

# INVESTMAP

Fact Sheet for August 2025

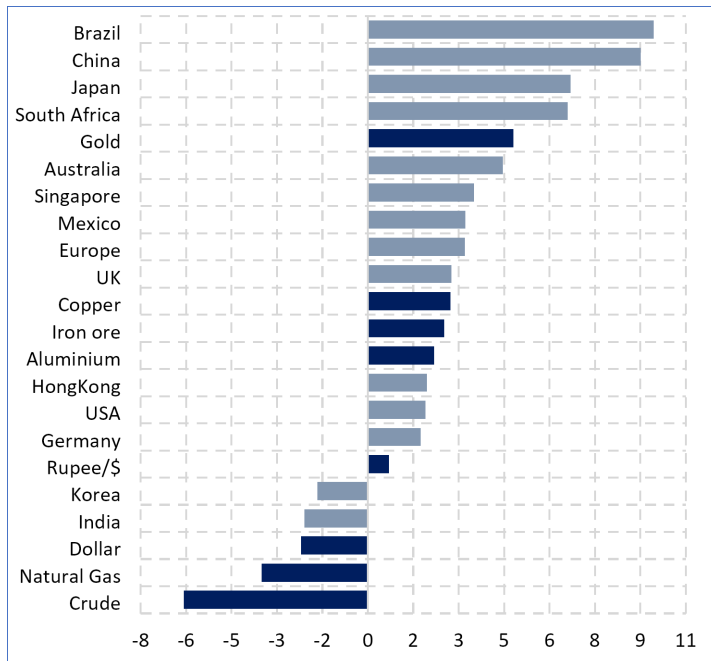


**SUNDARAM MUTUAL**  
— Sundaram Finance Group —

Contact No. (India) 1860 425 7237 (NRI) +91 40 2345 2215 ● [customerservices@sundarammutual.com](mailto:customerservices@sundarammutual.com) ● [www.sundarammutual.com](http://www.sundarammutual.com)

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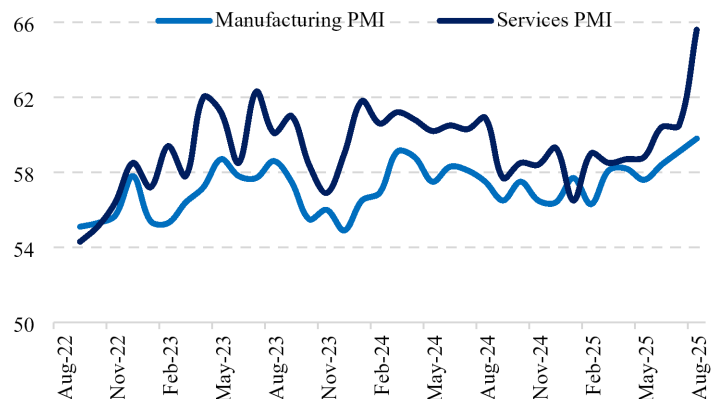
**Brazil, China and Japan topped returns in August (% m/m, in USD)**



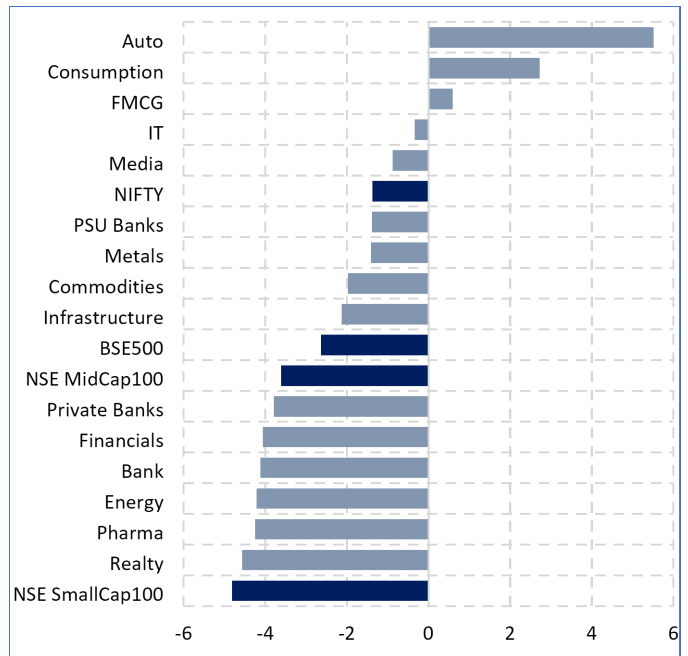
Brazilian equities topped global markets, driven mainly by a risk-on sentiment, post the Jackson Hole (JH) conference. Further, improved liquidity conditions, softer inflation and increased domestic rate cut expectations bolstered Brazilian markets. Chinese markets strengthened on stimulus expectations and Japanese markets closed positive on positive real wages and an expected US tariff-cut on Japanese cars.

Tariff narratives apart, the entire focus of the markets were on the US' Jackson Hole conference. In the run up to Jackson Hole, US macro data continued to hold up, though the labour market remained relatively soft. The IMF revised global growth upwards, alongside China and India, while it revised US growth lower. The Fed was seen in wait-and-watch mode and left rates unchanged and acknowledged some moderation in economic activity. While the US' tariff impositions continued, the US extended its tariff-pause with China for another 90D, till 1st Nov'25. China deflation continued even as it attempted to support its domestic consumption through subsidies. The awaited JH meeting saw the Fed Chair acknowledge the need to shift monetary policy stance and start cutting rates, in a cautious manner. JH also witnessed the Fed tweak its policy framework, calling for moving back to a flexible inflation target. This implies that the Fed would not be too fussy about inflation not sticking to a specific number, but would give it more room to move. The month ended with a US federal appeals court ruling that most of the US' retaliatory tariffs were illegal. The US government has appealed the ruling in the Supreme Court.

**Manufacturing PMI pickup, while Services PMI sees a surge**



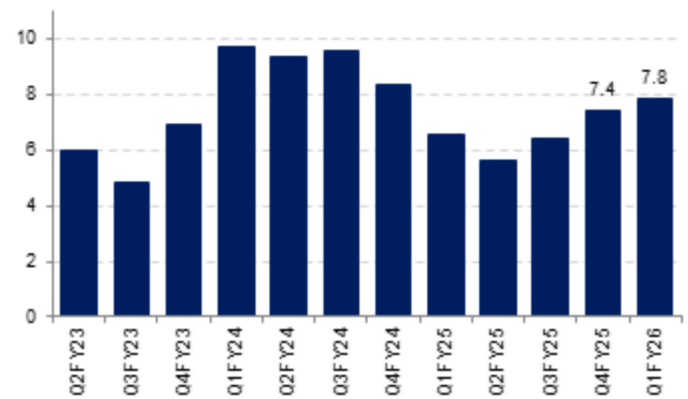
**Auto, Consumption, FMCG top U/P in August (% m/m)**



NIFTY fell (1.4%) in rupee terms for the month of August. Automobiles, Consumption and FMCG were key outperformers, while Realty, Pharma and Energy were the key sectoral drags on the index. On cap curves, Small caps witnessed sharp corrections, followed by Mid caps. FIIs were net sellers of equity to the tune of \$(4.3)bn, larger than seen in July. FII investment in debt witnessed a pickup to \$1.7bn, from just \$0.1bn in July.

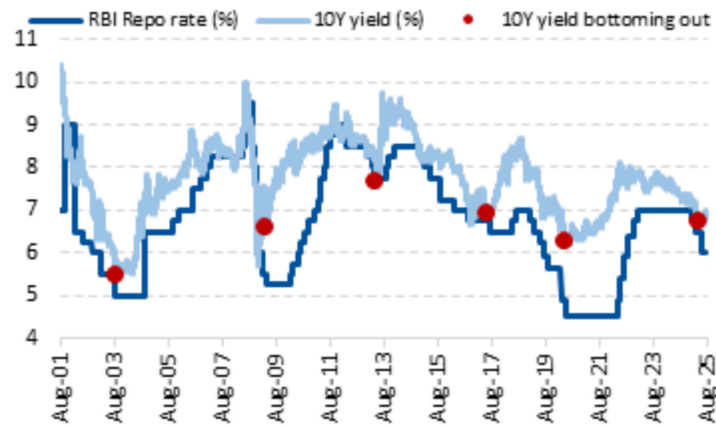
August started with US' 25% tariffs being imposed on India's exports to the US (except smartphones and pharma), with an indication of additional penalties towards India's purchase of Russian energy. Soon after, the US announced the quantum of this penalty, as an extra 25% tariff. Around mid-month, the narrative started shifting towards India's thawing relations with China and the Indian Prime Minister's attending of the SCO summit in Tianjin, China. Mid-month also witnessed the Prime Minister's Independence Day speech, with an outline to new economic/security initiatives, GST overhaul, Rs.1 Tr scheme for first-time job seekers, indigenous semiconductor production etc. The government also announced a complete reform of the GST rate system. Macro data broadly held up and CPI inflation moved well below expectations, The RBI held on to rates, and sharply lowered its inflation forecast, while maintaining its forecasts on growth. The RBI's MPC minutes showed members broadly vigilant of tariff related risks on the economy. The RBI's working group on liquidity recommended continuing with the current weighted average call rate as the target.

**Three drivers to the recent surge in India real GDP numbers**



India Composite PMI touched a record high in August, on the back of record highs in both manufacturing and Services. New orders rose at a record pace, on an increase in foreign sales growth due to a demand pickup in Asia, Middle East, Europe, and US. Manufacturing strength was on the back of a combination of foreign and domestic demand. Services PMI witnessed exceptionally strong expansion, and firms were reported hiring more staff to meet rising workload. Firms on the whole were reported to be more confident about future activity.

## RBI rate cycles and 10Y yields, a framework to keep in mind



The current juncture of the RBI rate easing cycle brings up two questions. Firstly, on the pace of rate transmission and secondly on how market yields have responded to the RBI's previous repo rate cycles.

Recall our commentary from the [June E.M.I.](#), where we detailed how the increasing share of External Benchmark Lending Rate (EBLR) in floating rate loans has greatly improved rate transmission. Measuring this transmission, we notice that the Repo rate changes are seen trickling into changes in Weighted Average Lending Rates (WALR) of banks within a quarter. This is a significant improvement from 3-4Q lags in the last rate cut cycle. Going by this relationship, by end-Sep'25, most of the 100bps of Repo rate cuts should see reflected in the WALR, implying a broad-based drop in bank lending rates. This is because rate transmission is one of the key drivers for a consumption recovery ahead that we detailed in our [June E.M.I.](#)

The next logical step is to analyse how the Repo rate affects market yields, 10Y yields in particular. Analysing data on this, brings us to a very interesting observation. Debt markets appear to start pricing in rate cycles nearly a year ahead of when they take place. They seem to have the ability to read into macro and central bank moves well in advance. Examining the last five RBI Repo rate cut cycles, against the India 10Y yield shows us that the 10Y yield bottoms out well ahead of the next Repo rate hike. The exact time the RBI ends its Repo rate cut cycle, appears to be the time when market yields start its phase of bottoming out. The current global backdrop continues to remain fairly uncertain and is likely to see an impact on domestic GDP growth for FY26. As and when the RBI sees this downside risk to growth, it would be pushed to lower its growth forecasts and deliver probably one more 25bps cut in the Repo rate, before entering an extended pause well into FY26. However, given the uncanny relationship of how market yields seem to pre-empt the Repo rate, one must have a close eye on this very relationship. In other words, India appears to be close to its Repo rate cut cycle, implying limited room for any appreciable fall in yields. However, two events need a close watch. Any sharp drop in global crude prices from current levels, though unlikely, could provide a short window for rate easing. Secondly, any sharp drop in US yields could help India on the sidelines, and help prolong the RBI's rate pause.

Jun'25 quarter GDP growth stood 130bps above market expectations, at 7.8% y/y. There were three inherent drivers: 1) frontloading impact of the tariffs 2) statistical impact of a sharply lower deflator and 3) inherent domestic strength seen more in the services segment. While the first two drivers are real in nature, the effect of the statistical deflator can be adjusted out to arrive at a more realistic growth number. This then places Jun'25 quarter GDP growth more in the range of 6.5-6.8% y/y.

## Equity Market Outlook

### Valuations

Equity markets witnessed appreciable corrections in August. Alongside some earnings revisions, valuations were seen to moderate during the month, across cap curves. India's 1Y forward price-to-equity valuations for Mid and Small cap appear to be converging, even as they remain well above NIFTY valuations. Valuations still remain well above their long-term averages (LTAs) for all cap curves. We continue to reiterate the need to adopt a balanced asset allocation approach for short-horizon portfolios. Long-term portfolios on the other hand, as always, can make use of equity market volatilities into the months ahead.

### Outlook

Our last few monthly E.M.I.s (particularly [June E.M.I.](#)) have stressed on the increased medium-term visibility for consumption in India, over other segments. Early September witnessed the government come out with details on its planned GST-reform framework with a sharp drop in segmental rates across the board. This GST reform, set to begin 22<sup>nd</sup> Sep'25, would help give consumption yet another boost. In line with our June E.M.I. that listed out eight key drivers for consumption, this GST reform would now be the 9<sup>th</sup> driver, over the medium-term.

The recently announced GST framework has a simplified 2-slab structure: 5% merit and 18% standard; alongside an additional 40% on demerit goods. These new rates are set to be implemented from end-Sep'25, except for the pan masala, cigarettes, gutka,... items. GST appears to be fully exempt on life and health insurance policies, making it more affordable. Lifesaving drugs, medicines and medical devices/supplies would see rate slashed to 0-5%. This would reduce treatment costs and help increase the access to critical health care. Lower rates seen for agriculture, fertilizers, MSMEs, textiles, renewables, transport, & labour-intensive industries. Household items like consumer appliances, packaged foods, personal care products see appreciable drop in rates. GST rate cuts are also seen for small cars, motorcycles (up to 350cc), with rates dropping to 18% from 28%. Renewable energy devices would see a tax rate cut to 5% from 12% and coal would be taxed now at 18%, from 5% earlier. Further, 40% GST rate has been imposed on sin and super luxury goods, and cigarettes/pan masala..., with delayed implementation for the latter.

GST rate rationalisation exerts pressures on both centre and state tax collections. Given that the Centre would no longer be sharing compensation cess from the next fiscal year, fiscal pressure for the Centre in the medium-term from GST appear manageable. However, one of the key open questions in the mind of the markets are around state finances. For states like Karnataka, Maharashtra, Bihar etc, GST accounts for a large part of their revenues. And for states like Punjab, Odisha, Jharkhand etc, compensation cess accounts for a non-negligible share of their revenues. In simple words, in addition to the ongoing fiscal pressures on states due to elections (read: populist spends), GST related fiscal pressures could add another layer.



	July 2025	Aug 2025	Remarks
<b>INR 10-year G-Sec</b>	6.37%	6.56%	Yield on India's 10-year IGB (Indian Govt Bond) remained volatile throughout August, ultimately closing 19 basis points higher by month-end. This upward movement was primarily driven by RBI's hawkish tone at its bi-monthly monetary policy and GST rejig announcement
<b>INR 5-year G-sec</b>	6.06%	6.28%	5-year IGB was up by 22 bps in August. The spreads between 5 and 10 Y IGBs remained around 28 bps
<b>1-year OIS</b>	5.51%	5.54%	1-year OIS was up by 3 bps due to hawkish tone by RBI tone in its meet
<b>5-Year OIS</b>	5.73%	5.78%	5yr OIS was up by 5 bps in August
<b>PMI composite</b>	61.0 (Jun'25)	61.1 (July'25)	Composite PMI came at 61.1 in July, both manufacturing and services activities remains into expansion zone indicating robust economic activity
<b>PMI Manufacturing</b>	58.4 (Jun'25)	59.1 (Jul'25)	Indias Manufacturing PMI in July increase to 59.1 due to rise in new business order. India's Manufacturing sector maintains strong momentum driven by strong domestic and overseas demand
<b>PMI Services</b>	60.4 (Jun'25)	60.5 (Jun'25)	India's service PMI in July increase to 60.5 due to strong rises in new business order
<b>Daily average Banking System Liquidity (in Rs Lakh crores)</b>	3.04	2.86	Banking system liquidity continued to remain in surplus. Despite GST payment related outflow liquidity remained positive on account of government spending. RBI conducted VRRR / VRR operations to manage banking system liquidity
<b>CPI (%)</b>	2.1%	1.55%	CPI inflation eased to 1.55% in July primarily due to deflation in food prices and softer core inflation. Core inflation inched up to 4.1%.
<b>WPI (%)</b>	-0.13%	-0.58%	WPI inflation contracted to -0.58% in July driven by contraction in primary article (-5.00% y-o-y) and fuel and power (-2.4% y-o-y). Core inflation inched came at 1.1%
<b>INR</b>	87.59	88.20	INR depreciated 0.70% against the USD in August. Within the basket of 23 emerging market currencies, INR was ranked 20th.
<b>Forex Reserves (USD bn)</b>	698.19	690.72	Forex reserve in August fell by USD 7.5 bn to USD 690.72 bn driven by a drop in foreign currency asset (USD 6.75 bn)
<b>Trade Deficit (USD bn)</b>	18.8 (Jun'25)	27.35 (Jul'25)	The trade deficit widened to USD 27.35 bn in July led by jump in import by USD 10.7 (M-o-M). Jump in import was attributed by increase in gold import (~2 Bn\$ M-o-M) and Non-Oil and Non-Gold import (~6.5Bn\$ M-o-M)
<b>FPI flows debt (USD bn)</b>	0.1	1.81	FPI debt flow remained positive in August
<b>FPI flows equity (USD bn)</b>	-2.75	-4.21	FPI equity flows turned negative in August mainly due to reciprocal tariff imposed by trump administration
<b>Brent Crude (\$/bbl)</b>	71.70	67.48	Crude oil price reduced by ~4\$/bbl in August due to a build- up in global oil inventories and demand softness

## Domestic Macro

**Inflation** - CPI (for July) continued its downward slide falling to 1.55%, below market estimates. As in previous months, the fall was driven mainly by food prices, which were in deflation. July CPI is the lowest in 77 months since February 2019. Core inflation moved lower (-0.3%) but remained above the 4% level (4.1%). Core CPI could be helped by GST cuts, which are awaited. In this context, the GST collection run-rate of 7-8% is closely tracking the nominal growth rate.

WPI inflation moved further into deflation printing at -0.6% y/y in Jul'25 from -0.1%, well below market expectations of -0.3%.

The monsoon season average at a 2% surplus, is comfortable although it has fallen from the highs of + 7% in July. Besides, September rain forecasts are expected higher than long term averages and may help the season close above LPA (long period average).

## GDP – Q1/FY26

Q1 FY26 GDP was reported at 7.8%, a good 130 bps above estimates of 6.5%. It was 40 bps higher than Q4FY25 GDP (7.4%) and 130 bp over Q1FY25 (6.5%). Q1FY26 GDP print compares well in the context of RBI's FY26 GDP growth rate of 6.5%.

GVA (gross value added) came in at 7.6%. GVA is computed by subtracting net indirect taxes – indirect taxes after adjusting for subsidies – from the GDP.

Evaluating the internals, Services' growth in Q1 surprised at a 2-year high of 9.3%. This

is consistent with HSBC PMI services rising in the last few months to late 50s / early 60s, reflecting buoyancy, that is gradually translating into real numbers.

Agri gdp for Q1 at 3.7% was more than twice the 1.5% reported in Q1-FY25. Manufacturing grew 7.7%, up from 4.8% in Q4-FY25 and 7.6% in Q1-FY25). The seasonally adjusted HSBC India manufacturing PMI for July'25 rose to an 18 year high of 59.3 (59.1 in June'25).

Higher than forecast 'real' GDP was partly from a lower GDP deflator, which is a mix of WPI (60%) and CPI (40%). As WPI has been in 'negative' in the last few months, it has shrunk the deflator and minimized the gap between nominal (calculated) and real GDP (derived figure).

A lower nominal print is a cause of worry as debt repayments (govt and corporates) as also the fiscal deficit is linked to the absolute (nominal numbers) which include inflation. Lower inflation also implies lower tax collections.

## Tariff update

The Indian and US Governments failed to reach an agreement by the scheduled deadline. Additional 25% tariffs to penalise India for its energy imports from Russia, have accordingly taken effect from 27th Aug'25, taking the total tariffs to 50%.

Contentious issues pertaining to dairy and agricultural products still remain unresolved, that are highly sensitive to India as these employ close to 60% of India's labor. The tariff rate imposed on India is now 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. Ongoing tariff rate with China is 30% with

the ongoing extension of 90 days. EU and Japan have closed deals and are at 15%. India's overall exports to the US are close to USD 80 bn, and the 50% tariff is expected to depress GDP by 0.2-0.4%.

## **GST reforms**

Media sources indicate that GST would see a major reform in the Sep-Oct GST meeting.

Tax slabs are expected to get rejigged into 2 main rates of 5% and 18%; while the existing 12% and 28% slabs are expected to be discontinued. Items charged under the current 12% are expected to move to the 5% slab. Note 12% slab accounted for 5-6% and 28% around 13-15% of revenues. The 18% slab, on the other hand, is reported to have a large 70-75% share of GST. The manner in which the government's finances will be impacted would depend on the final revised tax slabs and their composition.

## **Rating upgrade**

S&P rating upgraded India's credit rating to BBB from BBB- after nearly 18 years. The ratings carry a stable outlook. S&P has cited economic resilience, low inflation and fiscal consolidation as key factors driving the upgrade. The rating agency also foresees US tariffs to be manageable for India.

## **Global macro**

US – US CPI (for July'25) softened by 10 bps to 2.7%, though remains well above the 2% threshold. The Fed's preferred measure of inflation (core PCE) rose to 2.9% in July from 2.8% in June. Market expectations of a September cut remain over 90%, boosted by the sub-par jobs data for July and steep downward revisions for May and June. The Q2 GDP (quarter ended June'25) was also raised by 30 bps to 3.3%. The Fed chair also observed recently that the 'balance of risk appears to be shifting' alluding to a slowing labor market that should be taking more of the attention relative to inflation. Interestingly, core PCE has now averaged more than twice the Fed 2% target, since Jan 2020.

## **Market outlook**

Under a 'neutral stance', RBI endeavors to keep the weighted average call rate (WACR) closer to the repo rate.

Daily average liquidity surplus in August clocked just under INR 3 tn, declining only marginally from July. Surplus liquidity has led to the daily average weighted average Call rate fixing to be 15 bps below the repo rate of 5.5%. Surplus liquidity has also helped in aiding transmission of rates, but the process has slowed due to volatility in bond and forex markets. INR 2.5 tn of durable liquidity will be released in 4 equal tranches starting September 6th until November 29th.

GST reforms could pressure indirect tax collections. Estimates of GST revenue loss ranges from 0.8-1.0 tn. Besides, higher tariffs (50%) on US exports, could depress GDP by 0.2-0.4%. This can pressure fiscal collections and is a worry that is weighing on long bond yields. Besides, long bonds lack a catalyst other than rate cuts, which are also unclear. From a low of 6.20% touched post the June rate cut, 10-year g sec yields have moved higher by 40 bps. They rose 20 bps in August.

## **Investment strategy**

*Our call of staying invested in the short to mid duration segment leading up to and post the start of the rate cutting cycle in June has fared well. We continue with this call with no changes for now, given that there still exist a lot of moving parts that can impact macro negatively.*

*We recommend conservative investors to stick to front end of the curve through funds such as the Overnight, Liquid and Ultra short duration funds.*

*Investors with a marginally higher horizon can look to deploy in Low duration and Money market fund to take advantage of the prevailing higher spread from overnight rates.*

*Investors with higher risk appetite can consider the mid duration buckets such as the short duration fund, corporate bond fund and Banking PSU bond fund where the 2-to-5-year high quality corporate securities are available at 65 to 70 basis points spread.*

*Tactical allocation in G secs can happen to take advantage of recent spurt in yields as the supply demand situation improves going forward.*

## HOW TO READ THE FACTSHEET

### Minimum Amount

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

### SIP

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

### NAV

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

### Benchmark

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

### IDCW Option

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

### Exit Load

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

### Net Equity

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

### AUM

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

### Holdings

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

### Nature of Scheme

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

### Rating Profile

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

### Market Capitalisation

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

### Weighted Average / Median Market Cap

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

### Riskometer

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

## QUANTITATIVE MEASURES EXPLAINED

### Sharpe Ratio

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

### Beta

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

### Standard Deviation

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

### Risk Free Return

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

### Total Expense Ratio

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

### Tracking Error

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

### Information Ratio

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

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

### Portfolio Yield (Yield To Maturity)

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

### Portfolio Turnover Ratio

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

### Modified Duration

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

### Macaulay Duration (Duration)

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

# Sundaram Large Cap Fund

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



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## FUND FEATURES

Category	Large Cap
Fund Managers	Ashwin Jain
Month End AUM	INR 3,302 Cr.
Avg. AUM	INR 3,351 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	20.74	22.30
IDCW	16.13	17.36

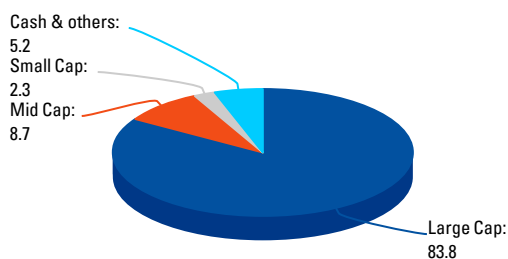


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,59,350 Cr.
Median Market Cap	INR 2,32,300 Cr.
Standard Deviation	11.6
Beta	0.9
Information Ratio	-0.4
Sharpe Ratio	0.5
Turnover Ratio	39.2



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset
<b>Equity</b>	<b>94.8</b>
<b>Agricultural Food &amp; Other Products</b>	<b>1.0</b>
TATA Consumer Products Ltd	1.0
<b>Auto Components</b>	<b>2.3</b>
Craftsman Automation Ltd	2.3
<b>Automobiles</b>	<b>7.3</b>
TVS Motor Company Ltd	2.8
Mahindra & Mahindra Ltd	2.6
Bajaj Auto Ltd	1.8
<b>Banks</b>	<b>27.6</b>
ICICI Bank Ltd <sup>1</sup>	9.2
HDFC Bank Ltd <sup>2</sup>	9.2
State Bank of India <sup>9</sup>	3.2
Axis Bank Ltd	3.1
Kotak Mahindra Bank Ltd	2.9
<b>Beverages</b>	<b>1.8</b>
Varun Beverages Ltd	1.8
<b>Cement &amp; Cement Products</b>	<b>2.4</b>
Ultratech Cement Ltd	2.4
<b>Construction</b>	<b>3.0</b>
Larsen & Toubro Ltd	3.0
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.9</b>
PI Industries Ltd	1.9
<b>Industrial Products</b>	<b>1.0</b>
KEI Industries Ltd	1.0
<b>Insurance</b>	<b>6.1</b>
SBI Life Insurance Company Ltd	3.0
ICICI Lombard General Insurance Company Ltd	3.0
<b>IT - Software</b>	<b>8.7</b>
Infosys Ltd <sup>4</sup>	4.7
Tech Mahindra Ltd	2.7
HCL Technologies Ltd	1.3
<b>Leisure Services</b>	<b>1.1</b>
Jubilant Foodworks Ltd	1.1
<b>Oil</b>	<b>1.7</b>
Oil India Ltd	1.7
<b>Petroleum Products</b>	<b>7.3</b>
Reliance Industries Ltd <sup>5</sup>	4.2
Bharat Petroleum Corporation Ltd <sup>10</sup>	3.1
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>7.1</b>
Dr. Reddys Laboratories Ltd <sup>6</sup>	3.9
Sun Pharmaceutical Industries Ltd <sup>8</sup>	3.2
<b>Power</b>	<b>2.0</b>
NTPC LTD	2.0
<b>Retailing</b>	<b>4.7</b>
Avenue Supermarts Ltd <sup>7</sup>	3.7
Info Edge Ltd	1.0
<b>Telecom - Services</b>	<b>5.6</b>
Bharti Airtel Ltd <sup>3</sup>	5.6
<b>Transport Services</b>	<b>2.5</b>
Interglobe Aviation Ltd	2.5
Right Shares	0.0

