5					
Last 3 years	17.1	17.1	14.3					
Last 5 years	20.2	20.2	18.9					
Since Inception	12.6	13.4	11.8	97,241		1,12,866		85,934

Sundaram Services Fund				Rohit Seksaria, Pathanjali Srinivasan (Overseas Equities)				
Fund/Period	Fund (%)	Nifty Services Sector TRI TIER I (%)	Nifty 500 Multicap 50:25:25 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	9.9	5.5	-1.9	0.5				
Last 3 years	19.4	13.1	20.0	14.3				
Last 5 years	25.5	19.1	25.4	18.9				
Since Inception	19.9	13.6	16.6	13.7	34,841	24,053	28,695	24,116

Sundaram Infrastructure Advantage Fund				Ashish Aggarwal				
Fund/Period	Fund (%)	Nifty Infrastructure TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)		Value of INR 10,000 invested			
					Fund	TIER I	Additional Benchmark	
Last 1 year	-3.9	-3.6	0.5					
Last 3 years	24.3	23.9	14.3					
Last 5 years	28.8	25.0	18.9					
Since Inception	12.0	9.6	13.4	94,986		62,049		1,20,736

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	4.8	14.9	0.5			
Last 3 years	20.0	16.3	14.3			
Last 5 years	23.5	20.9	18.9			
Since Inception	14.5	15.5	11.7	1,02,480	1,18,920	66,641

Sundaram Business Cycle Fund				Ratish B Varier, Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income), Pathanjali Srinivasan (Overseas Investments)		
Fund/Period	Fund (%)	NIFTY 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	5.8	-1.6	0.5			
Since Inception	8.2	3.2	5.3	10,900	10,357	10,585

Sundaram Global Brand Theme - Equity Active FoF				Patanjali Srinivasan		
Fund/Period	Fund (%)	MSCI ACWI TRI (INR) TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	16.3	21.2	0.5			
Last 3 years	16.4	19.1	14.3			
Last 5 years	13.9	16.3	18.9			
Since Inception	8.7	11.8	14.6	58,892	1,09,134	1,84,961

Sundaram Nifty 100 Equal Weight Fund				Rohit Seksaria, Ashish Aggarwal		
Fund/Period	Fund (%)	NIFTY 100 Equal Weighted Index TR TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	-5.8	-5.1	0.5			
Last 3 years	16.8	18.1	14.3			
Last 5 years	21.0	22.5	18.9			
Since Inception	11.4	-	13.5	1,67,201	-	2,67,972

Sundaram Aggressive Hybrid Fund				Bharath S, Clyton Richard Fernandes, Sandeep Agarwal, Dwijendra Srivastava		
Fund/Period	Fund (%)	CRISIL Hybrid 35+65 Aggressive Index TIER I (%)	NIFTY 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	1.1	2.1	0.5			
Last 3 years	13.6	13.5	14.3			
Last 5 years	16.4	15.7	18.9			
Since Inception	10.8	-	12.8	1,37,200	-	2,15,936

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	5.7	5.5	9.9			
Last 3 years	11.8	10.1	8.7			
Last 5 years	11.5	10.7	5.3			
Since Inception	8.4	-	6.7	64,460	-	44,827

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	2.0	4.7	0.5			
Last 3 years	11.5	11.3	14.3			
Last 5 years	12.2	12.6	18.9			
Since Inception	10.0	10.1	11.6	40,347	41,110	49,802

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	7.6	9.4	0.5			
Since Inception	14.0	18.1	11.8	12,191	12,861	11,837

Sundaram Arbitrage Fund				Rohit Seksaria & Ashish Aggarwal (Equity), Dwijendra Srivastava (FixedIncome)		
Fund/Period	Fund (%)	NIFTY 50 Arbitrage Index TRI TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.6	7.5	7.4			
Last 3 years	6.7	7.4	7.1			
Last 5 years	5.2	5.9	5.6			
Since Inception	4.3	5.5	6.2	14,839	16,378	17,468

Sundaram Diversified Equity 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	0.9	-1.6	0.5			
Last 3 years	14.5	17.1	14.3			
Last 5 years	19.8	21.7	18.9			
Since Inception	15.9	14.6	13.4	4,41,213	3,29,101	2,54,839

Sundaram Long Term Tax Advantage Fund - Series II				Rohit Seksaria		
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	0.1	-2.1	0.5			
Last 3 years	15.0	16.9	14.3			
Last 5 years	20.3	21.7	18.9			
Since Inception	14.6	16.0	14.7	35,947	40,014	36,153

Sundaram Long Term Tax Advantage Fund - Series III				Rohit Seksaria		
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	1.1	-2.1	0.5			
Last 3 years	21.8	16.9	14.3			
Last 5 years	33.8	21.7	18.9			
Since Inception	15.2	15.0	14.4	28,335	27,934	26,799

Performance Track Record Equity Funds

Sundaram Long Term Tax Advantage Fund - Series IV				Rohit Seksaria		
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	1.8	-2.1	0.5			
Last 3 years	22.2	16.9	14.3			
Last 5 years	33.9	21.7	18.9			
Since Inception	18.4	15.1	13.9	33,042	27,076	25,186

Sundaram Long Term Micro Cap Tax Advantage Fund - Series III				Rohit Seksaria		
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	0.3	-5.5	0.5			
Last 3 years	21.5	26.0	14.3			
Last 5 years	33.6	30.2	18.9			
Since Inception	14.7	15.3	15.1	33,076	34,642	34,123

Sundaram Long Term Micro Cap Tax Advantage Fund - Series IV				Rohit Seksaria		
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	0.9	-5.5	0.5			
Last 3 years	21.7	26.0	14.3			
Last 5 years	34.3	30.2	18.9			
Since Inception	13.5	13.4	14.1	28,809	28,528	30,174

Sundaram Long Term Micro Cap Tax Advantage Fund - Series V				Rohit Seksaria		
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	1.6	-5.5	0.5			
Last 3 years	21.4	26.0	14.3			
Last 5 years	34.2	30.2	18.9			
Since Inception	13.6	12.5	13.8	28,032	25,940	28,384

Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI				Rohit Seksaria		
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	1.7	-5.5	0.5			
Last 3 years	21.9	26.0	14.3			
Last 5 years	35.1	30.2	18.9			
Since Inception	13.4	12.8	14.0	26,786	25,739	27,886

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	7.0	7.0	7.4			
Last 3 years	6.9	7.1	7.1			
Last 5 years	5.5	5.6	5.6			
Since Inception	6.9	7.1	6.1	40,412	41,906	34,540

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	6.2	6.3	7.4			
Last 3 years	6.4	6.5	7.1			
Last 5 years	5.1	5.3	5.6			
Since Inception	5.1	5.1	5.9	13,734	13,767	14,445

Sundaram Ultra Short Duration Fund				Dwijendra Srivastava, Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Ultra Short Duration Debt Index A-I TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.5	7.6	7.4			
Last 3 years	6.2	7.4	7.1			
Last 5 years	4.7	5.9	5.6			
Since Inception	5.8	7.7	6.3	27,032	36,902	29,428

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	7.9	7.6	7.4			
Last 3 years	7.3	7.3	7.1			
Last 5 years	5.8	5.7	5.6			
Since Inception	6.2	6.1	6.2	15,114	14,963	15,127

Sundaram Low Duration Fund				Dwijendra Srivastava, Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Low Duration Debt Index A-I TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	7.7	7.8	7.4			
Last 3 years	6.9	7.3	7.1			
Last 5 years	7.0	5.8	5.6			
Since Inception	7.1	7.5	6.1	41,803	44,894	34,511