Portfolio	% Of Net Asset
Cash And Others	5.2
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	-5.3	-3.7	-2.0	9,471	9,628	9,799	1,20,000	1,19,703	1,21,268	1,21,980
Last 3 years	11.4	12.5	12.5	13,827	14,254	14,236	3,60,000	4,14,907	4,30,275	4,27,360
Last 5 years	15.9	18.1	17.9	20,956	23,024	22,786	6,00,000	7,98,955	8,37,814	8,31,533
^Since Inception	17.0	-	16.6	3,79,667	-	3,47,768	27,70,000	1,68,91,132	-	1,84,42,861

Past performance may or may not be sustained in future. Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 31, 2025. Expense Ratio for the month of Aug 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 12,501 Cr.
Avg. AUM	INR 12,604 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	1359.76	1486.10
IDCW	62.94	69.78

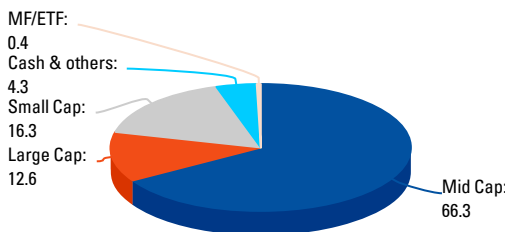


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 60,643 Cr.
Median Market Cap	INR 50,068 Cr.
Standard Deviation	15.0
Beta	0.9
Information Ratio	0.2
Sharpe Ratio	1.1
Turnover Ratio	47.9



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>95.2</b>	Grindwell Norton Ltd	0.5
<b>Aerospace &amp; Defense</b>	<b>1.5</b>	SKF India Ltd	0.5
Bharat Electronics Ltd	1.5	<b>Insurance</b>	<b>1.5</b>
<b>Agricultural Food &amp; Other Products</b>	<b>2.0</b>	Max Financial Services Ltd	1.0
Marico Ltd	2.0	ICICI Prudential Life Insurance Company Ltd	0.5
<b>Auto Components</b> <sup>5</sup>	<b>5.7</b>	<b>IT - Services</b>	<b>1.1</b>
Apollo Tyres Ltd	1.5	L&T Technology Services Ltd	1.1
ZF Commercial Vehicle Control Systems I Ltd	1.5	<b>IT - Software</b> <sup>9</sup>	<b>4.0</b>
UNO Minda Ltd	1.1	Persistent Systems Ltd <sup>9</sup>	2.1
Sona BLW Precision Forgings Ltd	0.9	Coforge Ltd	1.9
Schaeffler India Ltd	0.8	<b>Leisure Services</b> <sup>8</sup>	<b>4.5</b>
<b>Automobiles</b>	<b>1.6</b>	Jubilant Foodworks Ltd	2.0
TVS Motor Company Ltd	1.2	Chalet Hotels Ltd	1.5
Ola Electric Mobility Ltd	0.4	Devyani international limited	1.1
<b>Banks</b> <sup>2</sup>	<b>7.0</b>	<b>Personal Products</b>	<b>1.7</b>
Indian Bank <sup>10</sup>	2.1	Procter & Gamble Hygiene and Health Care Ltd	0.8
IDFC First Bank Ltd	1.9	Care Ltd	0.7
The Federal Bank Ltd	1.9	Emami Ltd	0.7
AU Small Finance Bank Ltd	1.1	Colgate Palmolive Ltd	0.2
<b>Beverages</b>	<b>1.5</b>	<b>Petroleum Products</b>	<b>1.8</b>
United Breweries Ltd	1.5	Hindustan Petroleum Corporation Ltd	1.8
<b>Capital Markets</b>	<b>3.6</b>	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>6</sup>	<b>5.7</b>
BSE Ltd	1.7	Lupin Ltd <sup>6</sup>	2.4
Motilal Oswal Financial Services Ltd	1.0	Alkem Laboratories Ltd	1.2
360 ONE WAM Ltd	0.9	Mankind Pharma Ltd	1.0
<b>Cement &amp; Cement Products</b>	<b>3.1</b>	Zydus Lifesciences Ltd	0.8
JK Cement Ltd <sup>8</sup>	2.1	Gland Pharma Ltd	0.3
ACC Ltd	0.7	<b>Power</b>	<b>1.8</b>
Dalmia Cement Ltd.	0.3	Torrent Power Ltd	1.0
<b>Chemicals &amp; Petrochemicals</b>	<b>1.0</b>	NHPC Ltd	0.8
Deepak Nitrite Ltd	1.0	<b>Realty</b>	<b>3.6</b>
<b>Consumer Durables</b> <sup>7</sup>	<b>4.6</b>	The Phoenix Mills Ltd	1.8
Kalyan Jewellers India Ltd <sup>7</sup>	2.2	Prestige Estates Projects Ltd	1.0
Amber Enterprises India Ltd	0.8	Oberoi Realty Ltd	0.8
Crompton Greaves Consumer Electricals Ltd	0.8	<b>Retailing</b>	<b>0.9</b>
Dixon Technologies Ltd	0.8	FSN E-Commerce Ventures Ltd	0.9
Voltas Ltd	0.0	<b>Telecom - Services</b>	<b>2.2</b>
<b>Electrical Equipment</b>	<b>3.7</b>	Indus Towers Ltd	1.4
GE Vernova T and D India Ltd <sup>4</sup>	2.6	Bharti Hexacom Ltd	0.8
Suzlon Energy Ltd	1.0	<b>Transport Services</b>	<b>1.8</b>
<b>Ferrous Metals</b>	<b>1.8</b>	Delhivery Ltd	1.8
Jindal Steel & Power Ltd	1.8	<b>Mutual Fund Units</b>	<b>0.4</b>
<b>Fertilizers &amp; Agrochemicals</b> <sup>10</sup>	<b>3.9</b>	Sundaram Liquid Fund	0.4
Coromandel International Ltd <sup>2</sup>	3.2	Right Shares	0.0
PI Industries Ltd	0.8	Cash And Others	4.3
<b>Finance</b> <sup>3</sup>	<b>6.7</b>	Grand Total	100.0
Mahindra & Mahindra Financial Services Ltd <sup>5</sup>	2.4		
TVS Holdings Ltd	1.4		
LIC Housing Finance Ltd	1.2		
Shriram Finance Ltd	1.1		
CRISIL Ltd	0.6		
<b>Financial Technology (Fintech)</b>	<b>1.7</b>		
PB Fintech Ltd	1.7		
<b>Gas</b>	<b>0.6</b>		
Gujarat State Petronet Ltd	0.6		
<b>Healthcare Services</b> <sup>4</sup>	<b>6.1</b>		
Fortis Health Care Ltd <sup>3</sup>	2.8		
Max Healthcare Institute Ltd	1.4		
Dr Lal Path Labs Ltd	1.4		
Indegene Limited	0.5		
<b>Industrial Products</b> <sup>1</sup>	<b>8.5</b>		
Cummins India Ltd <sup>1</sup>	3.9		
Polycab India Ltd	1.5		
Supreme Industries Ltd	1.3		
APL Apollo Tubes Ltd	0.8		

No of Stocks: 75

• Top 10 Sectors  
• Top 10 Holdings

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-1.7	-4.8	-2.0	9,827	9,517	9,799	1,20,000	1,23,352	1,21,382	1,21,980
Last 3 years	22.0	21.2	12.5	18,156	17,801	14,236	3,60,000	4,91,060	4,73,400	4,27,360
Last 5 years	26.2	27.6	17.9	31,975	33,835	22,786	6,00,000	10,35,996	10,18,948	8,31,533
^Since Inception	23.7	-	16.6	13,70,012	-	3,47,768	27,70,000	4,59,32,848	-	1,84,42,861

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 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 Aug 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 3,282 Cr.
Avg. AUM	INR 3,318 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	250.00	277.10
IDCW	31.96	36.41

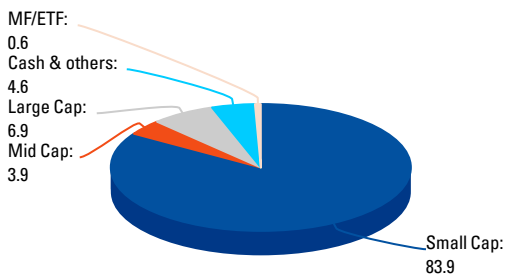


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 32,917 Cr.
Median Market Cap	INR 12,785 Cr.
Standard Deviation	15.6
Beta	0.8
Information Ratio	-0.5
Sharpe Ratio	0.9
Turnover Ratio	52.7



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset
<b>Equity</b>	<b>94.7</b>
<b>Aerospace &amp; Defense</b>	<b>1.7</b>
MTAR Technologies Ltd	1.7
<b>Agricultural Food &amp; Other Products</b>	<b>1.9</b>
Balrampur Chini Mills Ltd	1.9
<b>Auto Components</b> <sup>2</sup>	<b>7.9</b>
Craftsman Automation Ltd <sup>4</sup>	3.0
S.J.S. Enterprises Ltd <sup>6</sup>	2.6
Ceat Ltd	1.3
ZF Commercial Vehicle Control Systems I Ltd	1.1
<b>Banks</b> <sup>1</sup>	<b>8.3</b>
Ujjivan Small Finance Bank Ltd <sup>9</sup>	2.2
DCB Bank Ltd	1.7
CSB Bank Ltd	1.7
Equitas Small Finance Bank Limited	1.4
Axis Bank Ltd	1.3
<b>Capital Markets</b> <sup>9</sup>	<b>4.1</b>
Angel One Ltd	1.5
Prudent Corporate Advisory Services Ltd	1.2
UTI Asset Management Co Ltd	1.0
Multi Commodity Exchange of India Ltd	0.4
<b>Cement &amp; Cement Products</b>	<b>1.2</b>
Birla Corporation Ltd	1.2
<b>Chemicals &amp; Petrochemicals</b>	<b>2.0</b>
Neogen Chemicals Ltd	1.0
Navin Fluorine International Ltd	0.6
Deepak Nitrite Ltd	0.4
<b>Construction</b>	<b>2.6</b>
Larsen & Toubro Ltd	1.3
Kalpataru Projects International Ltd	1.3
<b>Consumer Durables</b> <sup>4</sup>	<b>7.4</b>
Safari Industries Ltd <sup>5</sup>	2.8
Green Panel Industries Ltd	1.8
Orient Electric Ltd	1.0
Senco Gold Ltd	1.0
Amber Enterprises India Ltd	0.9
<b>Electrical Equipment</b>	<b>1.5</b>
TD Power Systems Ltd	1.5
<b>Engineering Services</b>	<b>0.0</b>
Hindustan Dorr Oliver Ltd	0.0
<b>Entertainment</b>	<b>1.1</b>
PVR INOX Ltd	1.1
<b>Finance</b> <sup>7</sup>	<b>5.3</b>
PNB Housing Finance Ltd <sup>7</sup>	2.3
Cholamandam Financial Holdings Ltd <sup>10</sup>	2.1
Creditaccess Grameen Ltd	0.9
<b>Food Products</b>	<b>3.1</b>
EID Parry India Ltd <sup>2</sup>	3.1
<b>Gas</b>	<b>1.1</b>
Gujarat State Petronet Ltd	1.1
<b>Healthcare Services</b> <sup>8</sup>	<b>4.9</b>
Aster DM Healthcare Ltd <sup>1</sup>	3.5
Kovai Medical Center & Hospital Ltd	1.5
<b>Industrial Manufacturing</b>	<b>1.6</b>
Tega Industries Ltd	1.6
<b>Industrial Products</b> <sup>3</sup>	<b>7.7</b>
KSB LTD	1.9
RHI Magnesita India Ltd	1.5
Shivalik Bimetal Controls Ltd	1.1
SKF India Ltd	1.0
ESAB India Ltd	0.9
Carborundum Universal Ltd	0.8
KEI Industries Ltd	0.6
<b>Insurance</b>	<b>1.4</b>
Medi Assist Healthcare Services Ltd	1.4
<b>IT - Services</b> <sup>6</sup>	<b>5.6</b>

Portfolio	% Of Net Asset
Affle Ltd <sup>3</sup>	3.1
R Systems International Ltd	1.4
Cyient Ltd	1.1
<b>IT - Software</b>	<b>2.8</b>
Rate Gain Travel Technologies Ltd <sup>8</sup>	2.2
Birlasoft Ltd	0.6
<b>Leisure Services</b> <sup>10</sup>	<b>3.6</b>
Chalet Hotels Ltd	2.1
Westlife Foodworld Ltd	1.6
<b>Other Utilities</b>	<b>1.2</b>
Ion Exchange Ltd	1.2
<b>Personal Products</b>	<b>1.2</b>
Emami Ltd	1.2
<b>Pharmaceuticals &amp; Biotechnology</b> <sup>5</sup>	<b>5.9</b>
Neuland Laboratories Ltd	1.8
Sanofi Consumer Healthcare India Ltd	1.8
Natco Pharma Ltd	1.5
JB Chemicals & Pharmaceuticals Ltd	0.8
<b>Realty</b>	<b>2.4</b>
Brigade Enterprises Ltd	1.3
Sobha Ltd	1.1
<b>Retailing</b>	<b>3.6</b>
Zomato Ltd	1.4
Info Edge Ltd	1.3
Electronics Mart India Ltd	0.9
<b>Textiles &amp; Apparels</b>	<b>1.9</b>
Ganesha Ecosphere Ltd	1.2
K.P.R. Mill Ltd	0.8
<b>Transport Infrastructure</b>	<b>1.6</b>
Adani Ports and Special Economic Zone Ltd	1.6
<b>Mutual Fund Units</b>	<b>0.6</b>
Sundaram Money Market Fund	0.6
Cash And Others	4.6
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	-5.3	-8.6	-2.0	9,475	9,138	9,799	1,20,000	1,21,007	1,19,007	1,21,980
Last 3 years	19.0	21.9	12.5	16,852	18,128	14,236	3,60,000	4,52,653	4,67,992	4,27,360
Last 5 years	27.6	28.8	17.9	33,882	35,498	22,786	6,00,000	9,72,828	10,10,555	8,31,533
^Since Inception	17.2	-	14.1	2,60,054	-	1,50,942	24,60,000	1,68,93,707	-	1,08,86,088

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 Aug 31, 2025.Expense Ratio for the month of Aug 31, 2025 - Regular: 1.95 and Direct: 0.87

# 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 6,651 Cr.
Avg. AUM	INR 6,733 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	83.24	93.74
IDCW	30.12	34.65

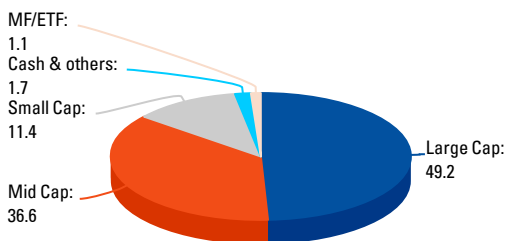


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,50,255 Cr.
Median Market Cap	INR 74,168 Cr.
Standard Deviation	13.6
Beta	1.0
Information Ratio	-0.8
Sharpe Ratio	0.6
Turnover Ratio	42.5



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>97.2</b>	Devyani international limited	0.8
<b>Aerospace &amp; Defense</b>	<b>1.3</b>	<b>Personal Products</b>	<b>1.5</b>
Hindustan Aeronautics Ltd	1.3	Emami Ltd	0.9
<b>Agricultural Food &amp; Other Products</b>	<b>1.9</b>	Procter & Gamble Hygiene and Health Care Ltd	0.6
Marico Ltd	1.9	<b>Petroleum Products</b> <sup>2</sup>	<b>6.4</b>
<b>Auto Components</b> <sup>4</sup>	<b>4.8</b>	Reliance Industries Ltd <sup>2</sup>	4.1
UNO Minda Ltd <sup>6</sup>	2.2	Hindustan Petroleum Corporation Ltd	1.3
Schaeffler India Ltd	1.0	Bharat Petroleum Corporation Ltd	1.0
Apollo Tyres Ltd	0.9	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>3</sup>	<b>5.8</b>
ZF Commercial Vehicle Control Systems I Ltd	0.8	Alkem Laboratories Ltd	1.9
<b>Automobiles</b>	<b>1.9</b>	Mankind Pharma Ltd	1.4
Mahindra & Mahindra Ltd	1.4	Lupin Ltd	1.3
Ola Electric Mobility Ltd	0.4	Sun Pharmaceutical Industries Ltd	1.0
<b>Banks</b> <sup>1</sup>	<b>18.8</b>	Gland Pharma Ltd	0.3
HDFC Bank Ltd <sup>1</sup>	5.4	<b>Power</b>	<b>2.7</b>
ICICI Bank Ltd <sup>3</sup>	3.8	NTPC LTD	1.0
State Bank of India <sup>4</sup>	2.9	TATA Power Company Ltd	0.9
Kotak Mahindra Bank Ltd <sup>8</sup>	2.1	Torrent Power Ltd	0.8
Axis Bank Ltd <sup>10</sup>	2.0	<b>Realty</b>	<b>2.6</b>
Bank of Baroda	1.4	Prestige Estates Projects Ltd	1.6
The Federal Bank Ltd	1.3	The Phoenix Mills Ltd	1.0
<b>Beverages</b>	<b>2.3</b>	<b>Retailing</b>	<b>2.5</b>
United Breweries Ltd	1.4	FSN E-Commerce Ventures Ltd	1.3
Varun Beverages Ltd	0.9	Zomato Ltd	1.2
<b>Capital Markets</b>	<b>2.1</b>	<b>Telecom - Services</b> <sup>6</sup>	<b>4.8</b>
Multi Commodity Exchange of India Ltd	1.3	Bharti Airtel Ltd <sup>5</sup>	2.6
Motilal Oswal Financial Services Ltd	0.8	Bharti Hexacom Ltd	1.5
<b>Cement &amp; Cement Products</b> <sup>5</sup>	<b>4.8</b>	Indus Towers Ltd	0.7
Ultratech Cement Ltd	1.8	<b>Transport Infrastructure</b>	<b>0.8</b>
JK Cement Ltd	1.7	JSW Infrastructure Ltd	0.8
Grasim Industries Ltd	1.3	<b>Transport Services</b>	<b>0.9</b>
<b>Construction</b>	<b>1.9</b>	Delhivery Ltd	0.9
Larsen & Toubro Ltd	1.9	<b>Mutual Fund Units</b>	<b>1.1</b>
<b>Consumer Durables</b>	<b>2.8</b>	Sundaram Low Duration Fund	1.1
Amber Enterprises India Ltd <sup>7</sup>	2.2	Cash And Others	1.7
Kalyan Jewellers India Ltd	0.6	Grand Total	100.0
<b>Ferrous Metals</b>	<b>1.5</b>		
Jindal Steel & Power Ltd	1.5		
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.2</b>		
PI Industries Ltd	1.2		
Coromandel International Ltd	1.0		
<b>Finance</b> <sup>9</sup>	<b>3.9</b>		
Mahindra & Mahindra Financial Services Ltd	1.5		
Bajaj Finance Ltd	1.5		
Cholamandalam Investment and Finance Company Ltd	0.9		
<b>Healthcare Services</b> <sup>8</sup>	<b>4.5</b>		
Fortis Health Care Ltd	1.8		
Dr Lal Path Labs Ltd	1.6		
Max Healthcare Institute Ltd	1.1		
<b>Industrial Products</b> <sup>7</sup>	<b>4.7</b>		
Cummins India Ltd	1.9		
Polycab India Ltd	1.3		
Kirloskar Oil Engines Ltd	0.8		
SKF India Ltd	0.7		
<b>Insurance</b>	<b>1.3</b>		
Max Financial Services Ltd	1.3		
<b>IT - Services</b>	<b>1.2</b>		
Affle Ltd	1.2		
<b>IT - Software</b> <sup>10</sup>	<b>3.8</b>		
Infosys Ltd <sup>9</sup>	2.0		
Persistent Systems Ltd	1.2		
Coforge Ltd	0.6		
<b>Leisure Services</b>	<b>3.6</b>		
Jubilant Foodworks Ltd	1.8		
The Indian Hotels Company Ltd	1.1		

No of Stocks: 68

• Top 10 Sectors  
• Top 10 Holdings

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-4.2	-4.2	-2.0	9,578	9,585	9,799	1,20,000	1,20,918	1,21,388	1,21,980
Last 3 years	14.3	16.9	12.5	14,928	15,993	14,236	3,60,000	4,39,590	4,51,911	4,27,360
Last 5 years	20.2	22.9	17.9	25,111	28,069	22,786	6,00,000	8,70,367	9,25,542	8,31,533
^Since Inception	14.2	13.9	11.8	1,16,329	1,10,632	78,380	-	-	-	-

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 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 5.49 as on Aug 31, 2025.Expense Ratio for the month of Aug 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 2,810 Cr.
Avg. AUM	INR 2,829 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	375.25	418.23
IDCW	66.03	89.15

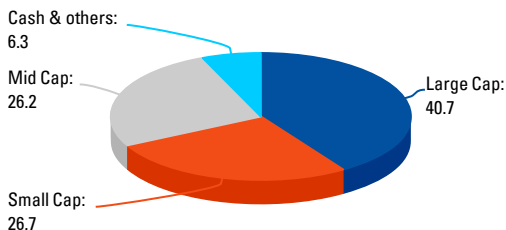


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,46,727 Cr.
Median Market Cap	INR 49,864 Cr.
Standard Deviation	13.3
Beta	0.9
Information Ratio	-0.5
Sharpe Ratio	0.8
Turnover Ratio	55.4



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>93.7</b>	HCL Technologies Ltd	1.4
<b>Aerospace &amp; Defense</b>	<b>1.7</b>	Coforge Ltd	1.1
Bharat Electronics Ltd	1.7	Rate Gain Travel Technologies Ltd	1.1
<b>Agricultural Food &amp; Other Products</b>	<b>1.1</b>	Mphasis Ltd	0.9
Marico Ltd	1.1	<b>Leisure Services</b> <sup>4</sup>	<b>5.2</b>
<b>Auto Components</b> <sup>9</sup>	<b>3.6</b>	Jubilant Foodworks Ltd <sup>9</sup>	2.1
Amara Raja Energy & Mobility Ltd	1.7	Devyani international limited	1.5
Craftsman Automation Ltd	1.6	Chalet Hotels Ltd	1.5
Schaeffler India Ltd	0.3	Chennai Super Kings Ltd	0.0
<b>Automobiles</b>	<b>1.5</b>	<b>Other Utilities</b>	<b>0.6</b>
Mahindra & Mahindra Ltd	1.5	Ion Exchange Ltd	0.6
<b>Banks</b> <sup>1</sup>	<b>19.2</b>	<b>Paper, Forest &amp; Jute Products</b>	<b>0.0</b>
HDFC Bank Ltd <sup>1</sup>	6.6	Mukerian Papers Ltd	0.0
ICICI Bank Ltd <sup>2</sup>	4.8	<b>Petroleum Products</b> <sup>5</sup>	<b>4.9</b>
Kotak Mahindra Bank Ltd <sup>3</sup>	4.0	Reliance Industries Ltd <sup>5</sup>	3.3
Indian Bank	2.1	Hindustan Petroleum Corporation Ltd	1.6
DCB Bank Ltd	1.7	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.6</b>
<b>Beverages</b>	<b>1.0</b>	Lupin Ltd	2.0
United Breweries Ltd	1.0	JB Chemicals & Pharmaceuticals Ltd	1.4
<b>Capital Markets</b>	<b>1.0</b>	Gland Pharma Ltd	0.2
360 ONE WAM Ltd	0.8	<b>Power</b>	<b>1.5</b>
BSE Ltd	0.2	TATA Power Company Ltd	1.5
Crescent Fintstock Ltd	0.0	<b>Realty</b>	<b>1.3</b>
<b>Cement &amp; Cement Products</b> <sup>8</sup>	<b>3.8</b>	Brigade Enterprises Ltd	1.3
JK Cement Ltd <sup>10</sup>	2.1	<b>Retailing</b>	<b>0.2</b>
Ultratech Cement Ltd	1.7	Info Edge Ltd	0.2
<b>Construction</b> <sup>10</sup>	<b>3.6</b>	<b>Telecom - Services</b>	<b>2.5</b>
Larsen & Toubro Ltd <sup>4</sup>	3.6	Bharti Airtel Ltd <sup>6</sup>	2.5
<b>Consumable Fuels</b>	<b>1.5</b>	<b>Transport Infrastructure</b>	<b>0.7</b>
Coal India Ltd	1.5	Adani Ports and Special Economic Zone Ltd	0.7
<b>Consumer Durables</b> <sup>7</sup>	<b>3.8</b>	<b>Transport Services</b>	<b>0.2</b>
Amber Enterprises India Ltd	1.9	Interglobe Aviation Ltd	0.2
Blue Star Ltd	1.5	<b>Unlisted Equity</b>	<b>0.0</b>
Kalyan Jewellers India Ltd	0.4	Balmer Lawrie Freight Containers Ltd	0.0
<b>Diversified Fmcg</b>	<b>1.1</b>	Precision Fasteners Ltd	0.0
Hindustan UniLever Ltd	1.1	Virtual Dynamics Software Ltd	0.0
<b>Electrical Equipment</b>	<b>0.7</b>	Noble Brothers Impex Ltd	0.0
Siemens Energy India Limited	0.4	Cash And Others	6.3
GE Vernova T and D India Ltd	0.2	Grand Total	100.0
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.8</b>		
PI Industries Ltd	0.8		
<b>Finance</b> <sup>6</sup>	<b>4.6</b>		
Mahindra & Mahindra Financial Services Ltd	1.9		
TVS Holdings Ltd	1.7		
LIC Housing Finance Ltd	1.1		
<b>Financial Technology (Fintech)</b>	<b>0.4</b>		
PB Fintech Ltd	0.4		
<b>Food Products</b>	<b>1.2</b>		
EID Parry India Ltd	1.2		
<b>Healthcare Equipment &amp; Supplies</b>	<b>0.0</b>		
Sangam Health Care Products Ltd	0.0		
<b>Healthcare Services</b>	<b>3.5</b>		
Fortis Health Care Ltd <sup>8</sup>	2.1		
Metropolis Healthcare Ltd	1.4		
<b>Household Products</b>	<b>1.9</b>		
Jyothy Laboratories Ltd	1.9		
<b>Industrial Manufacturing</b>	<b>1.2</b>		
Tega Industries Ltd	1.2		
<b>Industrial Products</b> <sup>2</sup>	<b>7.2</b>		
KEI Industries Ltd	2.0		
Cummins India Ltd	1.5		
SKF India Ltd	1.4		
Kirloskar Oil Engines Ltd	1.3		
APL Apollo Tubes Ltd	1.0		
<b>IT - Services</b>	<b>2.1</b>		
Affle Ltd <sup>7</sup>	2.1		
<b>IT - Software</b> <sup>3</sup>	<b>6.4</b>		
Infosys Ltd	1.9		

No of Stocks: 68

• Top 10 Sectors  
• Top 10 Holdings

# Sundaram Multi Cap Fund

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

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-2.4	-5.0	-2.0	9,755	9,498	9,799	1,20,000	1,22,805	1,20,824	1,21,980
Last 3 years	15.6	17.2	12.5	15,446	16,090	14,236	3,60,000	4,51,550	4,50,983	4,27,360
Last 5 years	21.5	23.3	17.9	26,471	28,516	22,786	6,00,000	9,03,723	9,25,014	8,31,533
^Since Inception	15.4	-	14.5	3,55,481	-	2,89,373	29,80,000	2,81,12,820	-	2,48,14,723

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 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 5.49 as on Aug 31, 2025. Expense Ratio for the month of Aug 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

<b>Category</b>	Flexi Cap Fund
<b>Fund Managers</b>	Bharath S, Dwijendra Srivastava, Pathanjali Srinivasan (Overseas Equities)
<b>Month End AUM</b>	INR 2,069 Cr.
<b>Avg. AUM</b>	INR 2,085 Cr.
<b>Inception Date</b>	Sep 6, 2022
<b>Benchmark (Tier I)</b>	Nifty 500 TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	14.65	15.35
<b>IDCW</b>	13.90	14.56

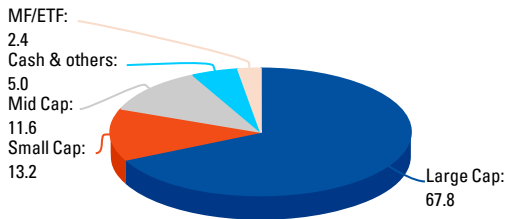


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,18,628 Cr.
<b>Median Market Cap</b>	INR 1,05,156 Cr.
<b>Turnover Ratio</b>	42.0



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>92.6</b>	<b>IT - Software <sup>5</sup></b>	<b>4.5</b>
<b>Agricultural Food &amp; Other Products</b>	<b>1.0</b>	Infosys Ltd <sup>4</sup>	3.3
TATA Consumer Products Ltd	1.0	Tech Mahindra Ltd	1.2
<b>Auto Components</b>	<b>1.1</b>	<b>Leisure Services</b>	<b>2.4</b>
Amara Raja Energy & Mobility Ltd	1.1	Jubilant Foodworks Ltd	1.2
<b>Automobiles <sup>2</sup></b>	<b>6.2</b>	Devyani international limited	1.1
Maruti Suzuki India Ltd	2.3	<b>Personal Products</b>	<b>1.1</b>
Force Motors Ltd	2.0	Emami Ltd	1.1
Mahindra & Mahindra Ltd	1.1	<b>Petroleum Products <sup>4</sup></b>	<b>5.0</b>
Tata Motors Ltd	0.8	Reliance Industries Ltd <sup>3</sup>	4.5
<b>Banks <sup>1</sup></b>	<b>27.6</b>	Hindustan Petroleum Corporation Ltd	0.5
HDFC Bank Ltd <sup>1</sup>	9.2	<b>Pharmaceuticals &amp; Biotechnology <sup>3</sup></b>	<b>5.0</b>
ICICI Bank Ltd <sup>2</sup>	7.8	Sun Pharmaceutical Industries Ltd	1.6
State Bank of India <sup>6</sup>	3.1	Cipla Ltd	1.6
Axis Bank Ltd <sup>7</sup>	3.1	Alkem Laboratories Ltd	1.4
Kotak Mahindra Bank Ltd <sup>10</sup>	2.8	Neuland Laboratories Ltd	0.5
IndusInd Bank Ltd	0.9	<b>Power</b>	<b>2.1</b>
The Federal Bank Ltd	0.7	NTPC LTD	1.2
<b>Beverages</b>	<b>2.5</b>	Torrent Power Ltd	0.9
United Spirits Ltd	1.3	<b>Retailing <sup>10</sup></b>	<b>2.8</b>
Varun Beverages Ltd	1.2	Swiggy Ltd	1.5
<b>Cement &amp; Cement Products <sup>7</sup></b>	<b>3.8</b>	Zomato Ltd	1.3
Ultratech Cement Ltd	2.6	<b>Telecom - Services <sup>9</sup></b>	<b>3.1</b>
Ambuja Cements Ltd	1.3	Bharti Airtel Ltd <sup>8</sup>	3.1
<b>Chemicals &amp; Petrochemicals</b>	<b>0.9</b>	<b>Transport Services</b>	<b>2.6</b>
Deepak Nitrite Ltd	0.9	Delhivery Ltd	1.4
<b>Construction <sup>8</sup></b>	<b>3.3</b>	Interglobe Aviation Ltd	1.2
Larsen & Toubro Ltd <sup>5</sup>	3.3	<b>Mutual Fund Units</b>	<b>2.4</b>
<b>Consumer Durables</b>	<b>1.6</b>	Sundaram Low Duration Fund	2.4
Blue Star Ltd	0.9	Cash And Others	5.0
Kajaria Ceramics Ltd	0.7	Grand Total	100.0
<b>Diversified Fmcg <sup>6</sup></b>	<b>4.5</b>		
ITC Ltd <sup>9</sup>	2.9		
Hindustan UniLever Ltd	1.6		
<b>Electrical Equipment</b>	<b>1.2</b>		
GE Vernova T and D India Ltd	1.1		
Triveni Turbine Ltd	0.1		
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.3</b>		
UPL Ltd	1.3		
<b>Finance</b>	<b>1.3</b>		
Cholamandalam Investment and Finance Company Ltd	1.3		
<b>Gas</b>	<b>1.3</b>		
GAIL Ltd	1.3		
<b>Healthcare Services</b>	<b>2.7</b>		
Metropolis Healthcare Ltd	1.6		
Apollo Hospitals Enterprise Ltd	1.1		
<b>Industrial Manufacturing</b>	<b>0.8</b>		
Praj Industries Ltd	0.8		
<b>Industrial Products</b>	<b>2.2</b>		
Cummins India Ltd	1.2		
Kirloskar Oil Engines Ltd	1.1		
<b>IT - Services</b>	<b>0.9</b>		
Affle Ltd	0.9		

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	-0.6	-4.4	-2.0	9,939	9,559	9,799	1,20,000	1,23,665	1,21,031	1,21,980
^Since Inception	13.6	14.8	12.8	14,650	15,091	14,319	3,50,000	4,24,173	4,24,611	4,12,948

Past performance may or may not be sustained in future. Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Expense Ratio for the month of Aug 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 1,076 Cr.
Avg. AUM	INR 1,085 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	157.49	174.60
IDCW	40.78	44.40

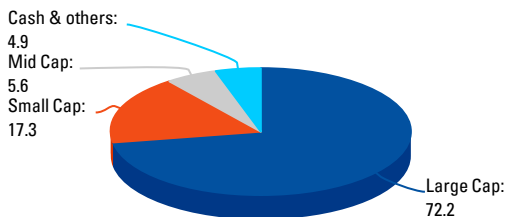


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,15,199 Cr.
Median Market Cap	INR 1,21,224 Cr.
Standard Deviation	11.8
Beta	0.8
Information Ratio	-0.4
Sharpe Ratio	0.6
Turnover Ratio	82.4



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset
<b>Equity</b>	<b>95.1</b>
<b>Agricultural Food &amp; Other Products</b>	<b>2.4</b>
TATA Consumer Products Ltd	2.4
<b>Auto Components</b> 7	<b>4.9</b>
Craftsman Automation Ltd 5	4.9
<b>Automobiles</b> 4	<b>7.0</b>
TVS Motor Company Ltd 4	5.2
Bajaj Auto Ltd	1.8
<b>Banks</b> 1	<b>25.3</b>
HDFC Bank Ltd 1	9.3
ICICI Bank Ltd 2	9.0
Kotak Mahindra Bank Ltd 6	4.8
City Union Bank Ltd	2.1
<b>Construction</b>	<b>1.9</b>
KEC International Ltd	1.9
<b>Consumer Durables</b>	<b>2.3</b>
Amber Enterprises India Ltd	2.3
<b>Electrical Equipment</b>	<b>2.9</b>
Triveni Turbine Ltd	2.9
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.8</b>
PI Industries Ltd	2.8
<b>Healthcare Services</b>	<b>3.2</b>
Apollo Hospitals Enterprise Ltd	3.2
<b>Industrial Products</b> 10	<b>3.3</b>
Happy Forgings Ltd	3.3
<b>Insurance</b> 6	<b>5.8</b>
SBI Life Insurance Company Ltd	3.0
ICICI Lombard General Insurance Company Ltd	2.8
<b>IT - Software</b> 2	<b>8.8</b>
Infosys Ltd 7	4.4
Tech Mahindra Ltd	3.1
HCL Technologies Ltd	1.4
<b>Petroleum Products</b> 9	<b>4.0</b>
Bharat Petroleum Corporation Ltd 10	4.0
<b>Pharmaceuticals &amp; Biotechnology</b> 8	<b>4.3</b>
Dr. Reddys Laboratories Ltd 8	4.3
<b>Retailing</b> 3	<b>7.1</b>
Avenue Supermarts Ltd 9	4.2
Info Edge Ltd	2.9
<b>Telecom - Services</b> 5	<b>6.1</b>
Bharti Airtel Ltd 3	6.1
<b>Transport Services</b>	<b>3.2</b>
Interglobe Aviation Ltd	3.2
Right Shares	0.1
Cash And Others	4.9
Grand Total	100.0

No of Stocks: 26

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-5.9	-4.4	-2.0	9,415	9,559	9,799	1,20,000	1,19,755	1,21,031	1,21,980
Last 3 years	12.7	14.7	12.5	14,333	15,080	14,236	3,60,000	4,25,982	4,39,803	4,27,360
Last 5 years	18.5	20.3	17.9	23,381	25,248	22,786	6,00,000	8,30,165	8,76,468	8,31,533
^Since Inception	14.9	13.7	13.5	1,57,492	1,27,527	1,22,142	23,70,000	1,06,63,398	1,06,30,747	96,11,719

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 31, 2025. Expense Ratio for the month of Aug 31, 2025 - Regular: 2.27 and Direct: 1.3



# 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 1,362 Cr.
Avg. AUM	INR 1,375 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	505.75	540.98
IDCW	405.58	540.43

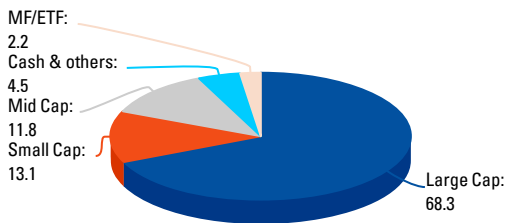


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,12,194 Cr.
Median Market Cap	INR 1,12,224 Cr.
Standard Deviation	11.6
Beta	0.8
Information Ratio	-0.1
Sharpe Ratio	0.7
Turnover Ratio	47.2



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>93.2</b>	<b>IT - Services</b>	<b>0.9</b>
<b>Aerospace &amp; Defense</b>	<b>0.7</b>	Affle Ltd	0.9
Hindustan Aeronautics Ltd	0.7	<b>IT - Software</b> <sup>5</sup>	<b>4.5</b>
<b>Agricultural Food &amp; Other Products</b>	<b>0.9</b>	Infosys Ltd <sup>5</sup>	3.3
TATA Consumer Products Ltd	0.9	Tech Mahindra Ltd	1.2
<b>Auto Components</b>	<b>1.1</b>	<b>Leisure Services</b>	<b>2.4</b>
Amara Raja Energy & Mobility Ltd	1.1	Jubilant Foodworks Ltd	1.2
<b>Automobiles</b> <sup>2</sup>	<b>6.3</b>	Devyani international limited	1.1
Maruti Suzuki India Ltd	2.2	Chennai Super Kings Ltd	0.0
Force Motors Ltd	2.0	<b>Personal Products</b>	<b>1.1</b>
Mahindra & Mahindra Ltd	1.2	Emami Ltd	1.1
Tata Motors Ltd	0.9	<b>Petroleum Products</b> <sup>4</sup>	<b>4.8</b>
<b>Banks</b> <sup>1</sup>	<b>27.8</b>	Reliance Industries Ltd <sup>3</sup>	4.3
HDFC Bank Ltd <sup>1</sup>	9.0	Hindustan Petroleum Corporation Ltd	0.5
ICICI Bank Ltd <sup>2</sup>	7.6	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>3</sup>	<b>5.0</b>
Axis Bank Ltd <sup>4</sup>	3.4	Sun Pharmaceutical Industries Ltd	1.6
State Bank of India <sup>8</sup>	3.1	Cipla Ltd	1.6
Kotak Mahindra Bank Ltd <sup>10</sup>	2.7	Alkem Laboratories Ltd	1.3
IndusInd Bank Ltd	1.3	Neuland Laboratories Ltd	0.6
The Federal Bank Ltd	0.7	<b>Power</b>	<b>2.1</b>
<b>Beverages</b>	<b>2.5</b>	NTPC LTD	1.2
Varun Beverages Ltd	1.2	Torrent Power Ltd	0.9
United Spirits Ltd	1.2	<b>Retailing</b> <sup>10</sup>	<b>2.8</b>
<b>Cement &amp; Cement Products</b> <sup>7</sup>	<b>3.8</b>	Swiggy Ltd	1.5
Ultratech Cement Ltd	2.5	Zomato Ltd	1.3
Ambuja Cements Ltd	1.3	<b>Telecom - Services</b> <sup>9</sup>	<b>3.2</b>
<b>Chemicals &amp; Petrochemicals</b>	<b>0.9</b>	Bharti Airtel Ltd <sup>7</sup>	3.2
Deepak Nitrite Ltd	0.9	<b>Transport Services</b>	<b>2.5</b>
<b>Construction</b> <sup>8</sup>	<b>3.3</b>	Delhivery Ltd	1.4
Larsen & Toubro Ltd <sup>6</sup>	3.3	Interglobe Aviation Ltd	1.2
<b>Consumer Durables</b>	<b>1.6</b>	<b>Unlisted Equity</b>	<b>0.0</b>
Blue Star Ltd	0.9	Virtual Dynamics Software Ltd	0.0
Kajaria Ceramics Ltd	0.7	<b>Mutual Fund Units</b>	<b>2.2</b>
<b>Diversified Fmcg</b> <sup>6</sup>	<b>4.5</b>	Sundaram Low Duration Fund	2.2
ITC Ltd <sup>9</sup>	2.9	Cash And Others	4.5
Hindustan UniLever Ltd	1.6	Grand Total	100.0
<b>Electrical Equipment</b>	<b>1.0</b>		
GE Vernova T and D India Ltd	1.0		
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.3</b>		
UPL Ltd	1.3		
<b>Finance</b>	<b>1.4</b>		
Cholamandalam Investment and Finance Company Ltd	1.4		
<b>Gas</b>	<b>1.2</b>		
GAIL Ltd	1.2		
<b>Healthcare Services</b>	<b>2.7</b>		
Metropolis Healthcare Ltd	1.6		
Apollo Hospitals Enterprise Ltd	1.2		
<b>Industrial Manufacturing</b>	<b>0.7</b>		
Praj Industries Ltd	0.7		
<b>Industrial Products</b>	<b>2.2</b>		
Cummins India Ltd	1.1		
Kirloskar Oil Engines Ltd	1.1		

No of Stocks: 54

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-1.0	-4.4	-2.0	9,903	9,559	9,799	1,20,000	1,23,683	1,21,031	1,21,980
Last 3 years	14.1	14.7	12.5	14,878	15,080	14,236	3,60,000	4,41,159	4,39,803	4,27,360
Last 5 years	20.2	20.3	17.9	25,077	25,248	22,786	6,00,000	8,75,589	8,76,468	8,31,533
^Since Inception	17.8	14.0	-	12,57,152	4,72,926	-	35,30,000	8,55,50,536	-	-

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 31, 2025. Expense Ratio for the month of Aug 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 879 Cr.
Avg. AUM	INR 886 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	131.28	143.46
IDCW	38.17	63.99

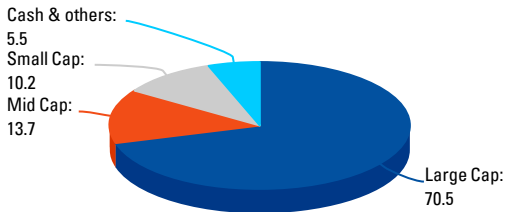


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 4,34,938 Cr.
Median Market Cap	INR 1,83,980 Cr.
Standard Deviation	13.1
Beta	0.9
Information Ratio	0.1
Sharpe Ratio	0.7
Turnover Ratio	57.4



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>94.5</b>	Mphasis Ltd	1.1
<b>Aerospace &amp; Defense</b>	<b>2.5</b>	Coforge Ltd	1.1
Bharat Electronics Ltd	1.5	LTIMindtree Ltd	1.1
Hindustan Aeronautics Ltd	1.0	<b>Oil</b> <sup>8</sup>	<b>3.6</b>
<b>Auto Components</b>	<b>1.0</b>	Oil & Natural Gas Corporation Ltd <sup>9</sup>	2.7
Apollo Tyres Ltd	1.0	Oil India Ltd	1.0
<b>Automobiles</b> <sup>4</sup>	<b>7.4</b>	<b>Personal Products</b>	<b>2.5</b>
Maruti Suzuki India Ltd <sup>8</sup>	2.7	Emami Ltd	1.5
Hero MotoCorp Ltd	1.8	Godrej Consumer Products Ltd	1.1
Bajaj Auto Ltd	1.6	<b>Petroleum Products</b> <sup>5</sup>	<b>5.9</b>
Mahindra & Mahindra Ltd	1.3	Reliance Industries Ltd	2.0
<b>Banks</b> <sup>1</sup>	<b>17.3</b>	Hindustan Petroleum Corporation Ltd	1.7
HDFC Bank Ltd <sup>1</sup>	7.0	Castrol India Ltd	1.2
ICICI Bank Ltd <sup>2</sup>	4.2	Indian Oil Corporation Ltd	1.0
State Bank of India	2.6	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.3</b>
Bank of Baroda	1.5	Sun Pharmaceutical Industries Ltd	1.4
Axis Bank Ltd	1.0	Sanofi India Ltd	0.9
Kotak Mahindra Bank Ltd	1.0	<b>Power</b> <sup>3</sup>	<b>9.0</b>
<b>Capital Markets</b>	<b>1.2</b>	NTPC LTD <sup>3</sup>	3.5
UTI Asset Management Co Ltd	1.2	Power Grid Corporation of India Ltd <sup>7</sup>	2.7
<b>Cement &amp; Cement Products</b>	<b>1.1</b>	NHPC Ltd	1.5
Ultratech Cement Ltd	1.1	CESC Ltd	1.2
<b>Construction</b>	<b>2.3</b>	<b>REIT &amp; InvIT</b> <sup>7</sup>	<b>4.6</b>
Larsen & Toubro Ltd	2.3	Embassy Office Parks <sup>5</sup>	3.2
<b>Consumable Fuels</b> <sup>10</sup>	<b>2.6</b>	Power Grid Infrastructure Investment Trust	1.4
Coal India Ltd <sup>10</sup>	2.6	<b>Telecom - Services</b>	<b>2.0</b>
<b>Consumer Durables</b>	<b>0.7</b>	Bharti Airtel Ltd	2.0
Asian Paints Ltd	0.7	<b>Unlisted Equity</b>	<b>0.0</b>
<b>Diversified Fmcg</b> <sup>6</sup>	<b>5.0</b>	Sandur Laminates Ltd	0.0
ITC Ltd <sup>6</sup>	3.1	Crystal Cable Industries Ltd	0.0
Hindustan UniLever Ltd	2.0	Tirrihannah Company Ltd	0.0
<b>Ferrous Metals</b>	<b>1.4</b>	Minerava Holdings Ltd	0.0
Tata Steel Ltd	1.4	Cash And Others	5.5
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.6</b>	REIT & InvIT	4.6
Bayer Cropscience Ltd	0.6	Grand Total	100.0
<b>Finance</b> <sup>9</sup>	<b>3.1</b>		
Mahindra & Mahindra Financial Services Ltd	1.0		
REC Ltd	1.0		
Bajaj Finance Ltd	0.6		
Shriram Finance Ltd	0.5		
<b>Food Products</b>	<b>1.5</b>		
Britannia Industries Ltd	1.5		
<b>Gas</b>	<b>2.3</b>		
GAIL Ltd	2.3		
<b>Healthcare Services</b>	<b>1.2</b>		
Aster DM Healthcare Ltd	1.2		
<b>Industrial Products</b>	<b>1.4</b>		
Cummins India Ltd	1.4		
<b>IT - Software</b> <sup>2</sup>	<b>12.0</b>		
Infosys Ltd <sup>4</sup>	3.4		
Tech Mahindra Ltd	1.9		
HCL Technologies Ltd	1.8		
Tata Consultancy Services Ltd	1.7		

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	-9.4	-4.4	-2.0	9,056	9,559	9,799	1,20,000	1,17,549	1,21,031	1,21,980
Last 3 years	15.0	14.7	12.5	15,218	15,080	14,236	3,60,000	4,27,994	4,39,803	4,27,360
Last 5 years	19.2	20.3	17.9	24,110	25,248	22,786	6,00,000	8,53,870	8,76,468	8,31,533
^Since Inception	13.1	15.2	14.7	1,31,277	1,91,571	1,76,662	25,00,000	1,18,05,562	1,26,38,572	1,15,26,377

Past performance may or may not be sustained in future. Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 31, 2025. Expense Ratio for the month of Aug 31, 2025 - Regular: 2.3 and Direct: 1.08

# Sundaram Multi-Factor Fund

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



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Multi Cap
<b>Fund Managers</b>	Mr. Rohit Seksaria (Equity), Mr. Bharath S (Equity), Mr. Dwijendra Srivastava (Fixed Income), Mr. Sandeep Agarwal (Fixed Income)
<b>Month End AUM</b>	INR 861 Cr.
<b>Avg. AUM</b>	INR 866 Cr.
<b>Inception Date</b>	Jul 22, 2025
<b>Benchmark (Tier I)</b>	BSE 200 TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	Rs.100/- & multiples of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	1%, if redeemed within 365 days from the date of allotment. Nil if redeemed after one year



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	9.75	9.77
<b>IDCW</b>	9.75	9.77

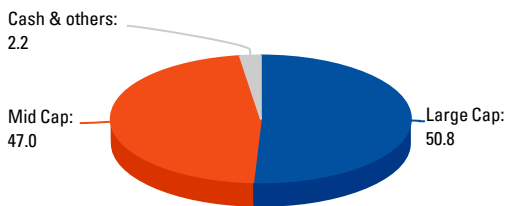


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 3,44,880 Cr.
<b>Median Market Cap</b>	INR 83,156 Cr.
<b>Turnover Ratio</b>	0.0



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset
<b>Equity</b>	<b>97.8</b>
<b>Aerospace &amp; Defense</b> 6	<b>4.5</b>
Bharat Electronics Ltd 8	2.3
Bharat Dynamics Ltd	1.3
Hindustan Aeronautics Ltd	0.9
<b>Automobiles</b>	<b>0.9</b>
Hero MotoCorp Ltd	0.9
<b>Banks</b> 1	<b>17.2</b>
HDFC Bank Ltd 1	6.3
ICICI Bank Ltd 2	4.5
AU Small Finance Bank Ltd 9	2.2
Bank of India	1.7
Union Bank of India	1.6
Canara Bank	0.8
<b>Beverages</b>	<b>0.9</b>
Radico Khaitan Ltd	0.9
<b>Capital Markets</b> 5	<b>6.5</b>
HDFC Asset Management Company Ltd	1.4
Nippon Life India Asset Management Ltd	1.3
Motilal Oswal Financial Services Ltd	1.3
Multi Commodity Exchange of India Ltd	1.3
BSE Ltd	1.2
<b>Cement &amp; Cement Products</b>	<b>0.8</b>
ACC Ltd	0.8
<b>Chemicals &amp; Petrochemicals</b>	<b>2.2</b>
Solar Industries India Ltd	2.2
<b>Cigarettes &amp; Tobacco Products</b>	<b>2.6</b>
Godfrey Phillips India Ltd 5	2.6
<b>Consumable Fuels</b>	<b>1.6</b>
Coal India Ltd	1.6
<b>Electrical Equipment</b>	<b>2.8</b>
GE Vernova T and D India Ltd	1.4
Hitachi Energy India Ltd	1.4
<b>Ferrous Metals</b>	<b>0.8</b>
Steel Authority of India Ltd	0.8
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.8</b>
UPL Ltd	0.9
Coromandel International Ltd	0.9
<b>Finance</b> 3	<b>9.9</b>
REC Ltd	1.6
L & T Finance Ltd	1.5
Aditya Birla Capital Ltd	1.4
Jio Financial Services Ltd	1.3
Housing & Urban Development Corporation Ltd	0.9
Bajaj Finserv Ltd	0.9
Muthoot Finance Ltd	0.8
LIC Housing Finance Ltd	0.8
Power Finance Corporation Ltd	0.7
<b>Gas</b> 10	<b>3.3</b>
GAIL Ltd	1.7
Petronet LNG Ltd	1.6
<b>Healthcare Services</b>	<b>2.3</b>

Portfolio	% Of Net Asset
Narayana Hrudayalaya Ltd	1.4
Apollo Hospitals Enterprise Ltd	0.9
<b>Industrial Manufacturing</b> 9	<b>3.6</b>
Keynes Technology India Ltd 7	2.3
Cochin Shipyard Ltd	1.3
<b>Insurance</b>	<b>2.3</b>
Max Financial Services Ltd	1.4
ICICI Lombard General Insurance Company Ltd	0.8
<b>IT - Software</b> 4	<b>7.8</b>
Infosys Ltd 4	3.3
Wipro Ltd	1.7
Coforge Ltd	1.0
Tata Consultancy Services Ltd	0.9
HCL Technologies Ltd	0.9
<b>Minerals &amp; Mining</b>	<b>0.8</b>
NMDC Ltd	0.8
<b>Non - Ferrous Metals</b>	<b>1.7</b>
Hindustan Zinc Ltd	1.7
<b>Oil</b>	<b>2.4</b>
Oil & Natural Gas Corporation Ltd	1.7
Oil India Ltd	0.8
<b>Petroleum Products</b> 7	<b>4.1</b>
Reliance Industries Ltd 3	4.1
<b>Pharmaceuticals &amp; Biotechnology</b> 2	<b>9.9</b>
GlaxoSmithKline Pharmaceuticals Ltd 6	2.4
GlenMark Pharmaceuticals Ltd	1.4
Cipla Ltd	1.0
IPCA Laboratories Ltd	0.9
Divis Laboratories Ltd	0.9
Lupin Ltd	0.9
Zydus Lifesciences Ltd	0.9
Dr. Reddys Laboratories Ltd	0.8
Aurobindo Pharma Ltd	0.8
<b>Power</b>	<b>1.5</b>
Neyveli Lignite Corporation Ltd	0.8
Power Grid Corporation of India Ltd	0.8
<b>Realty</b>	<b>0.9</b>
Macrotech Developers Ltd	0.9
<b>Telecom - Services</b> 8	<b>3.9</b>
Bharti Airtel Ltd 10	2.2
Indus Towers Ltd	1.7
<b>Transport Infrastructure</b>	<b>0.9</b>
JSW Infrastructure Ltd	0.9
Cash And Others	2.2
<b>Grand Total</b>	<b>100.0</b>

No of Stocks: 67

• 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 Aug 31, 2025 - Regular: 2.16 and Direct: 0.47

# 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 1,599 Cr.
Avg. AUM	INR 1,585 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	98.63	108.23
IDCW	29.95	33.42

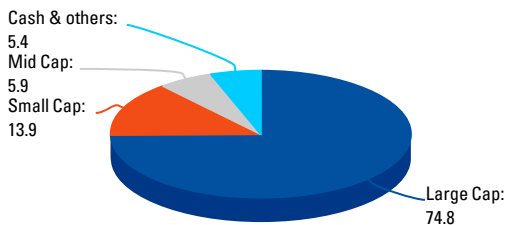


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,18,236 Cr.
Median Market Cap	INR 1,06,649 Cr.
Standard Deviation	13.4
Beta	0.9
Information Ratio	-0.1
Sharpe Ratio	0.8
Turnover Ratio	23.9



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset
<b>Equity</b>	<b>94.6</b>
<b>Agricultural Food &amp; Other Products</b>	<b>1.4</b>
TATA Consumer Products Ltd	1.4
<b>Auto Components</b>	<b>1.9</b>
S.J.S. Enterprises Ltd	1.9
<b>Automobiles <sup>1</sup></b>	<b>16.1</b>
Mahindra & Mahindra Ltd <sup>2</sup>	8.3
Maruti Suzuki India Ltd <sup>7</sup>	4.1
Hero MotoCorp Ltd	1.9
Bajaj Auto Ltd	1.4
TVS Motor Company Ltd	0.3
<b>Beverages <sup>6</sup></b>	<b>5.0</b>
United Spirits Ltd	2.6
Varun Beverages Ltd	1.3
United Breweries Ltd	1.1
<b>Consumer Durables <sup>4</sup></b>	<b>12.0</b>
Titan Company Ltd <sup>6</sup>	4.8
Safari Industries Ltd <sup>9</sup>	3.0
Asian Paints Ltd	1.5
Kalyan Jewellers India Ltd	1.4
Whirlpool of India Ltd	1.3
<b>Diversified Fmcg <sup>2</sup></b>	<b>15.2</b>
ITC Ltd <sup>3</sup>	7.9
Hindustan UniLever Ltd <sup>4</sup>	7.3
<b>Finance <sup>10</sup></b>	<b>2.9</b>
Bajaj Holdings & Investment Ltd	2.9
<b>Food Products <sup>7</sup></b>	<b>4.9</b>
Nestle India Ltd	2.4
Britannia Industries Ltd	2.4
<b>Healthcare Services <sup>8</sup></b>	<b>3.8</b>
Apollo Hospitals Enterprise Ltd <sup>8</sup>	3.8
<b>Household Products</b>	<b>2.0</b>
Jyothy Laboratories Ltd	2.0
<b>Leisure Services <sup>9</sup></b>	<b>3.0</b>
Devyani international limited	1.6
Jubilant Foodworks Ltd	1.4
<b>Personal Products</b>	<b>0.1</b>
Colgate Palmolive Ltd	0.1
<b>Realty</b>	<b>1.8</b>
Brigade Enterprises Ltd	1.8
<b>Retailing <sup>3</sup></b>	<b>15.2</b>
Zomato Ltd <sup>5</sup>	5.7
Trent Ltd <sup>10</sup>	3.0
Avenue Supermarts Ltd	2.4
Info Edge Ltd	1.8
Go Fashion Ltd	1.2
Electronics Mart India Ltd	1.1
<b>Telecom - Services <sup>5</sup></b>	<b>9.3</b>
Bharti Airtel Ltd <sup>1</sup>	9.3
Right Shares	0.0
Cash And Others	5.4
Grand Total	100.0