Sundaram Banking and PSU Fund				Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi		
Fund/Period	Fund (%)	Nifty Banking & PSU Debt Index A-II TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	8.9	8.3	7.4			
Last 3 years	7.5	7.3	7.1			
Last 5 years	5.6	5.7	5.6			
Since Inception	7.4	7.5	6.2	43,430	44,322	34,261

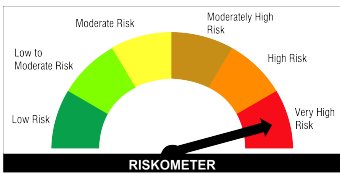
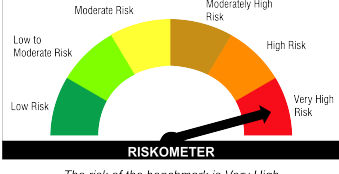
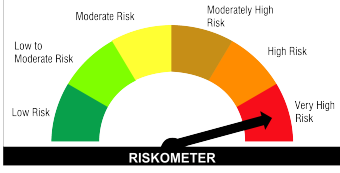
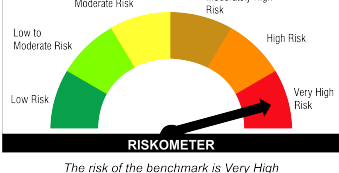
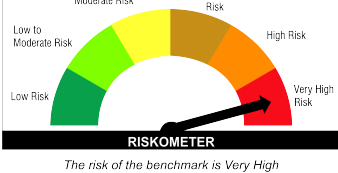
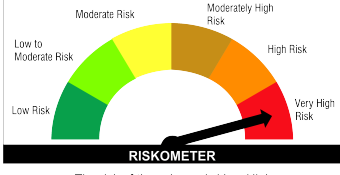
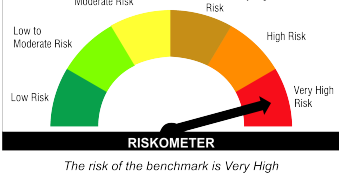
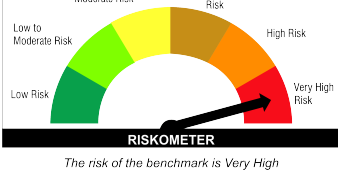
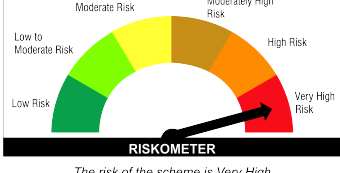
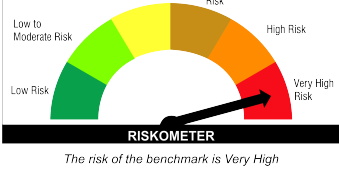
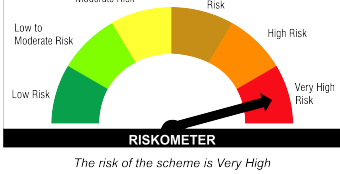
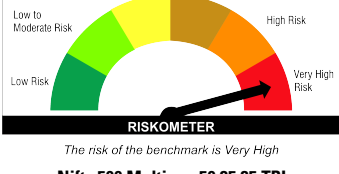

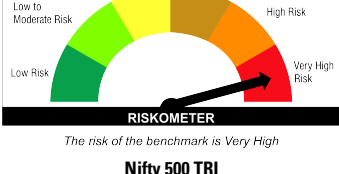
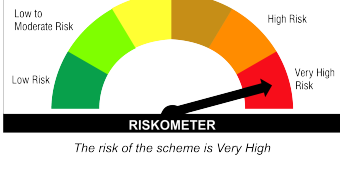
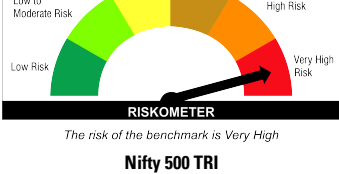
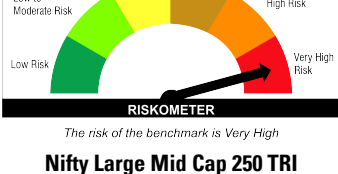
Performance Track Record Fixed Income Funds

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	8.7	8.3	9.9			
Last 3 years	7.5	7.4	8.7			
Last 5 years	7.1	5.9	5.3			
Since Inception	7.2	7.4	6.4	49,643	51,340	41,889

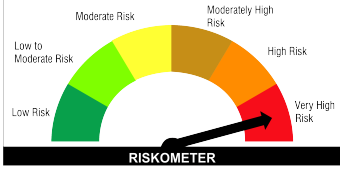
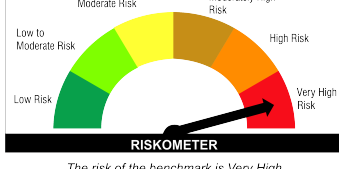
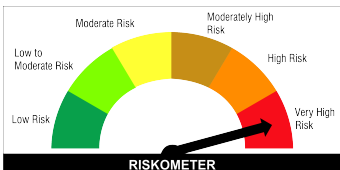
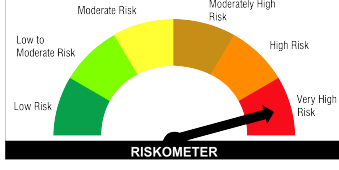
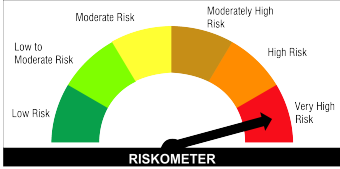
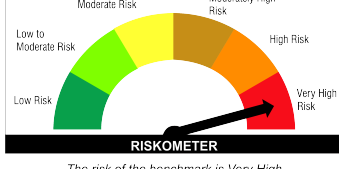
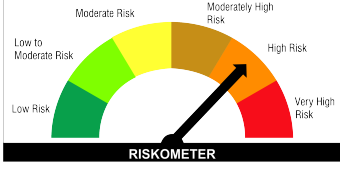

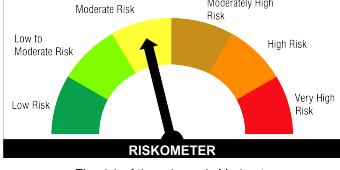
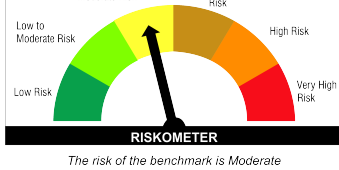
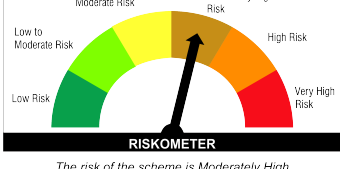
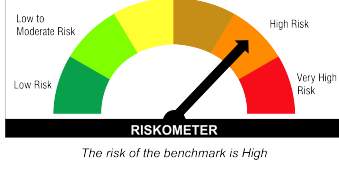

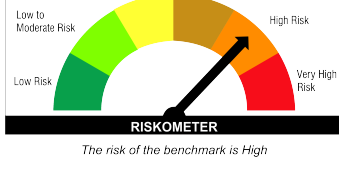
Sundaram Medium Duration Fund				Dwijendra Srivastava,Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Medium Duration Debt Index A-III TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	7.0	9.2	9.9			
Last 3 years	5.8	7.8	8.7			
Last 5 years	4.0	6.0	5.3			
Since Inception	7.3	-	-	69,428	-	-