No of Stocks: 34

• Top 10 Sectors  
• Top 10 Holdings



## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-1.4	0.9	-2.0	9,864	10,087	9,799	1,20,000	1,23,530	1,27,107	1,21,980
Last 3 years	15.7	16.0	12.5	15,500	15,613	14,236	3,60,000	4,55,553	4,71,597	4,27,360
Last 5 years	19.4	20.3	17.9	24,259	25,242	22,786	6,00,000	9,13,498	9,51,634	8,31,533
<sup>^</sup> Since Inception	12.6	13.5	11.7	98,635	1,16,135	84,894	23,10,000	1,04,49,828	1,20,75,553	90,07,970

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 31, 2025. Expense Ratio for the month of Aug 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
<b>Fund Managers</b>	Rohit Seksaria, Pathanjali Srinivasan (Overseas Equities)
<b>Month End AUM</b>	INR 4,333 Cr.
<b>Avg. AUM</b>	INR 4,357 Cr.
<b>Inception Date</b>	Sep 21, 2018
<b>Benchmark (Tier I)</b>	Nifty Services Sector TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	34.12	36.98
<b>IDCW</b>	23.39	25.38

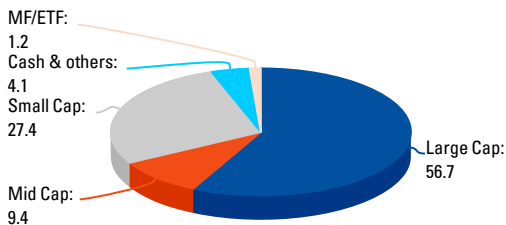


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 4,05,636 Cr.
<b>Median Market Cap</b>	INR 54,616 Cr.
<b>Standard Deviation</b>	12.6
<b>Beta</b>	0.9
<b>Information Ratio</b>	1.1
<b>Sharpe Ratio</b>	0.9
<b>Turnover Ratio</b>	52.2



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>93.5</b>	<b>Petroleum Products</b> <sup>8</sup>	<b>4.8</b>
<b>Banks</b> <sup>1</sup>	<b>20.9</b>	Reliance Industries Ltd <sup>3</sup>	4.8
HDFC Bank Ltd <sup>2</sup>	7.1	<b>Realty</b>	<b>1.6</b>
Axis Bank Ltd <sup>5</sup>	4.0	The Phoenix Mills Ltd	1.6
ICICI Bank Ltd <sup>8</sup>	2.7	<b>Retailing</b> <sup>4</sup>	<b>8.3</b>
Ujjivan Small Finance Bank Ltd	1.7	Zomato Ltd <sup>4</sup>	4.8
CSB Bank Ltd	1.3	Info Edge Ltd <sup>9</sup>	2.7
IndusInd Bank Ltd	1.3	Swiggy Ltd	0.9
Equitas Small Finance Bank Limited	1.1	<b>Sovereign</b>	<b>0.7</b>
Kotak Mahindra Bank Ltd	1.0	T Bill	0.7
Bandhan Bank Ltd	0.8	<b>Telecom - Services</b> <sup>2</sup>	<b>9.8</b>
<b>Capital Markets</b>	<b>3.0</b>	Bharti Airtel Ltd <sup>1</sup>	7.9
Angel One Ltd	1.1	Indus Towers Ltd	1.9
Prudent Corporate Advisory Services Ltd	0.8	<b>Transport Infrastructure</b>	<b>3.3</b>
UTI Asset Management Co Ltd	0.6	Adani Ports and Special Economic Zone Ltd <sup>6</sup>	3.3
Multi Commodity Exchange of India Ltd	0.4	<b>Transport Services</b>	<b>2.3</b>
<b>Consumer Durables</b>	<b>3.1</b>	Delhivery Ltd	1.5
Titan Company Ltd	2.3	Interglobe Aviation Ltd	0.9
Senco Gold Ltd	0.8	<b>Mutual Fund Units</b>	<b>1.2</b>
<b>Entertainment</b>	<b>1.1</b>	Sundaram Money Market Fund	1.2
PVR INOX Ltd	1.1	Overseas Security	1.3
<b>Finance</b> <sup>3</sup>	<b>9.5</b>	Government Securities/Treasury Bills	0.7
Shriram Finance Ltd	2.6	Cash And Others	3.4
Bajaj Finserv Ltd	2.4	Grand Total	100.0
PNB Housing Finance Ltd	2.2		
Cholamandalam Investment and Finance Company Ltd	1.1		
REC Ltd	1.0		
Cholamandalam Financial Holdings Ltd	0.2		
<b>Healthcare Services</b> <sup>5</sup>	<b>7.6</b>		
Apollo Hospitals Enterprise Ltd <sup>7</sup>	2.9		
Aster DM Healthcare Ltd	2.3		
Fortis Health Care Ltd	1.4		
Metropolis Healthcare Ltd	1.0		
<b>Insurance</b> <sup>9</sup>	<b>3.8</b>		
ICICI Prudential Life Insurance Company Ltd <sup>10</sup>	2.6		
Medi Assist Healthcare Services Ltd	1.2		
<b>IT - Services</b> <sup>10</sup>	<b>3.4</b>		
Affle Ltd	2.2		
R Systems International Ltd	1.2		
<b>IT - Software</b> <sup>6</sup>	<b>5.9</b>		
Rate Gain Travel Technologies Ltd	1.4		
LTIMindtree Ltd	1.3		
Infosys Ltd	1.2		
Coforge Ltd	1.0		
Tech Mahindra Ltd	0.9		
<b>Leisure Services</b> <sup>7</sup>	<b>5.8</b>		
Sapphire Foods India Ltd	1.8		
Chalet Hotels Ltd	1.5		
Make My Trip Ltd	1.3		
Westlife Foodworld Ltd	1.2		
<b>Other Consumer Services</b>	<b>0.7</b>		
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	3.4	0.4	-2.0	10,343	10,038	9,799	1,20,000	1,24,494	1,20,918	1,21,980
Last 3 years	16.8	10.6	12.5	15,925	13,540	14,236	3,60,000	4,60,026	4,25,855	4,27,360
Last 5 years	23.9	17.6	17.9	29,218	22,477	22,786	6,00,000	9,40,707	8,06,233	8,31,533
^Since Inception	19.3	13.0	13.3	34,121	23,372	23,824	8,30,000	16,62,839	13,24,812	13,84,449

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 Aug 31, 2025. The risk free Index is MIBOR Overnight 5.49 as on Aug 31, 2025. Expense Ratio for the month of Aug 31, 2025 - Regular: 1.88 and Direct: 0.74



# 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 935 Cr.
Avg. AUM	INR 950 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	92.74	99.16
IDCW	56.85	61.10

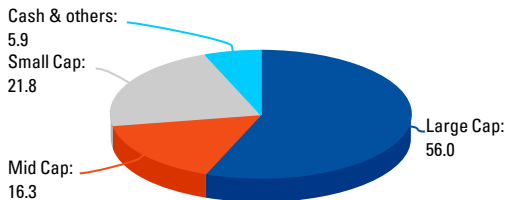


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 3,92,567 Cr.
Median Market Cap	INR 62,043 Cr.
Standard Deviation	15.8
Beta	0.9
Information Ratio	-0.1
Sharpe Ratio	0.9
Turnover Ratio	25.4



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>94.1</b>	<b>Oil</b>	<b>1.4</b>
<b>Aerospace &amp; Defense</b>	<b>2.7</b>	Oil & Natural Gas Corporation Ltd	1.4
Bharat Electronics Ltd <sup>6</sup>	2.7	<b>Petroleum Products</b> <sup>5</sup>	<b>9.5</b>
<b>Auto Components</b> <sup>8</sup>	<b>6.0</b>	Reliance Industries Ltd <sup>3</sup>	7.6
S.J.S. Enterprises Ltd	1.7	Bharat Petroleum Corporation Ltd <sup>10</sup>	1.9
ZF Commercial Vehicle Control Systems I Ltd	1.4	<b>Power</b> <sup>4</sup>	<b>9.9</b>
Craftsman Automation Ltd	1.2	NTPC LTD <sup>4</sup>	4.7
Schaeffler India Ltd	1.0	Power Grid Corporation of India Ltd <sup>7</sup>	2.4
Bharat Forge Ltd	0.5	TATA Power Company Ltd	1.7
<b>Banks</b> <sup>9</sup>	<b>3.9</b>	Torrent Power Ltd	1.2
ICICI Bank Ltd <sup>8</sup>	2.2	<b>Realty</b>	<b>2.4</b>
State Bank of India	1.6	Brigade Enterprises Ltd	1.3
<b>Cement &amp; Cement Products</b> <sup>7</sup>	<b>6.3</b>	Sobha Ltd	1.1
Ultratech Cement Ltd <sup>5</sup>	3.8	<b>Telecom - Services</b> <sup>3</sup>	<b>10.8</b>
JK Cement Ltd	1.5	Bharti Airtel Ltd <sup>1</sup>	8.4
Ambuja Cements Ltd	1.1	Bharti Hexacom Ltd	1.2
<b>Construction</b> <sup>2</sup>	<b>11.5</b>	Indus Towers Ltd	1.2
Larsen & Toubro Ltd <sup>2</sup>	8.1	<b>Transport Infrastructure</b>	<b>1.4</b>
Kalpataru Projects International Ltd	1.8	Adani Ports and Special Economic Zone Ltd	1.4
NCC Ltd	0.8	<b>Transport Services</b> <sup>10</sup>	<b>3.3</b>
H.G. Infra Engineering Ltd	0.7	Interglobe Aviation Ltd	1.5
<b>Consumer Durables</b>	<b>2.4</b>	Delhivery Ltd	1.2
Amber Enterprises India Ltd	1.7	Container Corporation of India Ltd	0.6
Dixon Technologies Ltd	0.7	Cash And Others	5.9
<b>Electrical Equipment</b> <sup>1</sup>	<b>11.7</b>	Grand Total	100.0
GE Vernova T and D India Ltd <sup>9</sup>	2.0		
Suzlon Energy Ltd	1.4		
Hitachi Energy India Ltd	1.3		
Siemens Ltd	1.1		
Elecon Engineering Company Ltd	1.0		
TD Power Systems Ltd	1.0		
ABB India Ltd	0.9		
Siemens Energy India Limited	0.8		
Triveni Turbine Ltd	0.7		
Bharat Heavy Electricals Ltd	0.7		
Thermax Ltd	0.7		
<b>Engineering Services</b>	<b>0.0</b>		
Hindustan Dorr Oliver Ltd	0.0		
<b>Ferrous Metals</b>	<b>0.5</b>		
Jindal Steel & Power Ltd	0.5		
<b>Gas</b>	<b>1.2</b>		
GAIL Ltd	1.2		
<b>Industrial Manufacturing</b>	<b>0.6</b>		
Praj Industries Ltd	0.6		
<b>Industrial Products</b> <sup>6</sup>	<b>8.7</b>		
ESAB India Ltd	1.4		
KSB LTD	1.4		
Cummins India Ltd	1.3		
KEI Industries Ltd	1.2		
Kirloskar Oil Engines Ltd	1.1		
Kirloskar Pneumatic Company Ltd	1.0		
APL Apollo Tubes Ltd	0.8		
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	-5.1	-5.1	-2.0	9,485	9,493	9,799	1,20,000	1,21,843	1,22,060	1,21,980
Last 3 years	20.5	20.9	12.5	17,485	17,699	14,236	3,60,000	4,67,994	4,69,946	4,27,360
Last 5 years	26.2	24.3	17.9	32,094	29,683	22,786	6,00,000	10,01,308	9,90,272	8,31,533
^Since Inception	11.8	9.5	13.2	92,743	60,801	1,19,274	23,90,000	90,81,362	74,25,832	98,60,565

Past performance may or may not be sustained in future. Return/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 31, 2025. Expense Ratio for the month of Aug 31, 2025 - Regular: 2.4 and Direct: 1.88

# 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 1,460 Cr.
Avg. AUM	INR 1,508 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	96.92	109.53
IDCW	30.05	34.52

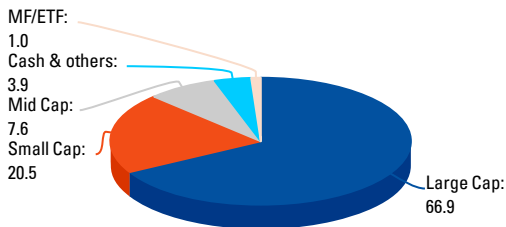


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,37,607 Cr.
Median Market Cap	INR 67,287 Cr.
Standard Deviation	13.3
Beta	0.9
Information Ratio	0.5
Sharpe Ratio	0.8
Turnover Ratio	49.2



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset
<b>Equity</b>	<b>95.0</b>
<b>Banks <sup>1</sup></b>	<b>69.2</b>
HDFC Bank Ltd <sup>1</sup>	19.9
ICICI Bank Ltd <sup>2</sup>	12.8
Axis Bank Ltd <sup>3</sup>	9.5
State Bank of India <sup>4</sup>	5.5
CSB Bank Ltd <sup>7</sup>	4.1
DCB Bank Ltd <sup>8</sup>	3.6
Bank of Baroda <sup>10</sup>	3.5
Ujjivan Small Finance Bank Ltd	3.4
Equitas Small Finance Bank Limited	2.5
Kotak Mahindra Bank Ltd	2.0
IndusInd Bank Ltd	1.6
Bandhan Bank Ltd	0.8
<b>Capital Markets <sup>4</sup></b>	<b>1.3</b>
Angel One Ltd	0.9
Prudent Corporate Advisory Services Ltd	0.4
<b>Finance <sup>2</sup></b>	<b>21.9</b>
Bajaj Finserv Ltd <sup>5</sup>	4.5
Shriram Finance Ltd <sup>6</sup>	4.3
PNB Housing Finance Ltd <sup>9</sup>	3.5
REC Ltd	2.7
Power Finance Corporation Ltd	1.5
Creditaccess Grameen Ltd	1.3
Mahindra & Mahindra Financial Services Ltd	1.3
Cholamandalam Financial Holdings Ltd	1.3
HDB Financial Services Ltd	0.8
Cholamandalam Investment and Finance Company Ltd	0.7
<b>Insurance <sup>3</sup></b>	<b>2.6</b>
ICICI Prudential Life Insurance Company Ltd	2.6
<b>Sovereign <sup>5</sup></b>	<b>1.0</b>
T Bill	1.0
<b>Mutual Fund Units</b>	<b>1.0</b>
Sundaram Money Market Fund	1.0
Government Securities/Treasury Bills	1.0
Cash And Others	2.9
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	-2.6	9.2	-2.0	9,737	10,924	9,799	1,20,000	1,18,396	1,25,478	1,21,980
Last 3 years	15.9	13.0	12.5	15,584	14,436	14,236	3,60,000	4,26,933	4,41,355	4,27,360
Last 5 years	20.4	18.6	17.9	25,344	23,434	22,786	6,00,000	8,66,595	8,45,674	8,31,533
^Since Inception	14.1	15.2	11.6	96,537	1,14,337	65,835	20,60,000	75,80,688	89,94,417	71,93,512

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 31, 2025. Expense Ratio for the month of Aug 31, 2025 - Regular: 2.11 and Direct: 0.79



# Sundaram Business Cycle Fund

An open ended equity scheme following business cycles based investing theme



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

Category	Business Cycle
<b>Fund Managers</b>	Ratish B Varier, Dvijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income), Pathanjali Srinivasan (Overseas Investments)
<b>Month End AUM</b>	INR 1,784 Cr.
<b>Avg. AUM</b>	INR 1,786 Cr.
<b>Inception Date</b>	Jun 25, 2024
<b>Benchmark (Tier I)</b>	NIFTY 500 TRI
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	10.78	10.99
<b>IDCW</b>	10.78	10.99

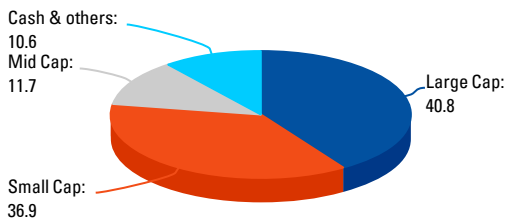


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 2,39,715 Cr.
<b>Median Market Cap</b>	INR 24,197 Cr.
<b>Turnover Ratio</b>	33.9



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>89.4</b>	<b>Leisure Services <sup>4</sup></b>	<b>5.2</b>
<b>Aerospace &amp; Defense</b>	<b>1.7</b>	Sapphire Foods India Ltd <sup>7</sup>	3.1
Bharat Electronics Ltd	1.7	Jubilant Foodworks Ltd	2.1
<b>Auto Components <sup>2</sup></b>	<b>6.0</b>	<b>Non - Ferrous Metals</b>	<b>2.3</b>
Amara Raja Energy & Mobility Ltd	2.2	Hindalco Industries Ltd	2.3
ZF Commercial Vehicle Control Systems I Ltd	1.4	<b>Petroleum Products</b>	<b>3.4</b>
Craftsman Automation Ltd	1.4	Reliance Industries Ltd <sup>5</sup>	3.4
S.J.S. Enterprises Ltd	1.0	<b>Power</b>	<b>2.0</b>
<b>Automobiles <sup>5</sup></b>	<b>5.1</b>	TATA Power Company Ltd	2.0
Mahindra & Mahindra Ltd <sup>9</sup>	2.5	<b>Retailing <sup>1</sup></b>	<b>8.8</b>
Tata Motors Ltd	1.9	Zomato Ltd <sup>2</sup>	5.3
Ola Electric Mobility Ltd	0.7	FSN E-Commerce Ventures Ltd	1.5
Landmark Cars Ltd	0.0	Go Fashion Ltd	1.4
<b>Banks <sup>6</sup></b>	<b>5.0</b>	Just Dial Ltd	0.6
Kotak Mahindra Bank Ltd <sup>3</sup>	5.0	<b>Telecom - Services <sup>3</sup></b>	<b>5.4</b>
<b>Beverages</b>	<b>3.9</b>	Bharti Airtel Ltd <sup>1</sup>	5.4
United Breweries Ltd	2.0	<b>Transport Services</b>	<b>2.2</b>
United Spirits Ltd	1.9	Delhivery Ltd	2.2
<b>Capital Markets</b>	<b>2.8</b>	Cash And Others	10.6
Prudent Corporate Advisory Services Ltd	1.5	<b>Grand Total</b>	<b>100.0</b>
360 ONE WAM Ltd	1.4		
<b>Cement &amp; Cement Products</b>	<b>2.5</b>		
Ambuja Cements Ltd <sup>10</sup>	2.5		
<b>Chemicals &amp; Petrochemicals</b>	<b>1.1</b>		
Deepak Nitrite Ltd	1.1		
<b>Construction</b>	<b>4.4</b>		
Larsen & Toubro Ltd <sup>4</sup>	4.4		
<b>Consumer Durables <sup>7</sup></b>	<b>4.8</b>		
Amber Enterprises India Ltd <sup>6</sup>	3.4		
Crompton Greaves Consumer Electricals Ltd	1.4		
<b>Entertainment</b>	<b>1.1</b>		
Tips Music Ltd	1.1		
<b>Financial Technology (Fintech)</b>	<b>2.0</b>		
PB Fintech Ltd	2.0		
<b>Healthcare Services <sup>8</sup></b>	<b>4.7</b>		
Dr Lal Path Labs Ltd	1.9		
Narayana Hrudayalaya Ltd	1.6		
Indegene Limited	1.3		
<b>Industrial Manufacturing</b>	<b>0.8</b>		
Praj Industries Ltd	0.8		
<b>Industrial Products <sup>9</sup></b>	<b>4.7</b>		
SKF India Ltd	2.0		
Kirloskar Pneumatic Company Ltd	1.6		
Greaves Cotton Ltd	1.1		
<b>Insurance</b>	<b>2.4</b>		
HDFC Life Insurance Company Ltd	2.4		
<b>IT - Services <sup>10</sup></b>	<b>4.5</b>		
Affle Ltd <sup>8</sup>	2.6		
Cyient Ltd	1.9		
<b>IT - Software</b>	<b>2.4</b>		
Rate Gain Travel Technologies Ltd	1.3		
KPIT Technologies Ltd	1.2		

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	1.4	-4.4	-2.0	10,136	9,559	9,799	1,20,000	1,23,197	1,21,031	1,21,980
^Since Inception	6.6	1.4	3.8	10,781	10,169	10,457	1,40,000	1,44,436	1,40,707	1,42,161

Other ratios are not given as scheme has not completed 3 years. Expense Ratio for the month of Aug 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 130 Cr.
Avg. AUM	INR 128 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	36.35	39.84
IDCW	31.14	35.43

PORTFOLIO SINGAPORE UNDERLYING		
Portfolio	FUND	% Of Net Asset
<b>Communication Services 4</b>		
Alphabet Inc 1		5.8
Meta Platforms Inc 8		4.2
Walt Disney Co		3.0
<b>Consumer Discretionary 2</b>		
Amazon.com Inc 5		4.9
Sony Group Corp. 9		3.8
LVMH Moet Hennessy Louis Vuitton 10		3.5
Mercedes-Benz Group AG		3.1
Toyota Motor Corp		2.8
NIKE Inc		2.0
Kering SA		1.9
Hermes International		1.7
<b>Consumer Staples 5</b>		
Coca-Cola Co 4		4.9
PepsiCo Inc 6		4.5
<b>Financials 3</b>		
JPMorgan Chase & Co 3		5.3
Allianz SE 7		4.5
American Express Co		3.1
Visa Inc		1.6
<b>Industrials 6</b>		
General Electric Co		2.8
United Parcel Service Inc		1.6
<b>Information Technology 1</b>		
Microsoft Corp 2		5.5
Apple Inc		3.4
Samsung Electronics Co Ltd		3.3
SAP SE		3.2
International Business Machine		2.8
Cisco Systems Inc		2.7
Nvidia Corporation		2.4
Accenture PLC		1.9
Oracle Corporation		1.6
Adobe Inc		1.4
Salesforce Inc		0.7

PORTFOLIO INDIA-FEEDER FUND		
Portfolio		% Of Net Asset
Sundaram Global Brand Fund		95.6
TREPS		4.6
Cash and Other Net Current Assets		-0.2
Grand Total		100.0

- Top 10 Sectors
- Top 10 Holdings

PERFORMANCE						
Period	Performance			₹ 10,000 invested		
	Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	17.5	21.7	-2.0	11,747	12,173	9,799
Last 3 years	18.7	21.7	12.5	16,742	18,044	14,236
Last 5 years	13.4	16.2	17.9	18,748	21,185	22,786
^Since Inception	8.7	12.0	14.5	60,340	112,641	182,722

Past performance may or may not be sustained in future. Returns/investment value are as of Aug 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 Aug 31, 2025. Expense Ratio for the month of Aug 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	170.26	179.44
IDCW	80.28	84.60

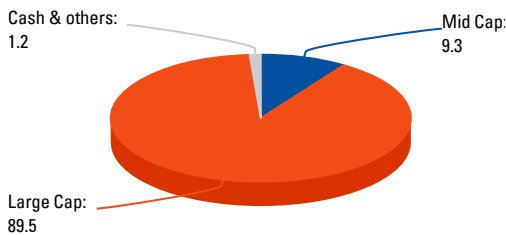


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 2,56,204 Cr.
Median Market Cap	INR 1,56,559 Cr.
Standard Deviation	14.5
Beta	1.0
Information Ratio	-2.6
Sharpe Ratio	0.6
Turnover Ratio	26.8



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>98.8</b>	REC Ltd	0.9
<b>Aerospace &amp; Defense</b>	<b>1.8</b>	Shriram Finance Ltd	0.9
Hindustan Aeronautics Ltd	0.9	Indian Railway Finance Corporation Ltd	0.8
Bharat Electronics Ltd	0.9	<b>Food Products</b>	<b>2.0</b>
<b>Agricultural Food &amp; Other Products</b>	<b>1.0</b>	Britannia Industries Ltd	1.0
TATA Consumer Products Ltd	1.0	Nestle India Ltd	1.0
<b>Auto Components</b>	<b>2.2</b>	<b>Gas</b>	<b>1.0</b>
Bosch Ltd <sup>1</sup>	1.3	GAIL Ltd	1.0
Samvardhana Motherson International Ltd	0.9	<b>Healthcare Services</b>	<b>1.1</b>
<b>Automobiles</b> <sup>2</sup>	<b>8.9</b>	Apollo Hospitals Enterprise Ltd	1.1
Hero MotoCorp Ltd <sup>3</sup>	1.2	<b>Insurance</b> <sup>8</sup>	<b>4.7</b>
Maruti Suzuki India Ltd <sup>4</sup>	1.2	SBI Life Insurance Company Ltd	1.0
Hyundai Motor India Ltd <sup>6</sup>	1.1	HDFC Life Insurance Company Ltd	1.0
TVS Motor Company Ltd <sup>7</sup>	1.2	ICICI Prudential Life Insurance Company Ltd	0.9
Eicher Motors Ltd <sup>10</sup>	1.1	ICICI Lombard General Insurance Company Ltd	0.9
Bajaj Auto Ltd	1.0	LIC of India Ltd	0.9
Mahindra & Mahindra Ltd	1.0	<b>IT - Software</b> <sup>6</sup>	<b>5.5</b>
Tata Motors Ltd	1.0	LTIMindtree Ltd	1.0
<b>Banks</b> <sup>3</sup>	<b>8.5</b>	Wipro Ltd	0.9
State Bank of India	1.0	Infosys Ltd	0.9
ICICI Bank Ltd	1.0	Tata Consultancy Services Ltd	0.9
HDFC Bank Ltd	1.0	Tech Mahindra Ltd	0.9
Bank of Baroda	1.0	HCL Technologies Ltd	0.9
Punjab National Bank	0.9	<b>Leisure Services</b>	<b>1.0</b>
Canara Bank	0.9	The Indian Hotels Company Ltd	1.0
Kotak Mahindra Bank Ltd	0.9	<b>Metals &amp; Minerals Trading</b>	<b>0.9</b>
IndusInd Bank Ltd	0.9	Adani Enterprises	0.9
Axis Bank Ltd	0.9	<b>Non - Ferrous Metals</b>	<b>1.1</b>
<b>Beverages</b>	<b>2.0</b>	Hindalco Industries Ltd	1.1
Varun Beverages Ltd	1.1	<b>Oil</b>	<b>1.0</b>
United Spirits Ltd	0.9	Oil & Natural Gas Corporation Ltd	1.0
<b>Cement &amp; Cement Products</b> <sup>9</sup>	<b>4.1</b>	<b>Personal Products</b>	<b>2.2</b>
Ultratech Cement Ltd	1.1	Dabur India Ltd	1.1
Shree Cement Ltd	1.0	Godrej Consumer Products Ltd	1.1
Ambuja Cements Ltd	1.0	<b>Petroleum Products</b>	<b>2.9</b>
Grasim Industries Ltd	1.0	Bharat Petroleum Corporation Ltd	1.0
<b>Chemicals &amp; Petrochemicals</b>	<b>1.0</b>	Indian Oil Corporation Ltd	1.0
Pidilite Industries Ltd	1.0	Reliance Industries Ltd	0.9
<b>Construction</b>	<b>1.0</b>	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>5</sup>	<b>6.0</b>
Larsen & Toubro Ltd	1.0	Torrent Pharmaceuticals Ltd	1.1
<b>Consumable Fuels</b>	<b>1.0</b>	Cipla Ltd	1.1
Coal India Ltd	1.0	Zydus Lifesciences Ltd	1.0
<b>Consumer Durables</b> <sup>10</sup>	<b>3.1</b>	Dr. Reddys Laboratories Ltd	1.0
Asian Paints Ltd <sup>8</sup>	1.1	Sun Pharmaceutical Industries Ltd	1.0
Havells India Ltd	1.0	Divis Laboratories Ltd	0.9
Titan Company Ltd	1.0	<b>Power</b> <sup>4</sup>	<b>6.8</b>
<b>Diversified Fmcg</b>	<b>2.2</b>	Adani Power Ltd	1.1
Hindustan UniLever Ltd <sup>5</sup>	1.2	NTPC LTD	1.0
ITC Ltd	1.0	JSW Energy Ltd	1.0
<b>Diversified Metals</b>	<b>1.0</b>	Power Grid Corporation of India Ltd	1.0
Vedanta Ltd	1.0	TATA Power Company Ltd	0.9
<b>Electrical Equipment</b>	<b>2.8</b>	Adani Green Energy Ltd	0.9
CG Power and Industrial Solutions Ltd	1.0	Adani Energy Solutions Ltd	0.9
Siemens Ltd	1.0	<b>Realty</b>	<b>1.7</b>
ABB India Ltd	0.8	DLF Ltd	0.9
<b>Ferrous Metals</b>	<b>3.1</b>	Macrotech Developers Ltd	0.8
Jindal Steel & Power Ltd	1.0	<b>Retailing</b> <sup>7</sup>	<b>5.2</b>
JSW Steel Ltd	1.0	Zomato Ltd <sup>2</sup>	1.2
Tata Steel Ltd	1.0	Avenue Supermarts Ltd <sup>9</sup>	1.1
<b>Finance</b> <sup>1</sup>	<b>9.2</b>	Swiggy Ltd	1.1
Jio Financial Services Ltd	1.0	Info Edge Ltd	0.9
Bajaj Finance Ltd	1.0	Trent Ltd	0.9
Bajaj Finserv Ltd	1.0	<b>Telecom - Services</b>	<b>1.0</b>
Bajaj Holdings & Investment Ltd	0.9	Bharti Airtel Ltd	1.0
BAJAJ HOUSING FINANCE LTD	0.9	<b>Transport Infrastructure</b>	<b>1.0</b>
Power Finance Corporation Ltd	0.9	Adani Ports and Special Economic Zone Ltd	1.0
Cholamandalam Investment and Finance Company Ltd	0.9	<b>Transport Services</b>	<b>1.0</b>