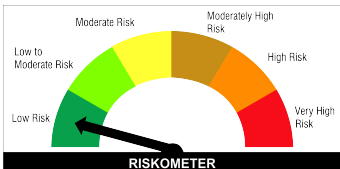
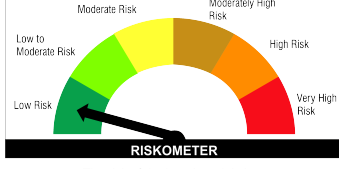
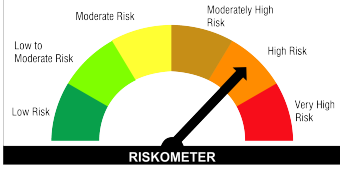
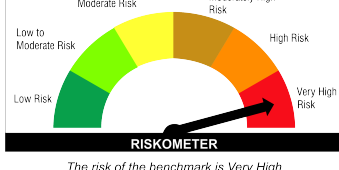
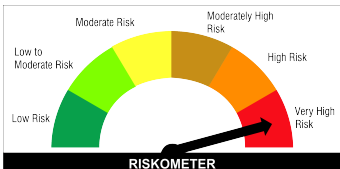

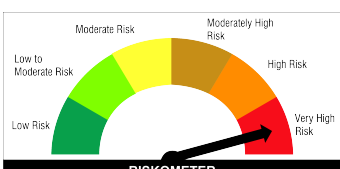
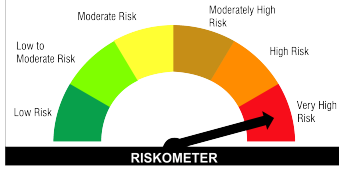
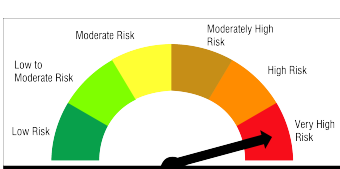
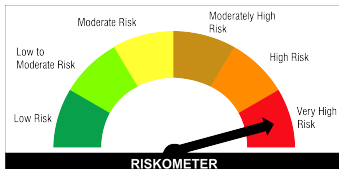
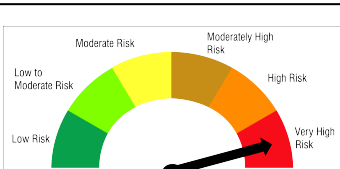
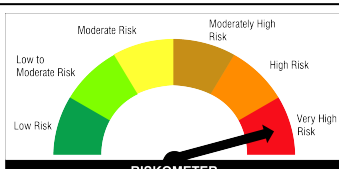
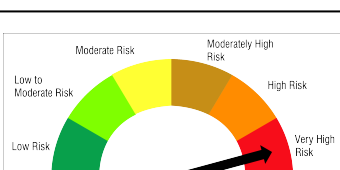
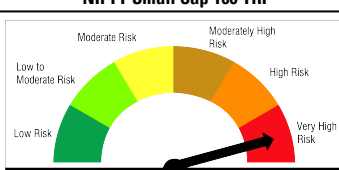
Sundaram Corporate Bond Fund				Dwijendra Srivastava, Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Corporate Bond Index A-II TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	9.0	8.3	9.9			
Last 3 years	7.4	7.3	8.7			
Last 5 years	5.9	5.9	5.3			
Since Inception	7.0	7.7	6.4	40,542	45,658	35,624

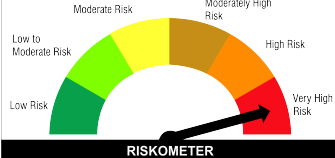

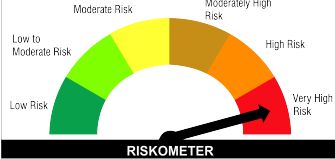

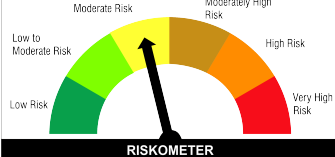

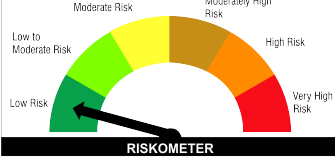
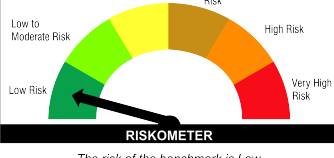
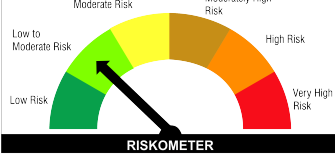
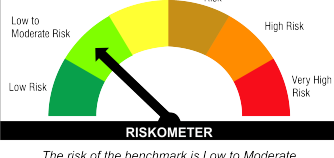