# Sundaram Nifty 100 Equal Weight Fund

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



SUNDARAM MUTUAL  
— Sundaram Finance Group —

Portfolio	% Of Net Asset
Interglobe Aviation Ltd	1.0
Right Shares	0.0
Cash And Others	1.2
Grand Total	100.0

No of Stocks: 101

- Top 10 Sectors
- Top 10 Holdings

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-7.1	-6.3	-2.0	9,294	9,365	9,799	1,20,000	1,21,002	1,21,544	1,21,980
Last 3 years	14.6	16.0	12.5	15,071	15,618	14,236	3,60,000	4,44,547	4,53,582	4,27,360
Last 5 years	20.2	21.6	17.9	25,083	26,552	22,786	6,00,000	8,79,258	9,08,117	8,31,533
^Since Inception	11.4	-	13.4	1,65,953	-	2,64,728	31,30,000	2,04,41,476	-	2,84,73,879

Expense Ratio for the month of Aug 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

<b>Category</b>	Aggressive Hybrid
<b>Fund Managers</b>	Bharath S, Clyton Richard Fernandes, Sandeep Agarwal, Dwijendra Srivastava
<b>Month End AUM</b>	INR 6,680 Cr.
<b>Avg. AUM</b>	INR 6,666 Cr.
<b>Inception Date</b>	Jan 14, 2000
<b>Benchmark (Tier I)</b>	CRISIL Hybrid 35+65 Aggressive Index
<b>Additional Benchmark</b>	NIFTY 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	158.12	181.47
<b>IDCW</b>	27.09	41.77

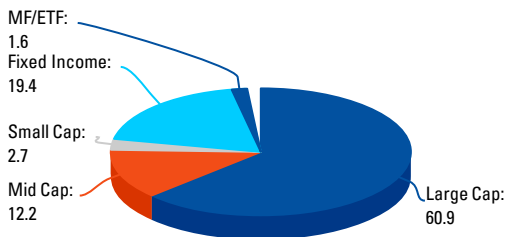


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,54,648 Cr.
<b>Median Market Cap</b>	INR 1,17,292 Cr.
<b>Standard Deviation</b>	9.7
<b>Beta</b>	1.1
<b>Information Ratio</b>	-0.0
<b>Sharpe Ratio</b>	0.6
<b>Average Maturity of Portfolio</b>	6.15 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	4.17 Years
<b>Modified Duration of Portfolio</b>	3.99 Years
<b>YTM of Portfolio</b>	6.82 %
<b>Turnover Ratio</b>	92.0



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>75.7</b>	<b>Leisure Services</b>	<b>1.6</b>
<b>Aerospace &amp; Defense</b>	<b>1.3</b>	Jubilant Foodworks Ltd	1.0
Bharat Electronics Ltd	1.3	The Indian Hotels Company Ltd	0.6
<b>Agricultural Food &amp; Other Products</b>	<b>1.2</b>	<b>Petroleum Products</b> <sup>3</sup>	<b>5.7</b>
TATA Consumer Products Ltd	1.1	Reliance Industries Ltd <sup>3</sup>	4.8
Marico Ltd	0.1	Bharat Petroleum Corporation Ltd	1.0
<b>Auto Components</b>	<b>1.3</b>	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>7</sup>	<b>3.2</b>
UNO Minda Ltd	0.8	Mankind Pharma Ltd	0.8
Amara Raja Energy & Mobility Ltd	0.5	Sun Pharmaceutical Industries Ltd	0.8
<b>Automobiles</b> <sup>4</sup>	<b>4.4</b>	Lupin Ltd	0.7
Mahindra & Mahindra Ltd <sup>9</sup>	1.9	Zydus Lifesciences Ltd	0.6
Maruti Suzuki India Ltd	1.2	Biocon Ltd	0.3
Bajaj Auto Ltd	0.9	<b>Power</b>	<b>0.8</b>
Hero MotoCorp Ltd	0.4	TATA Power Company Ltd	0.8
<b>Banks</b> <sup>1</sup>	<b>19.5</b>	JSW Energy Ltd	0.0
HDFC Bank Ltd <sup>1</sup>	7.6	<b>Realty</b>	<b>0.6</b>
ICICI Bank Ltd <sup>2</sup>	6.1	Prestige Estates Projects Ltd	0.6
State Bank of India <sup>5</sup>	2.8	<b>Telecom - Services</b> <sup>6</sup>	<b>4.0</b>
Kotak Mahindra Bank Ltd <sup>6</sup>	2.8	Bharti Airtel Ltd <sup>4</sup>	3.6
Bank of Baroda	0.2	Indus Towers Ltd	0.4
IDFC First Bank Ltd	0.0	<b>Transport Infrastructure</b>	<b>0.0</b>
<b>Beverages</b>	<b>1.4</b>	Adani Ports and Special Economic Zone Ltd	0.0
United Spirits Ltd	0.8	<b>Transport Services</b>	<b>1.3</b>
Varun Beverages Ltd	0.5	Interglobe Aviation Ltd	1.3
<b>Capital Markets</b>	<b>2.1</b>	<b>Unlisted Equity</b>	<b>0.0</b>
Multi Commodity Exchange of India Ltd	0.9	Chennai Super Kings Ltd	0.0
BSE Ltd	0.8	<b>Government Securities/Treasury Bills</b>	<b>8.4</b>
Prudent Corporate Advisory Services Ltd	0.3	Central Government Securities	7.4
<b>Cement &amp; Cement Products</b> <sup>10</sup>	<b>2.5</b>	Government Securities	0.8
Grasim Industries Ltd	0.9	Tamil Nadu State Government Securities	0.2
Ultratech Cement Ltd	0.9	<b>Derivatives</b>	<b>-4.7</b>
JK Cement Ltd	0.7	Bajaj Finserv	-0.0
<b>Chemicals &amp; Petrochemicals</b>	<b>0.7</b>	JSW Energy	-0.0
Pidilite Industries Ltd	0.7	TATA Consultancy Services	-0.0
<b>Construction</b> <sup>8</sup>	<b>2.5</b>	IDFC First Bank Ltd (PrevIDFC Bank)	-0.0
Larsen & Toubro Ltd <sup>7</sup>	2.5	Grasim Industries Ltd	-0.0
<b>Consumer Durables</b>	<b>1.2</b>	Bharat Electronics	-0.0
Amber Enterprises India Ltd	0.9	Adani Ports & SEZ	-0.0
Dixon Technologies Ltd	0.2	Marico Ltd (Pre Marico Industries)	-0.1
<b>Diversified Fmcg</b> <sup>9</sup>	<b>2.5</b>	Kotak Mahindra Bank	-0.1
Hindustan UniLever Ltd <sup>10</sup>	1.8	Aditya Birla Capital	-0.1
ITC Ltd	0.7	Bharti Airtel	-0.1
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.3</b>	Bank of	-0.2
Coromandel International Ltd	1.3	Dixon Technologies India	-0.2
<b>Finance</b> <sup>2</sup>	<b>7.3</b>	Indian Hotels Company	-0.3
Bajaj Finance Ltd <sup>8</sup>	1.9	Biocon	-0.3
Cholamandalam Investment and Finance Company Ltd	1.5	Reliance Industries	-0.4
Power Finance Corporation Ltd	1.3	State Bank Of India	-0.5
Shriram Finance Ltd	1.2	HDFC Bank	-0.6
Home First Finance Company Ltd	0.7	ICICI Bank	-0.7
CRISIL Ltd	0.6	Multi Commodity Exchange of India	-0.9
Aditya Birla Capital Ltd	0.1	<b>Mutual Fund Units</b>	<b>1.6</b>
Bajaj Finserv Ltd	0.0	Sundaram Money Market Fund	1.6
<b>Gas</b>	<b>0.3</b>	<b>Corporate Bond &amp; NCDs</b>	<b>10.7</b>
GAIL Ltd	0.3	National Bank for Agriculture & Rural Development	2.9
<b>Healthcare Services</b>	<b>1.0</b>	Power Finance Corporation Ltd	1.2
Fortis Health Care Ltd	0.7	Bajaj Finance Ltd	1.0
Indegene Limited	0.3	REC LTD	0.9
<b>Industrial Products</b>	<b>1.6</b>	LIC Housing Finance Ltd	0.6
Cummins India Ltd	1.4	Cholamandalam Investment and Finance Company Ltd	0.6
Polycab India Ltd	0.3	Muthoot Finance Ltd	0.6
<b>Insurance</b>	<b>0.8</b>	Indian Railway Finance Corporation Ltd	0.5
SBI Life Insurance Company Ltd	0.8	Small Industries Development Bank of India	0.5
<b>IT - Software</b> <sup>6</sup>	<b>3.6</b>	HDFC Bank Ltd	0.4
Infosys Ltd	1.7	Shriram Finance Ltd	0.4
HCL Technologies Ltd	1.4	HDB Financial Services Ltd	0.3
Tech Mahindra Ltd	0.5		
Tata Consultancy Services Ltd	0.0		

# 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
Power Grid Corporation of India 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
<b>Convertible Debenture</b>	<b>0.3</b>
Cholamandalam Investment and Company Ltd	0.3
<b>REIT &amp; InvIT</b>	<b>2.0</b>
Embassy Office Parks	2.0
Roadstar Infra Investment Trust	0.0
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>	<b>3.2</b>
Margin Money For Derivatives	1.5
TREPS	1.5
Cash and Other Net Current Assets	0.2
<b>Grand Total</b>	<b>100.0</b>

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	-1.8	-0.2	-2.0	9,820	9,975	9,799	1,20,000	1,20,810	1,21,968	1,21,980
Last 3 years	11.6	11.7	12.5	13,902	13,933	14,236	3,60,000	4,23,399	4,24,645	4,27,360
Last 5 years	15.6	14.9	17.9	20,690	20,057	22,786	6,00,000	8,08,883	8,07,464	8,31,533
^Since Inception	10.7	-	12.7	1,35,050	-	2,13,321	30,70,000	1,84,38,927	-	2,69,73,300

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 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 Aug 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

<b>Category</b>	Equity Savings
<b>Fund Managers</b>	Clyton Richard Fernandes, Rohit Seksaria (Equity Portion), Dwijendra Srivastava (Fixed Income Portion)
<b>Month End AUM</b>	INR 1,140 Cr.
<b>Avg. AUM</b>	INR 1,128 Cr.
<b>Inception Date</b>	May 23, 2002
<b>Benchmark (Tier I)</b>	Nifty Equity Savings Index TRI
<b>Additional Benchmark</b>	CRISIL 10Y Gilt
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	0.5% if redeemed within 7 days from the date of allotment. > 7 Days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	69.97	81.37
<b>IDCW</b>	15.63	16.80

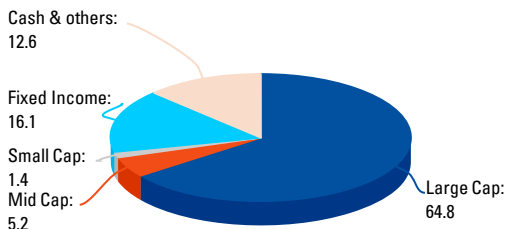


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 7,00,417 Cr.
<b>Median Market Cap</b>	INR 1,38,605 Cr.
<b>Standard Deviation</b>	5.4
<b>Beta</b>	1.1
<b>Information Ratio</b>	0.5
<b>Sharpe Ratio</b>	1.0
<b>Average Maturity of Portfolio</b>	3.05 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	2.33 Years
<b>Modified Duration of Portfolio</b>	2.24 Years
<b>YTM of Portfolio</b>	6.24 %
<b>Turnover Ratio</b>	77.2



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>71.4</b>	HCL Technologies Ltd	0.7
<b>Aerospace &amp; Defense</b>	<b>0.7</b>	Tech Mahindra Ltd	0.3
Bharat Electronics Ltd	0.7	Tata Consultancy Services Ltd	0.1
<b>Agricultural Food &amp; Other Products</b>	<b>0.6</b>	<b>Leisure Services</b>	<b>0.8</b>
TATA Consumer Products Ltd	0.6	Jubilant Foodworks Ltd	0.6
<b>Auto Components</b>	<b>0.7</b>	The Indian Hotels Company Ltd	0.2
UNO Minda Ltd	0.4	<b>Metals &amp; Minerals Trading</b>	<b>0.2</b>
Amara Raja Energy & Mobility Ltd	0.2	Adani Enterprises	0.2
<b>Automobiles</b>	<b>3.0</b>	<b>Non - Ferrous Metals</b>	<b>0.9</b>
Mahindra & Mahindra Ltd	1.2	Hindalco Industries Ltd	0.9
Maruti Suzuki India Ltd	0.7	<b>Petroleum Products</b>	<b>8.4</b>
Bajaj Auto Ltd	0.5	Reliance Industries Ltd	7.9
TVS Motor Company Ltd	0.3	Bharat Petroleum Corporation Ltd	0.5
Hero MotoCorp Ltd	0.2	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.1</b>
Tata Motors Ltd	0.2	Lupin Ltd	0.5
<b>Banks</b>	<b>19.2</b>	Aurobindo Pharma Ltd	0.5
ICICI Bank Ltd	6.1	Mankind Pharma Ltd	0.4
HDFC Bank Ltd	4.3	Sun Pharmaceutical Industries Ltd	0.4
State Bank of India	3.7	Zydus Lifesciences Ltd	0.3
Kotak Mahindra Bank Ltd	2.2	<b>Power</b>	<b>0.9</b>
Axis Bank Ltd	2.1	NTPC LTD	0.5
Bank of Baroda	0.8	TATA Power Company Ltd	0.4
<b>Beverages</b>	<b>0.9</b>	<b>Realty</b>	<b>0.3</b>
United Spirits Ltd	0.7	Prestige Estates Projects Ltd	0.3
Varun Beverages Ltd	0.3	<b>Telecom - Services</b>	<b>9.0</b>
<b>Capital Markets</b>	<b>0.6</b>	Bharti Airtel Ltd	8.8
BSE Ltd	0.4	Indus Towers Ltd	0.2
Prudent Corporate Advisory Services Ltd	0.2	<b>Transport Services</b>	<b>0.7</b>
<b>Cement &amp; Cement Products</b>	<b>1.2</b>	Interglobe Aviation Ltd	0.7
Grasim Industries Ltd	0.5	<b>Right Shares</b>	<b>0.0</b>
Ultratech Cement Ltd	0.5	TVS Motor Company Ltd	0.0
Ambuja Cements Ltd	0.3	<b>Government Securities/Treasury Bills</b>	<b>11.2</b>
<b>Chemicals &amp; Petrochemicals</b>	<b>0.4</b>	Central Government Securities	7.6
Pidilite Industries Ltd	0.4	T Bill	2.2
<b>Construction</b>	<b>2.4</b>	Government	1.4
Larsen & Toubro Ltd	2.4	<b>Derivatives</b>	<b>-33.9</b>
<b>Consumer Durables</b>	<b>0.5</b>	SBI Life Insurance Company	-0.1
Amber Enterprises India Ltd	0.5	Bajaj Finserv	-0.1
<b>Diversified Fmcg</b>	<b>7</b>	TATA Consultancy Services	-0.1
Hindustan Unilever Ltd	1.7	Lupin	-0.1
ITC Ltd	1.3	Tata Motors	-0.2
<b>Electrical Equipment</b>	<b>0.4</b>	United Spirits	-0.2
GE Vernova T and D India Ltd	0.4	Mahindra & Mahindra	-0.2
<b>Ferrous Metals</b>	<b>0.8</b>	Adani Enterprises	-0.2
JSW Steel Ltd	0.8	TVS Motor Company Ltd	-0.3
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.7</b>	Aurobindo Pharma	-0.5
Coromandel International Ltd	0.7	HDFC Bank	-0.5
<b>Finance</b>	<b>4.0</b>	NTPC	-0.5
Bajaj Finance Ltd	1.0	HDFC Life Insurance Company	-0.5
Cholamandalam Investment and Finance Company Ltd	0.9	Kotak Mahindra Bank	-0.7
Power Finance Corporation Ltd	0.7	Hindustan Unilever	-0.7
Shriram Finance Ltd	0.7	JSW Steel	-0.8
Home First Finance Company Ltd	0.3	Bank of	-0.8
CRISIL Ltd	0.3	Hindalco Industries	-0.9
Bajaj Finserv Ltd	0.1	Larsen & Toubro	-1.0
<b>Gas</b>	<b>0.2</b>	ITC	-1.0
GAIL Ltd	0.2	Axis Bank Ltd	-2.1
<b>Healthcare Services</b>	<b>0.5</b>	State Bank Of India	-2.5
Fortis Health Care Ltd	0.4	ICICI Bank	-3.1
Indegene Limited	0.2	Infosys	-3.9
<b>Industrial Products</b>	<b>0.9</b>	Reliance Industries	-5.6
Cummins India Ltd	0.7	Bharti Airtel	-7.0
Polycab India Ltd	0.1	<b>Corporate Bond &amp; NCDs</b>	<b>11.4</b>
<b>Insurance</b>	<b>1.0</b>	LIC Housing Finance Ltd	2.2
HDFC Life Insurance Company Ltd	0.5	Canara Bank	2.2
SBI Life Insurance Company Ltd	0.5	Export Import Bank of India	2.2
<b>IT - Software</b>	<b>6.0</b>	National Bank for Agriculture & Rural Development	1.8
Infosys Ltd	4.8	Power Finance Corporation Ltd	1.8



# Sundaram Equity Savings Fund

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

Portfolio	% Of Net Asset
Small Industries Development Bank of India	1.3
Cash, Call, NCA & Primary Mkt Appln	6.1
TREPS	4.9
Margin Money For Derivatives	0.9
Cash and Other Net Current Assets	0.3
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	3.4	4.5	7.7	10,340	10,452	10,774	1,20,000	1,23,029	1,23,954	1,23,678
Last 3 years	10.7	9.4	7.8	13,568	13,100	12,533	3,60,000	4,19,813	4,13,537	4,06,827
Last 5 years	11.2	10.4	5.5	16,979	16,399	13,077	6,00,000	7,75,374	7,56,174	7,10,589
^Since Inception	8.3	-	6.6	64,028	-	44,388	27,90,000	79,19,599	-	62,76,293

Past performance may or may not be sustained in future. Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 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 Aug 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

<b>Category</b>	Dynamic Asset Allocation
<b>Fund Managers</b>	Bharath S, Clyton Richard Fernandes, Dwijendra Srivastava
<b>Month End AUM</b>	INR 1,658 Cr.
<b>Avg. AUM</b>	INR 1,673 Cr.
<b>Inception Date</b>	Dec 16, 2010
<b>Benchmark (Tier I)</b>	NIFTY 50 Hybrid Composite debt 50:50 Index
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	34.60	40.66
<b>IDCW</b>	15.24	18.67

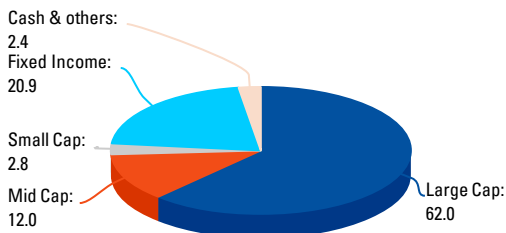


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,38,775 Cr.
<b>Median Market Cap</b>	INR 1,19,724 Cr.
<b>Standard Deviation</b>	7.4
<b>Beta</b>	1.1
<b>Information Ratio</b>	-0.1
<b>Sharpe Ratio</b>	0.6
<b>Average Maturity of Portfolio</b>	6.78 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	4.42 Years
<b>Modified Duration of Portfolio</b>	4.36 Years
<b>YTM of Portfolio</b>	6.68 %
<b>Turnover Ratio</b>	80.8



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>76.8</b>	HCL Technologies Ltd	1.1
<b>Aerospace &amp; Defense</b>	<b>1.9</b>	Tata Consultancy Services Ltd	0.8
Bharat Electronics Ltd	1.1	Tech Mahindra Ltd	0.5
Hindustan Aeronautics Ltd	0.8	<b>Leisure Services</b>	<b>1.1</b>
<b>Agricultural Food &amp; Other Products</b>	<b>1.3</b>	Jubilant Foodworks Ltd	0.9
TATA Consumer Products Ltd	0.9	The Indian Hotels Company Ltd	0.3
Patanjali Foods Ltd	0.4	<b>Petroleum Products</b> <sup>3</sup>	<b>5.8</b>
<b>Auto Components</b>	<b>1.1</b>	Reliance Industries Ltd <sup>3</sup>	5.0
UNO Minda Ltd	0.7	Bharat Petroleum Corporation Ltd	0.8
Amara Raja Energy & Mobility Ltd	0.4	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>7</sup>	<b>3.7</b>
<b>Automobiles</b> <sup>6</sup>	<b>3.8</b>	Cipla Ltd	1.2
Mahindra & Mahindra Ltd <sup>9</sup>	1.7	Mankind Pharma Ltd	0.7
Maruti Suzuki India Ltd	1.0	Sun Pharmaceutical Industries Ltd	0.6
Bajaj Auto Ltd	0.7	Lupin Ltd	0.6
Hero MotoCorp Ltd	0.4	Zydus Lifesciences Ltd	0.5
<b>Banks</b> <sup>1</sup>	<b>20.1</b>	Biocon Ltd	0.1
ICICI Bank Ltd <sup>1</sup>	6.0	<b>Power</b>	<b>0.7</b>
HDFC Bank Ltd <sup>2</sup>	5.8	TATA Power Company Ltd	0.7
Kotak Mahindra Bank Ltd <sup>5</sup>	3.6	<b>Realty</b>	<b>0.5</b>
State Bank of India <sup>7</sup>	1.9	Prestige Estates Projects Ltd	0.5
Bank of Baroda	1.3	<b>Retailing</b>	<b>1.3</b>
Canara Bank	1.2	Zomato Ltd	1.3
IndusInd Bank Ltd	0.2	<b>Telecom - Services</b> <sup>4</sup>	<b>4.8</b>
Axis Bank Ltd	0.1	Bharti Airtel Ltd <sup>4</sup>	4.5
<b>Beverages</b>	<b>1.1</b>	Indus Towers Ltd	0.3
United Spirits Ltd	0.7	<b>Transport Services</b>	<b>1.1</b>
Varun Beverages Ltd	0.4	Interglobe Aviation Ltd	1.1
<b>Capital Markets</b>	<b>1.5</b>	<b>Government Securities/Treasury Bills</b>	<b>13.0</b>
BSE Ltd	0.7	Central Government Securities	10.2
Multi Commodity Exchange of India Ltd	0.5	Government	1.9
Prudent Corporate Advisory Services Ltd	0.3	Government Securities	0.6
<b>Cement &amp; Cement Products</b> <sup>10</sup>	<b>2.0</b>	Tamil Nadu State Government Securities	0.3
Grasim Industries Ltd	0.8	<b>Derivatives</b>	<b>-15.9</b>
Ultratech Cement Ltd	0.7	Biocon	-0.1
JK Cement Ltd	0.5	Axis Bank Ltd	-0.1
<b>Chemicals &amp; Petrochemicals</b>	<b>0.6</b>	GAIL (India)	-0.1
Pidilite Industries Ltd	0.6	Mahindra & Mahindra	-0.1
<b>Construction</b> <sup>9</sup>	<b>2.1</b>	IndusInd Bank	-0.2
Larsen & Toubro Ltd <sup>6</sup>	2.1	Britannia Industries Ltd	-0.2
<b>Consumer Durables</b>	<b>0.8</b>	Hindustan Unilever	-0.2
Amber Enterprises India Ltd	0.8	Infosys	-0.2
<b>Diversified Fmcg</b> <sup>8</sup>	<b>2.3</b>	Patanjali Foods Ltd(Prev Ruchi Soya Industries	-0.4
Hindustan UniLever Ltd	1.7	Multi Commodity Exchange of India	-0.5
ITC Ltd	0.6	Cholamandalam Investment & Finance Company	-0.6
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.1</b>	TATA Consultancy Services	-0.8
Coromandel International Ltd	1.1	Hindustan Aeronautics	-0.8
<b>Finance</b> <sup>2</sup>	<b>7.5</b>	Bajaj Finserv	-0.9
Cholamandalam Investment and Finance Company Ltd <sup>8</sup>	1.9	Canara	-1.2
Bajaj Finance Ltd	1.6	Cipla	-1.2
Power Finance Corporation Ltd	1.1	Kotak Mahindra Bank	-1.3
Shriram Finance Ltd	1.0	Bank of	-1.3
Bajaj Finserv Ltd	0.9	Reliance Industries	-1.3
Home First Finance Company Ltd	0.6	Eternal Ltd ( Previously named as	-1.3
CRISIL Ltd	0.5	Zomato Ltd	-1.4
<b>Food Products</b>	<b>0.2</b>	ICICI Bank	-1.4
Britannia Industries Ltd	0.2	Bharti Airtel	-1.5
<b>Gas</b>	<b>0.3</b>	<b>Corporate Bond &amp; NCDs</b>	<b>7.3</b>
GAIL Ltd	0.3	National Bank for Agriculture & Rural Development	2.7
<b>Healthcare Services</b>	<b>0.8</b>	REC LTD	2.1
Fortis Health Care Ltd	0.5	LIC Housing Finance Ltd	1.8
Indegene Limited	0.3	Indian Railway Finance Corporation Ltd	0.6
<b>Industrial Products</b>	<b>1.4</b>	<b>Convertible Debenture</b>	<b>0.5</b>
Cummins India Ltd	1.2	Cholamandalam Investment and Company Ltd	0.5
Polycab India Ltd	0.2	<b>REIT &amp; InvIT</b>	<b>3.1</b>
<b>Insurance</b>	<b>0.7</b>	Embassy Office Parks	2.5
SBI Life Insurance Company Ltd	0.7	Power Grid Infrastructure Investment	0.5
<b>IT - Software</b> <sup>5</sup>	<b>4.1</b>		
Infosys Ltd <sup>10</sup>	1.7		