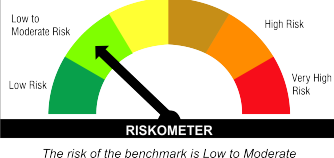

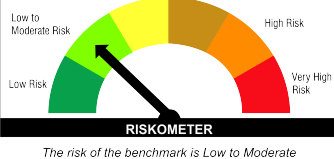
Sundaram Conservative Hybrid Fund				Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income Portion),Mr. Bharath S & Mr. Ashish,Aggarwal (Equity Portion)		
Fund/Period	Fund (%)	CRISIL Hybrid 85+15 - Conservative Index TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	4.5	7.2	9.9			
Last 3 years	7.8	9.5	8.7			
Last 5 years	8.5	8.2	5.3			
Since Inception	7.3	8.8	6.6	29,596	36,493	26,945


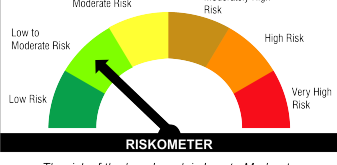
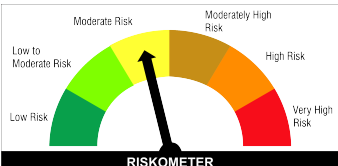
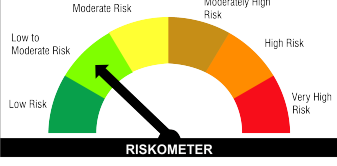

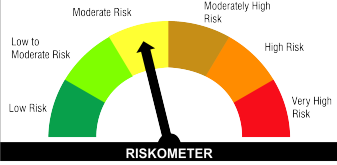
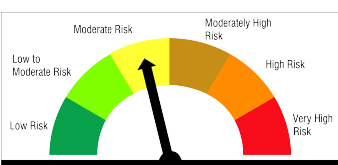

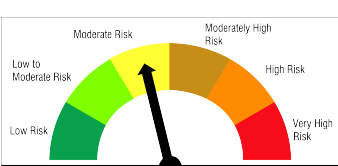
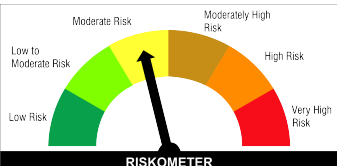
Scheme Name	This product is suitable for investors who are seeking*	Fund Riskometer	TIER I Benchmark Riskometer	TIER II Benchmark Riskometer
Sundaram Large Cap Fund	<ul style="list-style-type: none"> Capital appreciation over medium to long term. Investment in equity and equity-related securities of 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 TR</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>The risk of the scheme is Low</p>	 <p>The risk of the benchmark is Low</p> <p>NIFTY 50 Arbitrage Index TRI</p>	
Sundaram Diversified Equity Fund (Suspended for fresh inflows)	<ul style="list-style-type: none"> Long term capital growth with 3 year lock-in period Investment in equity & equity related securities 	 <p>The risk of the scheme is High</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>The risk of the scheme is Very High</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>The risk of the scheme is Very High</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>The risk of the scheme is Very High</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>The risk of the scheme is Very High</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>The risk of the scheme is Very High</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 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 Moderate</p>	 <p>The risk of the benchmark is Moderate</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



Ashish Aggarwal
Associate Fund Manager - Equity



Clyton Richard Fernandes
Associate Fund Manager - Equity



Patanjali Srinivasan
(Dedicated Fund Manager
for Overseas Investments)



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

Fixed Income - Fund Managers



Dwijendra Srivastava
Chief Investment Officer
Fixed Income



Sandeep Agarwal
Head - Fixed Income



Yash Pankaj Sanghvi
Assistant Fund Manager
Fixed Income

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