# Sundaram Balanced Advantage Fund

An open-ended Dynamic Asset Allocation fund



SUNDARAM MUTUAL  
— Sundaram Finance Group —

Portfolio	% Of Net Asset
Trust	
Cash, Call, NCA & Primary Mkt Appln	2.4
Margin Money For Derivatives	1.5
TREPS	0.6
Cash and Other Net Current Assets	0.2
Grand Total	100.0

No of Stocks: 68

- Top 10 Sectors
- Top 10 Holdings

PERFORMANCE										
Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
Last 1 year	-0.6	2.5	-2.0	9,942	10,253	9,799	1,20,000	1,21,134	1,22,734	1,21,980
Last 3 years	9.8	10.0	12.5	13,239	13,328	14,236	3,60,000	4,12,604	4,15,412	4,27,360
Last 5 years	11.7	12.1	17.9	17,375	17,718	22,786	6,00,000	7,66,923	7,70,068	8,31,533
^Since Inception	9.8	10.0	11.4	39,806	40,698	49,199	17,60,000	39,41,786	41,30,976	50,99,095

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 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 Aug 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

<b>Category</b>	MultiAsset Allocation
<b>Fund Managers</b>	Rohit Seksaria & Clyton Richard Fernandes (Equity), Dwijendra Srivastava & Sandeep Agarwal (Fixed Income), Arjun Nagarajan (Gold ETFs)
<b>Month End AUM</b>	INR 2,669 Cr.
<b>Avg. AUM</b>	INR 2,675 Cr.
<b>Inception Date</b>	Jan 25, 2024
<b>Benchmark (Tier I)</b>	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)
<b>Additional Benchmark</b>	Nifty 50 TRI
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 30%, within 365 days from the date of allotment: Nil. More than 30% within 365 days from the date of allotment: 1%. >365 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	12.14	12.45
<b>IDCW</b>	12.14	12.45

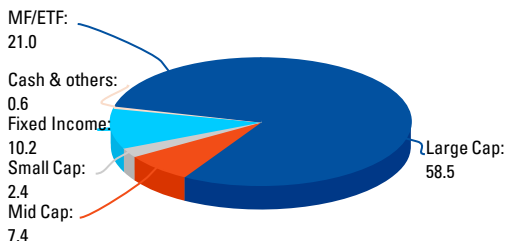


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 5,53,817 Cr.
<b>Median Market Cap</b>	INR 1,30,697 Cr.
<b>Average Maturity of Portfolio</b>	3.89 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	3.25 Years
<b>Modified Duration of Portfolio</b>	3.15 Years
<b>YTM of Portfolio</b>	6.25 %



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>68.3</b>	Oil & Natural Gas Corporation Ltd	0.0
<b>Aerospace &amp; Defense</b>	<b>1.3</b>	<b>Petroleum Products</b> <sup>4</sup>	<b>4.9</b>
Bharat Electronics Ltd	1.2	Reliance Industries Ltd <sup>3</sup>	3.8
Hindustan Aeronautics Ltd	0.1	Bharat Petroleum Corporation Ltd	0.8
<b>Agricultural Food &amp; Other Products</b>	<b>1.0</b>	Hindustan Petroleum Corporation Ltd	0.2
TATA Consumer Products Ltd	1.0	Indian Oil Corporation Ltd	0.0
<b>Auto Components</b>	<b>1.1</b>	<b>Pharmaceuticals &amp; Biotechnology</b> <sup>8</sup>	<b>2.7</b>
UNO Minda Ltd	0.7	Mankind Pharma Ltd	0.7
Amara Raja Energy & Mobility Ltd	0.4	Sun Pharmaceutical Industries Ltd	0.6
<b>Automobiles</b> <sup>3</sup>	<b>5.8</b>	Lupin Ltd	0.6
Mahindra & Mahindra Ltd <sup>5</sup>	3.1	Zydus Lifesciences Ltd	0.6
Maruti Suzuki India Ltd	1.1	Alkem Laboratories Ltd	0.2
Bajaj Auto Ltd	0.7	<b>Power</b>	<b>0.7</b>
Hero MotoCorp Ltd	0.4	TATA Power Company Ltd	0.7
TVS Motor Company Ltd	0.3	<b>Realty</b>	<b>0.5</b>
Tata Motors Ltd	0.1	Prestige Estates Projects Ltd	0.5
<b>Banks</b> <sup>1</sup>	<b>17.1</b>	<b>Telecom - Services</b> <sup>6</sup>	<b>4.1</b>
HDFC Bank Ltd <sup>1</sup>	6.2	Bharti Airtel Ltd <sup>4</sup>	3.7
ICICI Bank Ltd <sup>2</sup>	4.8	Indus Towers Ltd	0.3
Kotak Mahindra Bank Ltd <sup>8</sup>	2.4	<b>Transport Services</b>	<b>1.2</b>
State Bank of India <sup>9</sup>	2.0	Interglobe Aviation Ltd	1.2
Axis Bank Ltd <sup>10</sup>	1.7	<b>Right Shares</b>	<b>0.0</b>
<b>Beverages</b>	<b>1.2</b>	TVS Motor Company Ltd	0.0
United Spirits Ltd	0.7	<b>Government Securities/Treasury Bills</b>	<b>10.2</b>
Varun Beverages Ltd	0.5	Central Government Securities	8.8
<b>Capital Markets</b>	<b>1.0</b>	Government	1.4
BSE Ltd	0.7	<b>Derivatives</b>	<b>-7.2</b>
Prudent Corporate Advisory Services Ltd	0.3	Oil & Natural Gas	-0.0
<b>Cement &amp; Cement Products</b> <sup>9</sup>	<b>2.6</b>	Indian Oil Corporation	-0.0
Ultratech Cement Ltd	1.2	Grasim Industries Ltd	-0.1
Grasim Industries Ltd	0.9	Hindustan Aeronautics	-0.1
Ambuja Cements Ltd	0.5	Tata Motors	-0.1
<b>Chemicals &amp; Petrochemicals</b>	<b>0.6</b>	Alkem Laboratories	-0.2
Pidilite Industries Ltd	0.6	Hindustan Petroleum Corpn	-0.2
<b>Construction</b> <sup>7</sup>	<b>2.9</b>	TVS Motor Company Ltd	-0.3
Larsen & Toubro Ltd <sup>6</sup>	2.9	Ultra Tech Cement	-0.4
<b>Consumer Durables</b>	<b>0.9</b>	Bharti Airtel	-0.7
Amber Enterprises India Ltd	0.9	Larsen & Toubro	-0.7
<b>Diversified Fmcg</b> <sup>10</sup>	<b>2.2</b>	Infosys	-1.2
Hindustan UniLever Ltd	1.6	Mahindra & Mahindra	-1.5
ITC Ltd	0.6	Axis Bank Ltd	-1.7
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.2</b>	<b>Mutual Fund Units</b>	<b>21.0</b>
Coromandel International Ltd	1.2	SBI ETF GOLD	6.5
<b>Finance</b> <sup>2</sup>	<b>6.4</b>	Nippon India ETF Gold Bees	5.1
Bajaj Finance Ltd	1.7	Kotak Mutual Fund Gold Exchange Traded Fund	4.2
Cholamandalam Investment and Finance Company Ltd	1.4	HDFC Gold Exchange Traded Fund	3.5
Power Finance Corporation Ltd	1.1	DSP GOLD ETF	1.7
Shriram Finance Ltd	1.1	<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>	<b>0.6</b>
Home First Finance Company Ltd	0.6	TREPS	0.7
CRISIL Ltd	0.5	Margin Money For Derivatives	0.0
<b>Gas</b>	<b>0.3</b>	Cash and Other Net Current Assets	-0.2
GAIL Ltd	0.3	Grand Total	100.0
<b>Healthcare Services</b>	<b>0.9</b>		
Fortis Health Care Ltd	0.6		
Indegene Limited	0.3		
<b>Industrial Products</b>	<b>1.4</b>		
Cummins India Ltd	1.2		
Polycab India Ltd	0.2		
<b>Insurance</b>	<b>0.7</b>		
SBI Life Insurance Company Ltd	0.7		
<b>IT - Software</b> <sup>5</sup>	<b>4.4</b>		
Infosys Ltd <sup>7</sup>	2.7		
HCL Technologies Ltd	1.2		
Tech Mahindra Ltd	0.5		
<b>Leisure Services</b>	<b>1.2</b>		
Jubilant Foodworks Ltd	0.9		
The Indian Hotels Company Ltd	0.3		
<b>Oil</b>	<b>0.0</b>		

No of Stocks: 62

• 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	5.4	7.4	-2.0	10,538	10,741	9,799	1,20,000	1,25,797	1,27,253	1,21,980
^Since Inception	12.9	16.9	10.3	12,140	12,839	11,694	1,90,000	2,05,475	2,09,507	1,97,625

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 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 Aug 31, 2025 - Regular: 1.86 and Direct: 0.39

# Sundaram Arbitrage Fund

An open-ended scheme investing in arbitrage opportunities



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

<b>Category</b>	Arbitrage Fund
<b>Fund Managers</b>	Rohit Seksaria & Ashish Aggarwal (Equity), Dwijendra Srivastava (Fixed Income)
<b>Month End AUM</b>	INR 305 Cr.
<b>Avg. AUM</b>	INR 298 Cr.
<b>Inception Date</b>	Apr 21, 2016
<b>Benchmark (Tier I)</b>	NIFTY 50 Arbitrage Index TRI
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 100/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Upto 25%, within 15 days from the date of allotment: Nil. More than 25% within 15 days from the date of allotment: 0.25%. >15 days: Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	14.57	15.39
<b>IDCW</b>	12.81	13.31

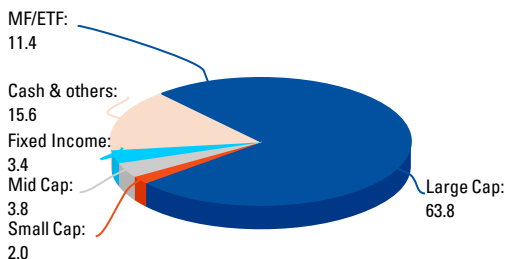


## RATIO (ANNUALISED)

<b>Weighted Avg. Market Cap</b>	INR 6,90,865 Cr.
<b>Median Market Cap</b>	INR 1,80,500 Cr.
<b>Standard Deviation</b>	0.4
<b>Beta</b>	0.5
<b>Information Ratio</b>	-1.8
<b>Sharpe Ratio</b>	2.9
<b>Average Maturity of Portfolio</b>	0.44 Years
<b>Weighted Average Maturity of PTCs</b>	-
<b>Macaulay Duration of Portfolio</b>	0.42 Years
<b>Modified Duration of Portfolio</b>	0.00 Years
<b>YTM of Portfolio</b>	5.53 %
<b>Turnover Ratio</b>	91.9



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>69.6</b>	Titan Industries	-0.1
<b>Aerospace &amp; Defense</b>	<b>1.4</b>	NTPC	-0.1
Hindustan Aeronautics Ltd	1.4	Jio Financial Services Ltd (Prev	-0.1
<b>Agricultural Food &amp; Other Products</b>	<b>0.6</b>	Reliance Strategic Investments	-0.2
TATA Consumer Products Ltd	0.6	Supreme Industries	-0.2
<b>Automobiles</b>	<b>1.0</b>	Bajaj Finserv	-0.2
Mahindra & Mahindra Ltd	0.4	Eicher Motor	-0.2
Tata Motors Ltd	0.4	DLF	-0.3
Eicher Motors Ltd	0.2	JSW Energy	-0.3
<b>Banks</b>	<b>23.4</b>	PNB Housing Finance	-0.4
ICICI Bank Ltd	7.1	Tata Motors	-0.4
HDFC Bank Ltd	3.8	Mahindra & Mahindra	-0.4
Axis Bank Ltd	3.7	Canara	-0.6
State Bank of India	2.6	Tata Consumer Products	-0.6
RBL Bank Ltd	1.6	Punjab National	-0.6
Kotak Mahindra Bank Ltd	1.4	Tata Steel	-0.7
IndusInd Bank Ltd	1.1	Indus Towers Ltd (Prev name Bharti	-0.7
Bank of Baroda	0.8	Infratel	-0.7
Punjab National Bank	0.6	SBI Life Insurance Company	-0.7
Canara Bank	0.6	Bank of	-0.8
<b>Cement &amp; Cement Products</b>	<b>2.7</b>	Cipla	-0.8
Ambuja Cements Ltd	2.7	Hindustan Unilever	-1.1
<b>Construction</b>	<b>2.3</b>	IndusInd Bank	-1.1
Larsen & Toubro Ltd	2.3	Kotak Mahindra Bank	-1.4
<b>Consumer Durables</b>	<b>0.1</b>	Indian Hotels Company	-1.4
Titan Company Ltd	0.1	Hindustan Aeronautics	-1.5
<b>Diversified Fmcg</b>	<b>7.4</b>	Max Financial Services Ltd (Prev: Max	-1.6
ITC Ltd	6.3	India	-1.6
Hindustan Unilever Ltd	1.1	RBL Bank	-1.6
<b>Ferrous Metals</b>	<b>0.7</b>	Sun Pharmaceuticals	-1.7
Tata Steel Ltd	0.7	Hindalco Industries	-1.9
<b>Finance</b>	<b>4.3</b>	Adani Enterprises	-2.0
Bajaj Finance Ltd	3.6	Bharti Airtel	-2.2
PNB Housing Finance Ltd	0.4	Larsen & Toubro	-2.3
Bajaj Finserv Ltd	0.2	State Bank Of India	-2.6
Jio Financial Services Ltd	0.1	Gujarat Ambuja Cement	-2.7
<b>Financial Technology (Fintech)</b>	<b>0.0</b>	TATA Consultancy Services	-3.6
One 97 Communications Ltd	0.0	Bajaj Finance	-3.6
<b>Industrial Products</b>	<b>0.2</b>	Axis Bank Ltd	-3.7
Supreme Industries Ltd	0.2	HDFC Bank	-3.9
<b>Insurance</b>	<b>2.3</b>	ITC	-6.3
Max Financial Services Ltd	1.6	ICICI Bank	-7.2
SBI Life Insurance Company Ltd	0.7	Reliance Industries	-8.3
<b>IT - Software</b>	<b>3.6</b>	<b>Mutual Fund Units</b>	<b>11.4</b>
Tata Consultancy Services Ltd	3.6	Sundaram Money Market Fund	8.4
<b>Leisure Services</b>	<b>1.4</b>	Sundaram Liquid Fund	3.0
The Indian Hotels Company Ltd	1.4	<b>REIT &amp; InvIT</b>	<b>0.0</b>
<b>Metals &amp; Minerals Trading</b>	<b>2.0</b>	Roadstar Infra Investment Trust	0.0
Adani Enterprises	2.0	<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>	<b>9.1</b>
<b>Non - Ferrous Metals</b>	<b>1.9</b>	TREPS	12.2
Hindalco Industries Ltd	1.9	Margin Money For Derivatives	0.1
<b>Petroleum Products</b>	<b>8.3</b>	Cash and Other Net Current Assets	-3.2
Reliance Industries Ltd	8.3	Grand Total	100.0
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.5</b>		
Sun Pharmaceutical Industries Ltd	1.7		
Cipla Ltd	0.8		
<b>Power</b>	<b>0.4</b>		
JSW Energy Ltd	0.3		
NTPC LTD	0.1		
<b>Realty</b>	<b>0.3</b>		
DLF Ltd	0.3		
<b>Telecom - Services</b>	<b>2.9</b>		
Bharti Airtel Ltd	2.2		
Indus Towers Ltd	0.7		
<b>Government Securities/Treasury Bills</b>	<b>9.8</b>		
T Bill	6.4		
Central Government Securities	3.4		
<b>Derivatives</b>	<b>-70.0</b>		
One 97 Communications	-0.0		

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	6.4	7.6	7.1	10,643	10,763	10,705	1,20,000	1,23,986	1,24,701	1,24,290
Last 3 years	6.6	7.4	7.0	12,131	12,400	12,246	3,60,000	3,98,442	4,03,412	4,01,181
Last 5 years	5.2	6.0	5.6	12,900	13,357	13,130	6,00,000	6,98,394	7,12,733	7,05,763
^Since Inception	4.3	5.5	6.2	14,895	16,468	17,516	11,20,000	14,10,587	14,80,183	15,00,448

Past performance may or may not be sustained in future. Returns/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.49 as on Aug 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 Aug 31, 2025 - Regular: 1 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 1,461 Cr.
Avg. AUM	INR 1,477 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	218.75	231.86
IDCW	16.83	20.46

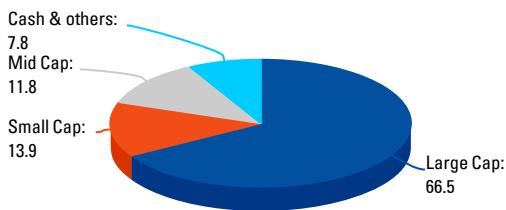


## RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 5,27,447 Cr.
Median Market Cap	INR 1,05,156 Cr.
Standard Deviation	11.6
Beta	0.8
Information Ratio	-0.7
Sharpe Ratio	0.6
Turnover Ratio	49.4



## MARKET CAPITALISATION (%)



## PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
<b>Equity</b>	<b>92.2</b>	Tech Mahindra Ltd	1.0
<b>Agricultural Food &amp; Other Products</b>	<b>1.2</b>	<b>Leisure Services</b>	<b>1.6</b>
TATA Consumer Products Ltd	1.2	Jubilant Foodworks Ltd	1.0
<b>Auto Components</b>	<b>2.0</b>	Devyani international limited	0.5
Apollo Tyres Ltd	1.1	<b>Oil</b>	<b>0.7</b>
Amara Raja Energy & Mobility Ltd	0.9	Oil India Ltd	0.7
<b>Automobiles</b>	<b>8.9</b>	<b>Personal Products</b>	<b>1.2</b>
Force Motors Ltd	2.6	Emami Ltd	1.2
Maruti Suzuki India Ltd	2.4	<b>Petroleum Products</b>	<b>5.9</b>
Tata Motors Ltd	1.5	Reliance Industries Ltd <sup>3</sup>	4.9
Hyundai Motor India Ltd	1.2	Hindustan Petroleum Corporation Ltd	1.0
Hero MotoCorp Ltd	1.1	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.7</b>
<b>Banks</b>	<b>24.1</b>	Cipla Ltd	2.1
HDFC Bank Ltd <sup>1</sup>	9.4	Alkem Laboratories Ltd	2.0
ICICI Bank Ltd <sup>2</sup>	5.6	Sun Pharmaceutical Industries Ltd	1.6
Axis Bank Ltd <sup>4</sup>	3.6	<b>Power</b>	<b>1.8</b>
State Bank of India <sup>9</sup>	3.3	NTPC LTD	1.8
IndusInd Bank Ltd	1.4	<b>Retailing</b>	<b>1.5</b>
The Federal Bank Ltd	0.8	Swiggy Ltd	1.5
<b>Beverages</b>	<b>7</b>	<b>Telecom - Services</b>	<b>3.3</b>
Varun Beverages Ltd	2.0	Bharti Airtel Ltd <sup>8</sup>	3.3
United Spirits Ltd	1.5	Cash And Others	7.8
<b>Cement &amp; Cement Products</b>	<b>5.1</b>	Grand Total	100.0
Ultratech Cement Ltd <sup>10</sup>	2.8		
Ambuja Cements Ltd	1.3		
Grasim Industries Ltd	1.0		
<b>Construction</b>	<b>3.4</b>		
Larsen & Toubro Ltd <sup>5</sup>	3.4		
<b>Consumer Durables</b>	<b>1.6</b>		
Bata India Ltd	0.8		
Kajaria Ceramics Ltd	0.7		
<b>Diversified Fmcg</b>	<b>3.4</b>		
ITC Ltd <sup>7</sup>	3.4		
<b>Ferrous Metals</b>	<b>0.4</b>		
Kirloskar Ferrous Ind Ltd	0.4		
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.3</b>		
UPL Ltd	1.3		
PI Industries Ltd	1.0		
<b>Gas</b>	<b>2.0</b>		
GAIL Ltd	2.0		
<b>Healthcare Services</b>	<b>1.6</b>		
Metropolis Healthcare Ltd	1.6		
<b>Industrial Manufacturing</b>	<b>0.8</b>		
Praj Industries Ltd	0.8		
<b>Industrial Products</b>	<b>2.1</b>		
Kirloskar Oil Engines Ltd	1.1		
SKF India Ltd	1.1		
<b>IT - Services</b>	<b>0.9</b>		
Cyient Ltd	0.9		
<b>IT - Software</b>	<b>7.2</b>		
Infosys Ltd <sup>6</sup>	3.4		
Tata Consultancy Services Ltd	1.6		
HCL Technologies Ltd	1.2		

No of Stocks: 48

• 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	-1.5	-4.4	-2.0	9,854	9,559	9,799	1,20,000	1,23,235	1,21,031	1,21,980
Last 3 years	12.3	14.7	12.5	14,166	15,080	14,236	3,60,000	4,29,318	4,39,803	4,27,360
Last 5 years	18.7	20.3	17.9	23,542	25,248	22,786	6,00,000	8,42,248	8,76,468	8,31,533
^Since Inception	15.8	14.4	13.3	4,36,225	3,23,122	2,51,754	30,90,000	3,70,94,269	3,29,41,613	2,74,40,021

**Past performance may or may not be sustained in future.** Fund is suspended for inflows. Return/investment value are as of Aug 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 Aug 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight - 5.49 as on Aug 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 Aug 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> NAV*</div>		
Series II		
	Regular	Direct
Growth	INR 35.03	INR 36.13
IDCW	INR 26.92	INR 27.91
Series III		
	Regular	Direct
Growth	INR 27.66	INR 28.56
IDCW	INR 26.30	INR 27.19
Series IV		
	Regular	Direct
Growth	INR 32.31	INR 32.96
IDCW	INR 29.65	INR 30.28

PORTFOLIO				
Portfolio	% Of Net Asset			
	II	III	IV	
<b>Equity</b>	<b>96.6</b>	<b>94.6</b>	<b>94.5</b>	
<b>Agricultural Food &amp; Other Products</b>	<b>1.4</b>	<b>0.0</b>	<b>0.0</b>	
TATA Consumer Products Ltd	1.4	-	-	
<b>Auto Components</b>	<b>1.8</b>	<b>0.4</b>	<b>0.4</b>	
Schaeffler India Ltd	1.8	-	-	
MM Forgings Ltd	-	0.4	0.4	
<b>Automobiles</b>	<b>2.6</b>	<b>0.0</b>	<b>0.0</b>	
Tata Motors Ltd	2.6	-	-	
<b>Banks</b>	<b>33.1</b>	<b>9.2</b>	<b>9.3</b>	
ICICI Bank Ltd	9.7	-	-	
HDFC Bank Ltd	9.5	-	-	
State Bank of India	7.5	-	-	
CSB Bank Ltd	-	3.6	3.6	
Ujjivan Small Finance Bank Ltd	-	3.4	3.4	
Axis Bank Ltd	3.0	-	-	
Equitas Small Finance Bank Limited	-	2.2	2.3	
Bank of Baroda	1.7	-	-	
Kotak Mahindra Bank Ltd	1.1	-	-	
IndusInd Bank Ltd	0.6	-	-	
<b>Capital Markets</b>	<b>0.0</b>	<b>5.4</b>	<b>5.2</b>	
Multi Commodity Exchange of India Ltd	-	3.0	3.2	
Angel One Ltd	-	2.4	2.0	
<b>Cement &amp; Cement Products</b>	<b>5.4</b>	<b>2.8</b>	<b>2.9</b>	
Ultratech Cement Ltd	4.2	-	-	
JK Cement Ltd	-	2.8	2.9	
Birla Corporation Ltd	1.2	-	-	
<b>Chemicals &amp; Petrochemicals</b>	<b>1.5</b>	<b>2.7</b>	<b>3.7</b>	
Navin Fluorine International Ltd	1.5	2.7	3.7	
<b>Construction</b>	<b>5.1</b>	<b>0.0</b>	<b>0.0</b>	
Larsen & Toubro Ltd	5.1	-	-	
<b>Consumer Durables</b>	<b>2.6</b>	<b>9.5</b>	<b>10.6</b>	
Safari Industries Ltd	-	3.9	5.4	
Green Panel Industries Ltd	-	3.5	3.4	
Titan Company Ltd	2.6	-	-	
Century Plyboards Ltd	-	1.2	0.9	
Butterfly Gandhimathi Appliances Ltd	-	0.9	0.9	
<b>Diversified Fmcg</b>	<b>3.5</b>	<b>0.0</b>	<b>0.0</b>	
ITC Ltd	2.4	-	-	
Hindustan UniLever Ltd	1.1	-	-	
<b>Entertainment</b>	<b>0.0</b>	<b>2.3</b>	<b>2.2</b>	
PVR INOX Ltd	-	2.3	2.2	
<b>Ferrous Metals</b>	<b>2.7</b>	<b>1.3</b>	<b>1.3</b>	
Jindal Steel & Power Ltd	2.7	-	-	
Tata Steel Ltd	-	1.3	1.3	
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.0</b>	<b>0.0</b>	<b>0.0</b>	
Coromandel International Ltd	3.0	-	-	
<b>Finance</b>	<b>0.0</b>	<b>11.2</b>	<b>9.8</b>	
TVS Holdings Ltd	-	4.1	3.7	
Can Fin Homes Ltd	-	2.0	0.8	
Creditaccess Grameen Ltd	-	1.9	2.1	
Cholamandalam Financial Holdings Ltd	-	1.9	1.9	
PNB Housing Finance Ltd	-	1.3	1.3	
<b>Healthcare Services</b>	<b>0.0</b>	<b>5.7</b>	<b>5.8</b>	
Aster DM Healthcare Ltd	-	5.7	5.8	
<b>Industrial Products</b>	<b>0.0</b>	<b>11.4</b>	<b>11.1</b>	
KSB LTD	-	4.6	4.1	
KEI Industries Ltd	-	3.4	3.4	
RHI Magnesita India Ltd	-	1.8	1.8	
Grindwell Norton Ltd	-	1.0	1.2	
Carborundum Universal Ltd	-	0.6	0.6	
<b>Insurance</b>	<b>1.7</b>	<b>0.0</b>	<b>0.0</b>	
SBI Life Insurance Company Ltd	1.7	-	-	
<b>IT - Services</b>	<b>0.0</b>	<b>7.1</b>	<b>7.1</b>	
Affle Ltd	-	5.5	5.6	
R Systems International Ltd	-	1.6	1.5	
<b>IT - Software</b>	<b>10.2</b>	<b>3.5</b>	<b>3.5</b>	
Infosys Ltd	6.3	-	-	
Rate Gain Travel Technologies Ltd	-	2.2	2.2	
HCL Technologies Ltd	1.8	-	-	
Tata Consultancy Services Ltd	1.5	-	-	
Birlasoft Ltd	-	1.3	1.3	
Wipro Ltd	0.6	-	-	
<b>Leisure Services</b>	<b>0.0</b>	<b>6.1</b>	<b>6.0</b>	
Sapphire Foods India Ltd	-	4.4	4.4	
Westlife Foodworld Ltd	-	1.7	1.6	
<b>Non - Ferrous Metals</b>	<b>1.6</b>	<b>0.0</b>	<b>0.0</b>	
Hindalco Industries Ltd	1.6	-	-	
<b>Other Consumer Services</b>	<b>0.0</b>	<b>2.1</b>	<b>2.1</b>	
SIS Ltd	-	2.1	2.1	
<b>Petroleum Products</b>	<b>12.0</b>	<b>0.0</b>	<b>0.0</b>	
Reliance Industries Ltd	7.5	-	-	
Hindustan Petroleum Corporation Ltd	2.7	-	-	
Bharat Petroleum Corporation Ltd	1.8	-	-	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.4</b>	<b>10.0</b>	<b>10.3</b>	
Procter & Gamble Health Ltd	-	3.3	3.5	
JB Chemicals & Pharmaceuticals Ltd	-	2.8	1.8	
Laurus Labs Ltd	-	2.4	3.6	
Natco Pharma Ltd	-	1.5	1.4	
Cipla Ltd	1.4	-	-	
<b>Realty</b>	<b>0.0</b>	<b>2.2</b>	<b>1.5</b>	
Brigade Enterprises Ltd	-	1.2	0.6	
The Phoenix Mills Ltd	-	1.0	0.9	
<b>Telecom - Services</b>	<b>6.4</b>	<b>0.0</b>	<b>0.0</b>	
Bharti Airtel Ltd	6.4	-	-	
<b>Textiles &amp; Apparels</b>	<b>0.0</b>	<b>1.4</b>	<b>1.4</b>	
Ganesha Ecosphere Ltd	-	1.4	1.4	
<b>Transport Services</b>	<b>0.8</b>	<b>0.0</b>	<b>0.0</b>	
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	34	23	
Month End AUM (Cr)	13	33	22	
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 Withdrawal. For Riskometer, please refer Page 69. Disclosures: Page 59. Expense Ratio for the month of Aug 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

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



**NAV\***

### Series III

Regular Direct

<b>Growth</b>	INR 32.22	INR 33.19
---------------	-----------	-----------

<b>IDCW</b>	INR 28.19	INR 29.10
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### Series IV

Regular Direct

<b>Growth</b>	INR 28.07	INR 28.70
---------------	-----------	-----------

<b>IDCW</b>	INR 26.68	INR 27.32
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### Series V

Regular Direct

<b>Growth</b>	INR 27.26	INR 28.04
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<b>IDCW</b>	INR 25.92	INR 26.70
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### Series VI

Regular Direct

<b>Growth</b>	INR 26.03	INR 27.29
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<b>IDCW</b>	INR 25.15	INR 26.41
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## PORTFOLIO

Portfolio	% Of Net Asset			
	III	IV	V	VI
<b>Equity</b>	95.0	95.0	94.8	94.9
<b>Auto Components</b>	0.4	0.4	0.4	0.4
MM Forgings Ltd	0.4	0.4	0.4	0.4
<b>Banks</b>	9.7	10.0	9.5	9.8
CSB Bank Ltd	3.7	3.8	3.7	3.8
Ujjivan Small Finance Bank Ltd	3.4	3.5	3.4	3.5
Equitas Small Finance Bank Limited	2.6	2.7	2.4	2.5
<b>Capital Markets</b>	7.5	7.7	6.8	6.5
Angel One Ltd	3.9	4.0	3.3	3.7
Multi Commodity Exchange of India Ltd	3.6	3.7	3.5	2.8
<b>Cement &amp; Cement Products</b>	2.4	3.1	2.9	4.0
JK Cement Ltd	2.4	3.1	2.9	4.0
<b>Chemicals &amp; Petrochemicals</b>	2.6	3.2	1.7	3.4
Navin Fluorine International Ltd	2.6	3.2	1.7	3.4
<b>Construction</b>	2.5	2.5	2.5	2.6
Kalpitaru Projects International Ltd	2.5	2.5	2.5	2.6
<b>Consumer Durables</b>	10.7	11.1	9.8	9.8
Safari Industries Ltd	5.7	6.0	4.7	4.8
Green Panel Industries Ltd	3.5	3.6	3.6	3.5
Butterfly Gandhimathi Appliances Ltd	0.8	0.8	0.8	0.8
Century Plyboards Ltd	0.7	0.7	0.7	0.7
<b>Entertainment</b>	1.9	1.9	2.2	2.3
PVR INOX Ltd	1.9	1.9	2.2	2.3
<b>Ferrous Metals</b>	1.2	1.1	1.0	0.0
Tata Steel Ltd	1.2	1.1	1.0	-
<b>Finance</b>	6.3	6.5	8.1	7.4
TVS Holdings Ltd	2.2	2.3	2.4	2.3
Can Fin Homes Ltd	2.2	2.2	2.5	1.8
Cholamandalam Financial Holdings Ltd	1.9	2.0	1.9	2.0
PNB Housing Finance Ltd	-	-	1.3	1.3
<b>Healthcare Services</b>	5.8	5.8	5.7	5.9
Aster DM Healthcare Ltd	5.8	5.8	5.7	5.9
<b>Industrial Products</b>	16.0	14.3	14.1	14.0
KSB LTD	4.3	3.8	4.2	5.2
KEI Industries Ltd	4.3	3.2	3.0	3.3
Grindwell Norton Ltd	2.1	2.0	1.6	-
ESAB India Ltd	2.1	2.1	2.1	2.2
RHI Magnesita India Ltd	1.8	1.8	1.8	1.9
<b>IT - Services</b>	7.1	6.5	7.2	7.3
Affle Ltd	5.5	4.9	5.6	5.7
R Systems International Ltd	1.6	1.6	1.6	1.6
<b>IT - Software</b>	4.2	4.2	4.1	4.3
Rate Gain Travel Technologies Ltd	2.3	2.3	2.2	2.3
Birlasoft Ltd	1.9	1.9	1.9	2.0
<b>Leisure Services</b>	6.4	6.4	6.6	6.7
Sapphire Foods India Ltd	4.6	4.5	4.7	4.8
Westlife Foodworld Ltd	1.8	1.9	1.9	1.9
<b>Other Consumer Services</b>	2.3	2.3	2.3	2.4
SIS Ltd	2.3	2.3	2.3	2.4
<b>Pharmaceuticals &amp; Biotechnology</b>	4.6	4.6	6.6	4.7
Procter & Gamble Health Ltd	3.1	3.1	3.3	3.2
Laurus Labs Ltd	-	-	1.8	-
Natco Pharma Ltd	1.5	1.5	1.5	1.5
<b>Realty</b>	2.0	1.8	1.7	1.9
Brigade Enterprises Ltd	2.0	1.8	1.7	1.9
<b>Textiles &amp; Apparels</b>	1.5	1.5	1.4	1.4
Ganesha Ecosphere Ltd	1.5	1.5	1.4	1.4
Cash, Call, NCA & Primary Mkt Appln	5	5	5	5
No. of Stocks	36	36	38	35
Avg. AUM (Cr)	76	36	31	37
Month End AUM (Cr)	75	35	30	36
Turnover Ratio (%)	6	6	8	8
<b>Grand Total</b>	100	100	100	100

Fund NAV is as of last working day of the given month. IDCW - Income Distribution cum Capital Withdrawl. For Riskometer, please refer Page 69. Disclosures: Page 59. Expense Ratio for the month of Aug 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

<b>Category</b>	Liquid Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
<b>Month End AUM</b>	INR 7,150 Cr.
<b>Avg. AUM</b>	INR 7,015 Cr.
<b>Inception Date</b>	Aug 30, 2004
<b>Benchmark (Tier I)</b>	Nifty Liquid Index A-I
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 1000/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Exit day from subscription Exit Load as a % of redemption proceeds: Day 1 0.0070%; Day 2 0.0065%; Day 3 0.0060%; Day 4 0.0055%; Day 5 0.0050%; Day 6 0.0045%; Day 7 onwards Nil

## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	2324.91	2352.84
<b>IDCW</b>	1039.04	1040.16

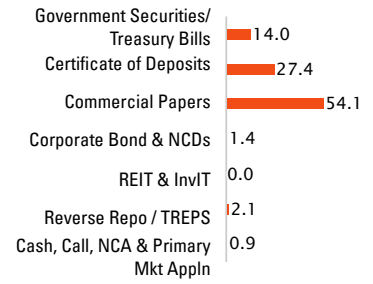
## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	0.13 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	0.13 Years
<b>Modified Duration of Portfolio</b>	0.13 Years
<b>YTM of Portfolio</b>	5.88 %

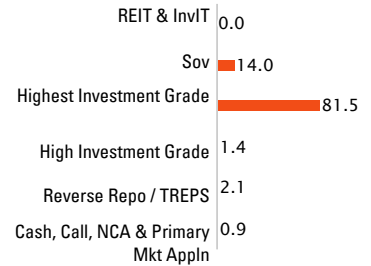
## PORTFOLIO

Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>14.0</b>
T Bill	Sov	14.0
<b>Certificate of Deposits</b>		<b>27.4</b>
Bank of Baroda	A1+	5.9
HDFC Bank Ltd	A1+	3.8
Canara Bank	A1+	3.5
IDFC First Bank Ltd	A1+	3.1
Indian Bank	A1+	3.1
Axis Bank Ltd	A1+	2.8
Indian Overseas Bank		1.4
The Federal Bank Ltd	A1+	1.4
Small Industries Development Bank of India	A1+	1.0
Punjab National Bank	A1+	0.7
Bank of India	A1+	0.7
<b>Commercial Papers</b>		<b>54.1</b>
ICICI Securities Ltd	A1+	5.2
Indian Oil Corporation Ltd	A1+	4.5
Reliance Retail Ventures Ltd	A1+	4.5
TATA Power Company Ltd	A1+	3.8
National Bank for Agriculture & Rural Development	A1+	3.5
Export Import Bank of India	A1+	3.1
Small Industries Development Bank of India	A1+	2.8
ICICI Home Finance Company Ltd	A1+	2.4
HDFC Securities Ltd	A1+	2.1
The Ramco Cements Ltd	A1+	1.7
Reliance Jio Infocomm Ltd	A1+	1.4
Godrej & Boyce Mfg Co Ltd	A1+	1.4
Birla Group Holdings Pvt Ltd	A1+	1.4
Infina Finance Pvt Ltd	A1+	1.4
IGH Holdings Private Limited	A1+	1.4
Aditya Birla Money Ltd	A1+	1.4
Godrej Industries Ltd	A1+	1.0
PNB Housing Finance Ltd	A1+	1.0
Motilal Oswal Financial Services Ltd	A1+	1.0
Julius Baer Capital (India) Private Ltd	A1+	1.0
Network18 Media & Investments Ltd	A1+	0.7
Aditya Birla Housing Finance Ltd	A1+	0.7
BOBCARD Ltd	A1+	0.7
LIC Housing Finance Ltd	A1+	0.7
Reliance Industries Ltd	A1+	0.7
Kotak Securities Ltd	A1+	0.7
Bajaj Financial Securities Ltd	A1+	0.7
Blue Star Ltd	A1+	0.7
Kisetsu Saison Finance	A1+	0.7
SBI Cap securities Ltd	A1+	0.7
Fedbank Financial Services Ltd	A1+	0.7
Kotak Mahindra Investments Ltd	A1+	0.3
<b>Corporate Bond &amp; NCDs</b>		<b>1.4</b>
Can Fin Homes Ltd		1.4
<b>REIT &amp; InvIT</b>		<b>0.0</b>
Roadstar Infra Investment		0.0

## ASSET ALLOCATION (%)



## RATING PROFILE (%)



## RECENT 3 IDCW (REGULAR PLAN)

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

Trust
Reverse Repo / TREPS 2.1
Reverse Repo 1.7
TREPS 0.4
Cash, Call, NCA & Primary Mkt Appln 0.9
Cash and Other Net 0.7
Current Assets
Corporate Debt Market
Development Fund - Class A2 0.2

PERFORMANCE
Near-term performance
Fund (%) TIER I (%) Additional Benchmark (%)
Long-Term Performance
Fund (%) TIER I (%) Additional Benchmark (%)
₹ 10,000 Invested
Fund (₹) TIER I (₹) Additional Benchmark (₹)
7D 5.2 5.2 2.5 1Y 6.9 6.9 7.1 10,686 10,694 10,705
15D 5.5 5.5 2.9 3Y 6.9 7.1 7.0 12,233 12,273 12,246
1M 5.5 5.6 3.3 5Y 5.6 5.7 5.6 13,118 13,181 13,130
SI 6.9 7.1 6.1 40,601 42,105 34,635

Past performance may or may not be sustained in future. Returns/investment value are as of Aug 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 Aug 31, 2025. Expense Ratio for the month of Aug 31, 2025 - Regular: 0.32 and Direct: 0.13.++ Aggregate Investments by Other schemes of Sundaram Mutual Fund - Rs. 6,371.92 Lakhs



# Sundaram Overnight Fund

An open ended debt scheme investing in overnight securities



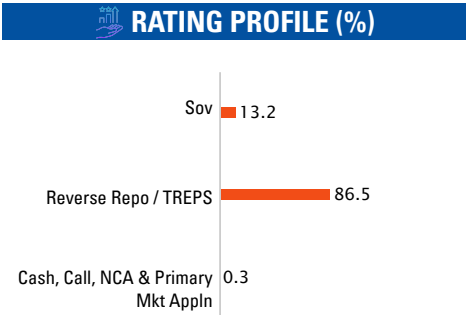
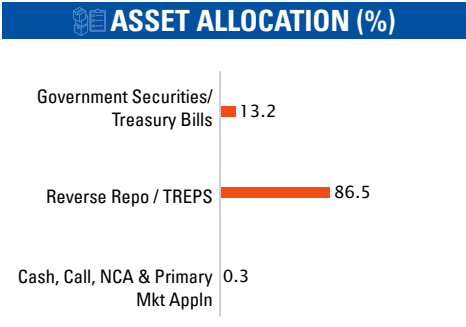
SUNDARAM MUTUAL  
— Sundaram Finance Group —

FUND FEATURES	
Category	Overnight Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
Month End AUM	INR 303 Cr.
Avg. AUM	INR 563 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	1379.51	1388.27
IDCW	1048.97	1053.12

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	0.00 Years
YTM of Portfolio	5.39 %

PORTFOLIO		
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		13.2
T Bill	Sov	13.2
Reverse Repo / TREPS		86.5
Reverse Repo		74.2
TREPS		12.3
Cash, Call, NCA & Primary Mkt Appln		0.3
Cash and Other Net		0.3
Current Assets		0.3



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	5.4	2.5	1Y	6.1	6.2	7.1	10,611	10,622	10,705
15D	5.3	5.4	2.9	3Y	6.4	6.5	7.0	12,031	12,080	12,246
1M	5.2	5.4	3.3	5Y	5.1	5.3	5.6	12,844	12,950	13,130
				SI	5.1	5.2	5.9	13,795	13,830	14,485

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

<b>Category</b>	Ultra Short Duration Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal
<b>Month End AUM</b>	INR 2,199 Cr.
<b>Avg. AUM</b>	INR 2,380 Cr.
<b>Inception Date</b>	Dec 28, 2007
<b>Benchmark (Tier I)</b>	Nifty Ultra Short Duration Debt Index A-I
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 1000/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	2709.99	2961.84
<b>IDCW</b>	1074.81	1082.42



## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	0.49 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	0.49 Years
<b>Modified Duration of Portfolio</b>	0.47 Years
<b>YTM of Portfolio</b>	6.27 %



## PORTFOLIO

Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>5.9</b>
T Bill	Sov	5.2
MAHARASHTRA SDL	Sov	0.7
<b>Certificate of Deposits</b>		<b>53.2</b>
Canara Bank	A1+	8.7
Small Industries		
Development Bank of India	A1+	7.6
Bank of Baroda	A1+	6.9
IndusInd Bank Ltd	A1+	4.5
The Federal Bank Ltd	A1+	3.4
Union Bank of India	A1+	3.4
Kotak Mahindra Bank Ltd	A1+	3.3
National Bank for Agriculture & Rural Development	A1+	3.1
HDFC Bank Ltd	A1+	2.9
IDFC First Bank Ltd	A1+	2.9
Axis Bank Ltd	A1+	2.2
Indian Bank	A1+	2.2
Punjab National Bank	A1+	1.1
IDBI Bank Ltd	A1+	1.1
<b>Commercial Papers</b>		<b>15.0</b>
Cholamandalam Investment and Finance Company Ltd	A1+	4.0
Motilal Oswal Financial Services Ltd	A1+	2.6
HSBC InvestDirect		
Financial Services India Limited	A1+	2.4
L & T Finance Ltd	A1+	2.2
Fedbank Financial Services Ltd	A1+	1.6
LIC Housing Finance Ltd	A1+	1.1
Deutsche Investments India Private Ltd	A1+	0.7
ICICI Securities Ltd	A1+	0.4
<b>Corporate Bond &amp; NCDs</b>		<b>21.5</b>
National Bank for Agriculture & Rural Development	AAA	4.6
REC LTD	AAA	3.7
Bharti Telecom Ltd	AAA	3.2
ICICI Home Finance Company Ltd	AAA	2.3
HDB Financial Services Ltd	AAA	1.8
Small Industries		
Development Bank of India	AAA	1.6
Cholamandalam Investment and Finance Company Ltd	AA+	1.5
Shriram Finance Ltd	AA+	1.4
Can Fin Homes Ltd		0.7
Muthoot Finance Ltd	AA+	0.7
<b>REIT &amp; InvIT</b>		<b>0.0</b>
Roadstar Infra Investment Trust		0.0
<b>Reverse Repo / TREPS</b>		<b>3.4</b>
Reverse Repo		2.3
TREPS		1.1
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>1.1</b>
Cash and Other Net		0.8
Current Assets		
Corporate Debt Market Development Fund - Class		0.3



## ASSET ALLOCATION (%)

Government Securities/ Treasury Bills	5.9
Certificate of Deposits	53.2
Commercial Papers	15.0
Corporate Bond & NCDs	21.5
REIT & InvIT	0.0
Reverse Repo / TREPS	3.4
Cash, Call, NCA & Primary Mkt Appln	1.1



## RATING PROFILE (%)

REIT & InvIT	0.0
Sov	5.9
Highest Investment Grade	85.3
High Investment Grade	4.3
Reverse Repo / TREPS	3.4
Cash, Call, NCA & Primary Mkt Appln	1.1



## RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	5.3080	5.3080
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

A2

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	3.8	4.3	2.5	1Y	6.4	7.5	7.1	10,641	10,745	10,705
15D	4.6	5.6	2.9	3Y	6.1	7.4	7.0	11,963	12,375	12,246
1M	4.0	5.6	3.3	5Y	4.7	5.9	5.6	12,612	13,346	13,130
				SI	5.8	7.7	6.3	27,125	37,079	29,510

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025.SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation.The risk free Index is MIBOR Overnight 5.49.Expense Ratio for the month of Aug 31, 2025 - Regular: 1.48 and Direct: 0.23

# Sundaram Money Market Fund

An open-ended debt scheme investing in money market instruments



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —

## FUND FEATURES

<b>Category</b>	Money Market Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal
<b>Month End AUM</b>	INR 2,384 Cr.
<b>Avg. AUM</b>	INR 2,261 Cr.
<b>Inception Date</b>	Sep 26, 2018
<b>Benchmark (Tier I)</b>	Nifty Money Market Index A-I
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 1000/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil

## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	15.18	15.28
<b>IDCW</b>	11.38	11.41

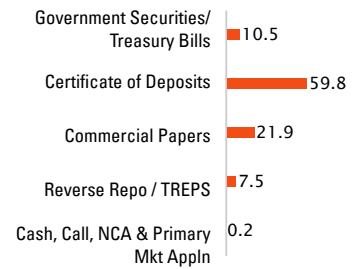
## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	0.47 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	0.47 Years
<b>Modified Duration of Portfolio</b>	0.47 Years
<b>YTM of Portfolio</b>	6.14 %

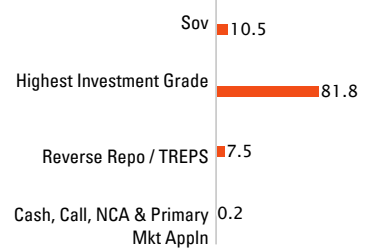
## PORTFOLIO

Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>10.5</b>
T Bill	Sov	5.6
Tamil Nadu State Development Loan	Sov	3.8
Gujarat State Development Loan	Sov	1.1
<b>Certificate of Deposits</b>		<b>59.8</b>
Axis Bank Ltd	A1+	9.3
National Bank for Agriculture & Rural Development	A1+	6.7
HDFC Bank Ltd	A1+	6.3
Indian Bank	A1+	5.3
Punjab National Bank	A1+	5.1
Kotak Mahindra Bank Ltd	A1+	5.1
Export Import Bank of India	A1+	5.1
Canara Bank	A1+	4.3
Small Industries Development Bank of India	A1+	3.9
Bank of Baroda	A1+	3.1
Bank of India	A1+	2.0
AU Small Finance Bank Ltd	A1+	1.0
IndusInd Bank Ltd	A1+	1.0
IDBI Bank Ltd	A1+	1.0
IDFC First Bank Ltd	A1+	0.6
<b>Commercial Papers</b>		<b>21.9</b>
ICICI Securities Ltd	A1+	3.6
Deutsche Investments India Private Ltd	A1+	2.9
Cholamandalam Investment and Finance Company Ltd	A1+	2.2
ICICI Securities Primary Dealership Ltd	A1+	2.0
HDB Financial Services Ltd	A1+	2.0
Embassy Office Parks REIT	A1+	2.0
Infina Finance Pvt Ltd	A1+	2.0
Motilal Oswal Financial Services Ltd	A1+	1.6
LIC Housing Finance Ltd	A1+	1.0
Birla Group Holdings Pvt Ltd	A1+	1.0
HSBC InvestDirect Financial Services India Limited	A1+	0.8
Fedbank Financial Services Ltd	A1+	0.6
<b>Reverse Repo / TREPS</b>		<b>7.5</b>
TREPS		7.5
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>0.2</b>
Corporate Debt Market Development Fund - Class A2		0.2
Cash and Other Net Current Assets		0.1

## ASSET ALLOCATION (%)



## RATING PROFILE (%)



## RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	0.0560	0.0560
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	5.0	4.5	2.5	1Y	7.8	7.5	7.1	10,780	10,745	10,705
15D	5.6	5.5	2.9	3Y	7.3	7.3	7.0	12,346	12,350	12,246
1M	5.0	5.5	3.3	5Y	5.8	5.8	5.6	13,253	13,250	13,130
				SI	6.2	6.1	6.2	15,178	15,033	15,168

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025.Expense Ratio for the month of Aug 31, 2025 - Regular: 0.29 and Direct: 0.17.++ Aggregate Investments by Other schemes of Sundaram Mutual Fund - Rs. 21,842.71 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

<b>Category</b>	Low Duration Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal
<b>Month End AUM</b>	INR 569 Cr.
<b>Avg. AUM</b>	INR 455 Cr.
<b>Inception Date</b>	Sep 14, 2004
<b>Benchmark (Tier I)</b>	Nifty Low Duration Debt Index A-I
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	INR 1000/- & Multiple of INR 1/-
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil

## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	3497.37	3754.51
<b>IDCW</b>	1102.98	1117.41

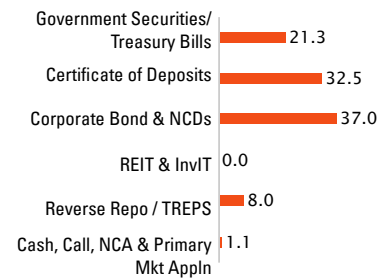
## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	0.76 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	0.72 Years
<b>Modified Duration of Portfolio</b>	0.69 Years
<b>YTM of Portfolio</b>	6.25 %

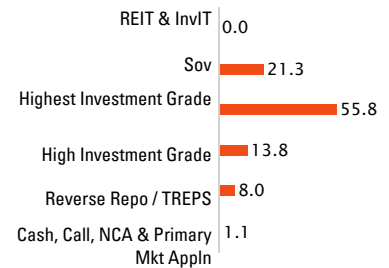
## PORTFOLIO

Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>21.3</b>
T Bill	Sov	20.0
Central Government Securities	Sov	1.3
<b>Certificate of Deposits</b>		<b>32.5</b>
Canara Bank	A1+	4.3
Axis Bank Ltd	A1+	4.3
HDFC Bank Ltd	A1+	4.3
Punjab National Bank	A1+	4.3
Bank of Baroda	A1+	3.5
IDFC First Bank Ltd	A1+	3.4
Indian Bank	A1+	2.6
National Bank for Agriculture & Rural Development	A1+	2.6
Small Industries Development Bank of India	A1+	1.7
Export Import Bank of India	A1+	1.7
<b>Corporate Bond &amp; NCDs</b>		<b>37.0</b>
REC LTD	AAA	7.1
Can Fin Homes Ltd		4.3
National Bank for Agriculture & Rural Development	AAA	3.6
Small Industries Development Bank of India	AAA	3.6
Shriram Finance Ltd	AA+	2.7
Muthoot Finance Ltd	AA+	2.4
Bharti Telecom Ltd	AAA	2.1
HDB Financial Services Ltd	AAA	1.8
PNB Housing Finance Ltd		1.8
Power Finance Corporation Ltd	AAA	1.8
Indian Railway Finance Corporation Ltd	AAA	1.8
JM Financial Products Ltd	AA	1.8
Godrej Industries Ltd	AA+	1.6
Cholamandalam Investment and Finance Company Ltd	AA+	0.9
<b>REIT &amp; InvIT</b>		<b>0.0</b>
Roadstar Infra Investment Trust		0.0
<b>Reverse Repo / TREPS</b>		<b>8.0</b>
TREPS		8.0
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>1.1</b>
Cash and Other Net Current Assets		0.9
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



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	3.8	3.7	2.5	1Y	7.5	7.7	7.1	10,752	10,765	10,705
15D	4.8	5.3	2.9	3Y	6.9	7.3	7.0	12,202	12,355	12,246
1M	4.0	5.3	3.3	5Y	7.0	5.8	5.6	14,029	13,251	13,130
				SI	7.1	7.4	6.1	41,947	45,097	34,607

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025.Expense Ratio for the month of Aug 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

<b>Category</b>	Banking & PSU Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
<b>Month End AUM</b>	INR 471 Cr.
<b>Avg. AUM</b>	INR 471 Cr.
<b>Inception Date</b>	Dec 29, 2004
<b>Benchmark (Tier I)</b>	Nifty Banking & PSU Debt Index A-II
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	For first investment - Rs 5,000 and multiples of Rs. 1 thereafter
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	43.40	44.02
<b>IDCW</b>	11.80	11.76



## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	3.93 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	3.05 Years
<b>Modified Duration of Portfolio</b>	2.89 Years
<b>YTM of Portfolio</b>	6.68 %

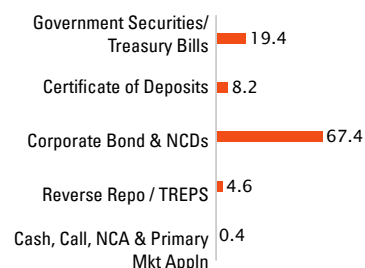


## PORTFOLIO

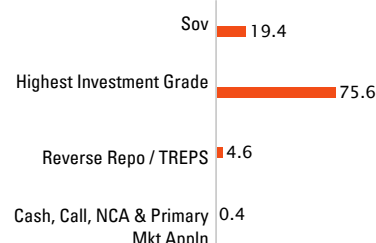
Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>19.4</b>
Central Government Securities	Sov	15.0
Government Tamil Nadu State Government Securities	Sov	2.2
	Sov	2.1
<b>Certificate of Deposits</b>		<b>8.2</b>
Indian Bank	A1+	4.1
Export Import Bank of India	A1+	3.1
HDFC Bank Ltd	A1+	1.0
<b>Corporate Bond &amp; NCDs</b>		<b>67.4</b>
National Bank for Agriculture & Rural Development	AAA	8.7
Power Finance Corporation Ltd	AAA	8.5
REC LTD	AAA	8.4
Indian Oil Corporation Ltd	AAA	6.5
Indian Railway Finance Corporation Ltd	AAA	6.4
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
Export Import Bank of India	AAA	3.2
Bajaj Finance Ltd	AAA	3.2
HDB Financial Services Ltd	AAA	2.2
<b>Reverse Repo / TREPS</b>		<b>4.6</b>
TREPS		4.6
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>0.4</b>
Corporate Debt Market Development Fund - Class A2		0.3
Cash and Other Net Current Assets		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	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	8.0	7.8	7.1	10,800	10,780	10,705
3Y	7.3	7.1	7.0	12,340	12,284	12,246
5Y	5.5	5.8	5.6	13,095	13,235	13,130
SI	7.4	7.5	6.1	43,396	44,386	34,356

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. Expense Ratio for the month of Aug 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.

FUND FEATURES	
Category	Short Duration Fund
Fund Managers	Dwijendra Srivastava,Sandeep Agarwal
Month End AUM	INR 204 Cr.
Avg. AUM	INR 214 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	44.61	48.33
IDCW	13.08	13.16

RATIO (ANNUALISED)	
Average Maturity of Portfolio	3.32 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	2.73 Years
Modified Duration of Portfolio	2.61 Years
YTM of Portfolio	6.81 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		33.7
Central Government Securities	Sov	18.6
Government Securities	Sov	10.2
Tamil Nadu State Government Securities	Sov	2.5
Corporate Bond & NCDs		61.5
Power Finance Corporation Ltd	AAA	9.9
National Bank for Agriculture & Rural Development	AAA	7.5
Bharti Telecom Ltd	AAA	5.4
Export Import Bank of India	AAA	5.0
PNB Housing Finance Ltd		5.0
REC LTD	AAA	4.9
LIC Housing Finance Ltd	AAA	4.9
Can Fin Homes Ltd	AAA	4.0
Cholamandalam Investment and Finance Company Ltd	AA+	2.5
National Housing Bank	AAA	2.5
Muthoot Finance Ltd	AA+	2.5
Shriram Finance Ltd	AA+	2.5
Small Industries Development Bank of India	AAA	2.5
Hinduja Leyland Finance Ltd	AA+	2.5
Reverse Repo / TREPS		1.7
TREPS		1.7
Cash, Call, NCA & Primary Mkt Appln		3.1
Cash and Other Net Current Assets		2.8
Corporate Debt Market Development Fund - Class A2		0.3

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	33.7
Corporate Bond & NCDs	61.5
Reverse Repo / TREPS	1.7
Cash, Call, NCA & Primary Mkt Appln	3.1

RATING PROFILE (%)	
Sov	33.7
Highest Investment Grade	45.1
High Investment Grade	16.4
Reverse Repo / TREPS	1.7
Cash, Call, NCA & Primary Mkt Appln	3.1

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	7.9	7.8	7.7	10,795	10,780	10,774
3Y	7.2	7.2	7.8	12,337	12,334	12,533
5Y	7.2	5.9	5.5	14,135	13,326	13,077
SI	7.2	7.4	6.4	49,602	51,423	41,478

Past performance may or may not be sustained in future. Returns/investment value are as of Aug 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 Aug 31, 2025.Expense Ratio for the month of Aug 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	69.13	77.29
IDCW		

RATIO (ANNUALISED)	
Average Maturity of Portfolio	4.60 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.63 Years
Modified Duration of Portfolio	3.50 Years
YTM of Portfolio	6.68 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		65.1
Central Government Securities	Sov	47.6
Government Tamil Nadu State Government Securities	Sov	12.1
Corporate Bond & NCDs		29.3
Can Fin Homes Ltd		4.7
Bharti Telecom Ltd	AAA	4.7
Cholamandalam Investment and Finance Company Ltd	AA+	4.7
Power Finance Corporation Ltd	AAA	4.6
Muthoot Finance Ltd	AA+	3.5
Godrej Industries Ltd	AA+	2.4
HDB Financial Services Ltd	AAA	2.3
REC LTD	AAA	2.3
Reverse Repo / TREPS		2.7
TREPS		2.7
Cash, Call, NCA & Primary Mkt Appln		2.9
Cash and Other Net Current Assets		2.6
Corporate Debt Market Development Fund - Class A2		0.3

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	65.1
Corporate Bond & NCDs	29.3
Reverse Repo / TREPS	2.7
Cash, Call, NCA & Primary Mkt Appln	2.9

RATING PROFILE (%)	
Sov	65.1
Highest Investment Grade	16.3
High Investment Grade	12.9
Reverse Repo / TREPS	2.7
Cash, Call, NCA & Primary Mkt Appln	2.9

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	5.9	8.0	7.7	10,592	10,797	10,774
3Y	5.5	7.3	7.8	11,751	12,348	12,533
5Y	4.0	5.9	5.5	12,176	13,350	13,077
SI	7.2	-	-	69,131	-	-

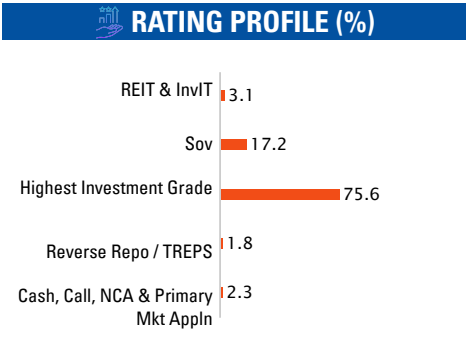
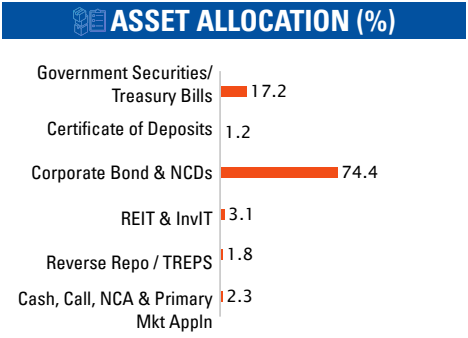
Past performance may or may not be sustained in future. Returns/investment value are as of Aug 31, 2025. Returns are on a compounded annual basis for period more than one year and simple annualised basis for upto one-year period and computed using NAV of Regular Plan-Growth Option. Value of 10,000 invested at inception is as on Aug 31, 2025.Expense Ratio for the month of Aug 31, 2025 - Regular: 1.83 and Direct: 1.09

FUND FEATURES	
Category	Corporate Bond Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal
Month End AUM	INR 806 Cr.
Avg. AUM	INR 800 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	40.49	41.88
IDCW		

RATIO (ANNUALISED)	
Average Maturity of Portfolio	4.47 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.32 Years
Modified Duration of Portfolio	3.14 Years
YTM of Portfolio	6.80 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		17.2
Central Government Securities	Sov	12.8
Tamil Nadu State Government Securities	Sov	1.9
Government Securities	Sov	1.3
Government Securities	Sov	1.3
Certificate of Deposits		1.2
Indian Bank	A1+	1.2
Corporate Bond & NCDs		74.4
National Bank for Agriculture & Rural Development	AAA	8.9
REC LTD	AAA	8.7
Small Industries Development Bank of India	AAA	8.2
LIC Housing Finance Ltd	AAA	8.2
Indian Railway Finance Corporation Ltd	AAA	8.2
National Housing Bank	AAA	7.5
Power Finance Corporation Ltd	AAA	6.0
Bajaj Finance Ltd	AAA	5.6
HDB Financial Services Ltd	AAA	5.5
HDFC Bank Ltd (Prev HDFC Ltd)	AAA	3.2
Indian Oil Corporation Ltd	AAA	2.5
Power Grid Corporation of India Ltd	AAA	1.8
REIT & InvIT		3.1
Embassy Office Parks REIT	AAA	3.1
Reverse Repo / TREPS		1.8
TREPS		1.8
Cash, Call, NCA & Primary Mkt Appln		2.3
Cash and Other Net Current Assets		1.9
Corporate Debt Market Development Fund - Class A2		0.4



RECENT 3 IDCW (REGULAR PLAN)		
Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
17-06-2025	0.0970	0.0970
16-05-2025	0.0970	0.0970
17-04-2025	0.0970	0.0970
Quarterly IDCW		
05-03-2025	0.0750	0.0750
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	8.0	7.8	7.7	10,804	10,780	10,774
3Y	7.2	7.1	7.8	12,309	12,300	12,533
5Y	5.9	5.9	5.5	13,323	13,331	13,077
SI	7.0	7.6	6.3	40,488	45,729	35,275

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

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



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	29.18	32.21
<b>IDCW</b>		



## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	7.88 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	4.25 Years
<b>Modified Duration of Portfolio</b>	4.11 Years
<b>YTM of Portfolio</b>	6.15 %

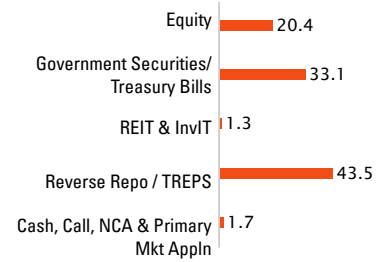


## PORTFOLIO

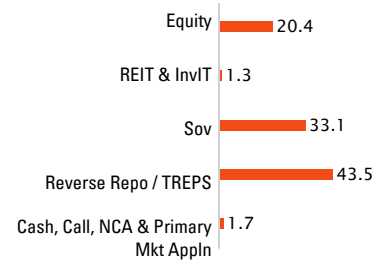
Portfolio	Rating	% of Net Asset
<b>Equity</b>		<b>20.4</b>
HDFC Bank Ltd		3.0
ICICI Bank Ltd		2.5
Bharti Airtel Ltd		2.2
Reliance Industries Ltd		2.1
Infosys Ltd		1.2
State Bank of India		1.0
HCL Technologies Ltd		1.0
Ultratech Cement Ltd		0.7
Maruti Suzuki India Ltd		0.7
Bajaj Auto Ltd		0.7
Alkem Laboratories Ltd		0.6
Kotak Mahindra Bank Ltd		0.6
Jubilant Foodworks Ltd		0.6
Grasim Industries Ltd		0.6
Bharat Petroleum Corporation Ltd		0.6
PI Industries Ltd		0.6
Marico Ltd		0.5
ITC Ltd		0.4
Larsen & Toubro Ltd		0.4
Axis Bank Ltd		0.3
<b>Government Securities/Treasury Bills</b>		<b>33.1</b>
Central Government Securities	Sov	33.1
<b>REIT &amp; InvIT</b>		<b>1.3</b>
Power Grid Infrastructure Investment Trust		1.3
<b>Reverse Repo / TREPS</b>		<b>43.5</b>
TREPS		43.5
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>1.7</b>
Cash and Other Net Current Assets		1.3
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	2.2	5.4	7.7	10,223	10,536	10,774
3Y	6.8	8.5	7.8	12,177	12,770	12,533
5Y	8.1	8.1	5.5	14,778	14,751	13,077
SI	7.2	8.7	6.5	29,180	36,178	26,681

**Past performance may or may not be sustained in future.** Returns/investment value are as of Aug 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 Aug 31, 2025. Expense Ratio for the month of Aug 31, 2025 - Regular: 1.85 and Direct: 0.86



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

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

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

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

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

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

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

## 4. Sundaram Medium Term Bond Fund

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

## TOTAL AMOUNT INCLUDING INTEREST DUE TO THE SCHEME

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

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

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

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

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

## TOTAL AMOUNT INCLUDING INTEREST DUE TO THE SCHEME

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

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

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

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

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

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

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

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

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

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

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

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

## IDCW Regular Plan

Sundaram Large Cap Fund				
Plan	Record Date	%	INR per unit	NAV
Regular	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	14/08/2025	2.5	0.25	27.60
Regular	17/07/2025	2.5	0.25	28.36
Regular	17/06/2025	2.5	0.25	28.11
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	14/08/2025	1.1	0.12	15.49
Regular	17/07/2025	1.1	0.12	15.83
Regular	17/06/2025	1.1	0.12	15.71
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	14/08/2025	3.5	0.35	42.50
Direct	17/07/2025	3.5	0.35	43.60
Direct	17/06/2025	3.5	0.35	43.15
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	14/08/2025	1.4	0.14	18.95
Direct	17/07/2025	1.4	0.14	19.35
Direct	17/06/2025	1.4	0.14	19.18
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](http://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](http://www.sundarammutual.com). Specific to information in the Fact Sheet: Portfolio Attributes: Disclaimer for Income Distribution cum Capital Withdrawal (IDCW): IDCW is declared on the face value of 10 per unit. After declaration and payment of IDCW (including re-investment), the ex-IDCW NAV will decline to the extent of the IDCW payment. Exposure to derivatives: The value indicated for derivatives represents the exposure to equity through to index futures, index options, stock futures and stock options. The margin may be only a proportion of the exposure and to the extent, it is lower, cash in the fund's accounts will be higher.

Portfolio Weights & NAV: Stock and sector weights have been rounded to one- decimal place and may not add exactly to 100%. NAV information in this document is as on **Aug 31, 2025** unless otherwise specified. Returns are based on NAV as of **Aug 31, 2025**. Average AUM for month **Aug 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 **Aug 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) and for any overseas investments in equity funds - country risk, currency risk and geopolitical risk, to name a few.

#### Scheme-Specific Risk Factors:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Sundaram Ultra Short Duration Fund:** • Interest rate risk: • Derivative risk: • Capital loss risk: • Credit Risk • Liquidity Risk • Price Risk: Sundaram Arbitrage Fund: a) The Scheme proposes to invest in equity and equity related instruments by identifying and exploiting price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc. b) There is no guarantee that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market. c) The Risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. d) The Scheme is also expected to have a high portfolio churn, especially in a volatile market. e) There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses/high transaction costs. f) In case of a large outflow from the Scheme, the Scheme may need to reverse the spot-futures transaction before the settlement of the futures trade. While reversing the 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	-5.3	-3.7	-2.0			
Last 3 years	11.4	12.5	12.5			
Last 5 years	15.9	18.1	17.9			
Since Inception	17.0	-	16.6	3,79,667	-	3,47,768

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	-1.7	-4.8	-5.5	-2.0				
Last 3 years	22.0	21.2	21.7	12.5				
Last 5 years	26.2	27.6	28.2	17.9				
Since Inception	23.7	-	-	16.6	13,70,012	-	-	3,47,768

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	-5.3	-8.6	-10.1	-2.0				
Last 3 years	19.0	21.9	22.3	12.5				
Last 5 years	27.6	28.8	26.3	17.9				
Since Inception	17.2	-	14.1	14.1	2,60,054	-	1,50,929	1,50,942

Sundaram Large and Mid Cap Fund				Bharath S, Ashish Aggarwal		
Fund/Period	Fund (%)	Nifty Large Mid Cap 250 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	-4.2	-4.2	-2.0			
Last 3 years	14.3	16.9	12.5			
Last 5 years	20.2	22.9	17.9			
Since Inception	14.2	13.9	11.8	1,16,329	1,10,632	78,380

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	-2.4	-5.0	-2.0			
Last 3 years	15.6	17.2	12.5			
Last 5 years	21.5	23.3	17.9			
Since Inception	15.4	-	14.5	3,55,481	-	2,89,373

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	-0.6	-4.4	-2.0			
Since Inception	13.6	14.8	12.8	14,650	15,091	14,319



# 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	-5.9	-4.4	-4.2	-2.0				
Last 3 years	12.7	14.7	16.9	12.5				
Last 5 years	18.5	20.3	22.9	17.9				
Since Inception	14.9	13.7	15.0	13.5	1,57,492	1,27,527	1,60,339	1,22,142

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	-1.0	-4.4	-2.0					
Last 3 years	14.1	14.7	12.5					
Last 5 years	20.2	20.3	17.9					
Since Inception	17.8	14.0	-	12,57,152	4,72,926	-		

Sundaram Dividend Yield Fund				Ashish Aggarwal				
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty Dividend Opportunitites 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	-9.4	-4.4	-13.8	-2.0				
Last 3 years	15.0	14.7	18.5	12.5				
Last 5 years	19.2	20.3	21.9	17.9				
Since Inception	13.1	15.2	-	14.7	1,31,277	1,91,571	-	1,76,662

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	-1.4	0.9	-2.0					
Last 3 years	15.7	16.0	12.5					
Last 5 years	19.4	20.3	17.9					
Since Inception	12.6	13.5	11.7	98,635	1,16,135	84,894		

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	3.4	0.4	-5.0	-2.0				
Last 3 years	16.8	10.6	17.2	12.5				
Last 5 years	23.9	17.6	23.3	17.9				
Since Inception	19.3	13.0	16.0	13.3	34,121	23,372	28,050	23,824

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	-5.1	-5.1	-2.0					
Last 3 years	20.5	20.9	12.5					
Last 5 years	26.2	24.3	17.9					
Since Inception	11.8	9.5	13.2	92,743	60,801	1,19,274		

## 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	-2.6	9.2	-2.0			
Last 3 years	15.9	13.0	12.5			
Last 5 years	20.4	18.6	17.9			
Since Inception	14.1	15.2	11.6	96,537	1,14,337	65,835

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	1.4	-4.4	-2.0			
Since Inception	6.6	1.4	3.8	10,781	10,169	10,457

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	17.5	21.7	-2.0			
Last 3 years	18.7	21.7	12.5			
Last 5 years	13.4	16.2	17.9			
Since Inception	8.7	12.0	14.5	60,340	1,12,641	1,82,722

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	-7.1	-6.3	-2.0			
Last 3 years	14.6	16.0	12.5			
Last 5 years	20.2	21.6	17.9			
Since Inception	11.4	-	13.4	1,65,953	-	2,64,728

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	-1.8	-0.2	-2.0			
Last 3 years	11.6	11.7	12.5			
Last 5 years	15.6	14.9	17.9			
Since Inception	10.7	-	12.7	1,35,050	-	2,13,321

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	3.4	4.5	7.7			
Last 3 years	10.7	9.4	7.8			
Last 5 years	11.2	10.4	5.5			
Since Inception	8.3	-	6.6	64,028	-	44,388

# 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	-0.6	2.5	-2.0			
Last 3 years	9.8	10.0	12.5			
Last 5 years	11.7	12.1	17.9			
Since Inception	9.8	10.0	11.4	39,806	40,698	49,199

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	5.4	7.4	-2.0			
Since Inception	12.9	16.9	10.3	12,140	12,839	11,694

Sundaram Arbitrage Fund				Rohit Seksaria & Ashish Aggarwal (Equity), Dwijendra Srivastava (Fixed Income)		
Fund/Period	Fund (%)	NIFTY 50 Arbitrage Index TRI TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.4	7.6	7.1			
Last 3 years	6.6	7.4	7.0			
Last 5 years	5.2	6.0	5.6			
Since Inception	4.3	5.5	6.2	14,895	16,468	17,516

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	-1.5	-4.4	-2.0			
Last 3 years	12.3	14.7	12.5			
Last 5 years	18.7	20.3	17.9			
Since Inception	15.8	14.4	13.3	4,36,225	3,23,122	2,51,754

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	-2.9	-4.7	-2.0			
Last 3 years	12.7	14.4	12.5			
Last 5 years	18.8	20.3	17.9			
Since Inception	14.2	15.6	14.4	35,034	39,315	35,715

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	-4.0	-4.7	-2.0			
Last 3 years	18.1	14.4	12.5			
Last 5 years	30.5	20.3	17.9			
Since Inception	14.7	14.5	14.0	27,664	27,446	26,475

## 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	-3.0	-4.7	-2.0			
Last 3 years	18.4	14.4	12.5			
Last 5 years	30.6	20.3	17.9			
Since Inception	17.7	14.6	13.5	32,309	26,603	24,881

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	-5.1	-10.1	-2.0			
Last 3 years	17.6	22.3	12.5			
Last 5 years	30.1	26.3	17.9			
Since Inception	14.2	14.7	14.8	32,218	33,278	33,710

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	-4.6	-10.1	-2.0			
Last 3 years	17.9	22.3	12.5			
Last 5 years	30.7	26.3	17.9			
Since Inception	13.0	12.7	13.8	28,066	27,405	29,808

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	-3.9	-10.1	-2.0			
Last 3 years	17.6	22.3	12.5			
Last 5 years	30.7	26.3	17.9			
Since Inception	13.1	11.8	13.5	27,259	24,919	28,041

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	-4.1	-10.1	-2.0			
Last 3 years	18.0	22.3	12.5			
Last 5 years	31.5	26.3	17.9			
Since Inception	12.8	12.1	13.6	26,025	24,725	27,549

# Performance Track Record Fixed Income Funds

Sundaram Liquid Fund				Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi		
Fund/Period	Fund (%)	Nifty Liquid Index A-I TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	6.9	6.9	7.1			
Last 3 years	6.9	7.1	7.0			
Last 5 years	5.6	5.7	5.6			
Since Inception	6.9	7.1	6.1	40,601	42,105	34,635

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	6.1	6.2	7.1			
Last 3 years	6.4	6.5	7.0			
Last 5 years	5.1	5.3	5.6			
Since Inception	5.1	5.2	5.9	13,795	13,830	14,485

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	6.4	7.5	7.1			
Last 3 years	6.1	7.4	7.0			
Last 5 years	4.7	5.9	5.6			
Since Inception	5.8	7.7	6.3	27,125	37,079	29,510

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	7.8	7.5	7.1			
Last 3 years	7.3	7.3	7.0			
Last 5 years	5.8	5.8	5.6			
Since Inception	6.2	6.1	6.2	15,178	15,033	15,168

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	7.5	7.7	7.1			
Last 3 years	6.9	7.3	7.0			
Last 5 years	7.0	5.8	5.6			
Since Inception	7.1	7.4	6.1	41,947	45,097	34,607

Sundaram Banking and PSU Fund				Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi		
Fund/Period	Fund (%)	Nifty Banking & PSU Debt Index A-II TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	8.0	7.8	7.1			
Last 3 years	7.3	7.1	7.0			
Last 5 years	5.5	5.8	5.6			
Since Inception	7.4	7.5	6.1	43,396	44,386	34,356

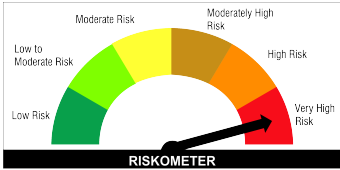
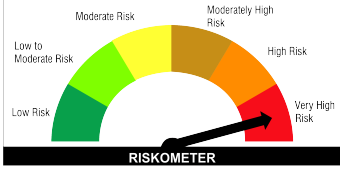
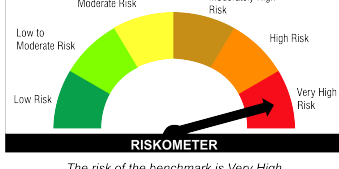
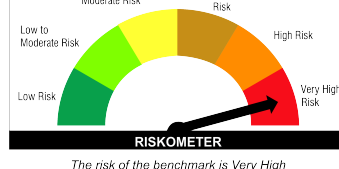
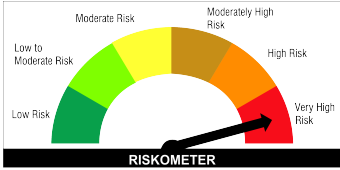
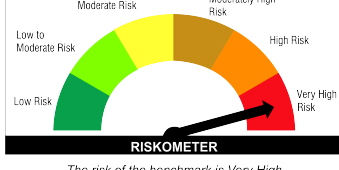
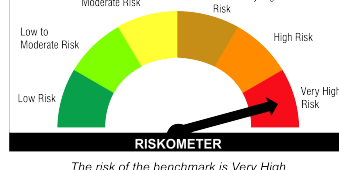
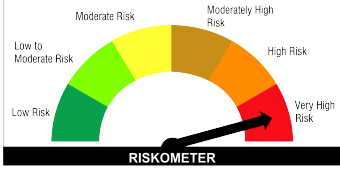
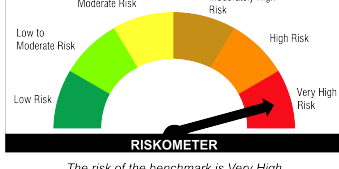
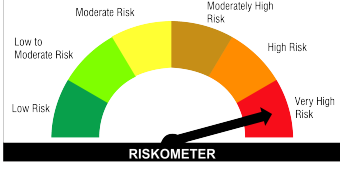
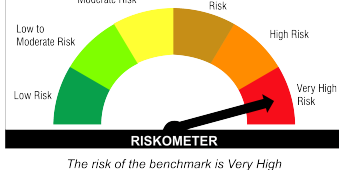
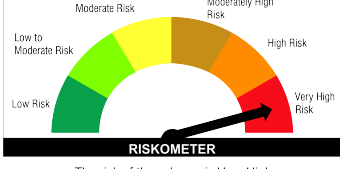
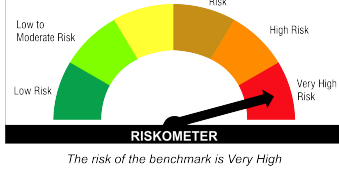
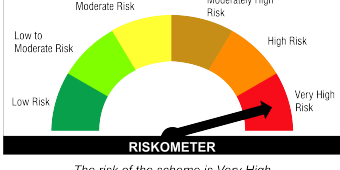
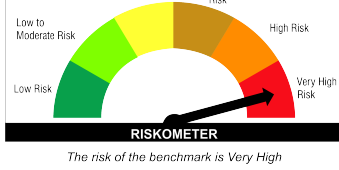
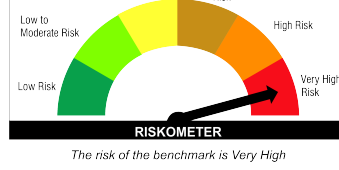
# Performance Track Record Fixed Income Funds

Sundaram Short Duration Fund				Dwijendra Srivastava,Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Short Duration Debt Index A-II TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	7.9	7.8	7.7			
Last 3 years	7.2	7.2	7.8			
Last 5 years	7.2	5.9	5.5			
Since Inception	7.2	7.4	6.4	49,602	51,423	41,478

Sundaram Medium Duration Fund				Dwijendra Srivastava,Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Medium Duration Debt Index A-III TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	5.9	8.0	7.7			
Last 3 years	5.5	7.3	7.8			
Last 5 years	4.0	5.9	5.5			
Since Inception	7.2	-	-	69,131	-	-

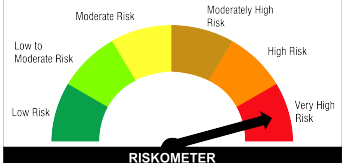
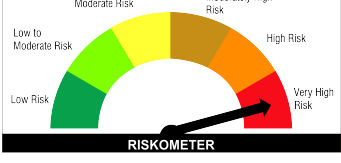
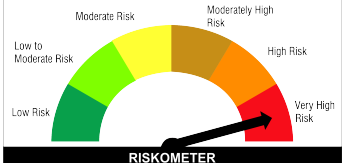
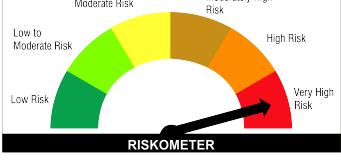
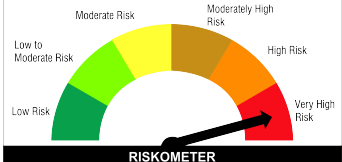







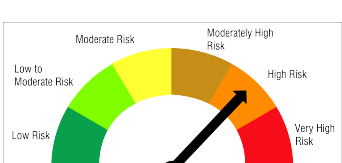

Sundaram Corporate Bond Fund				Dwijendra Srivastava, Sandeep Agarwal		
Fund/Period	Fund (%)	Nifty Corporate Bond Index A-II TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	8.0	7.8	7.7			
Last 3 years	7.2	7.1	7.8			
Last 5 years	5.9	5.9	5.5			
Since Inception	7.0	7.6	6.3	40,488	45,729	35,275

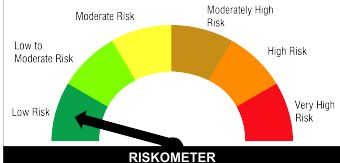
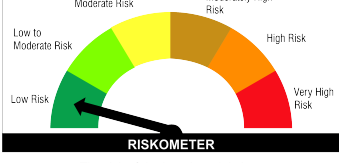
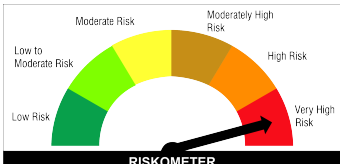
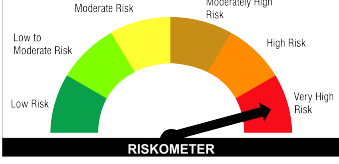
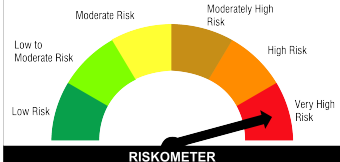

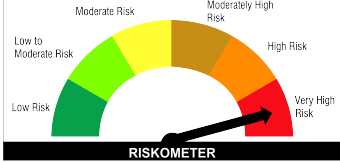
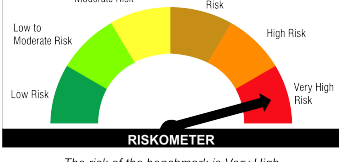
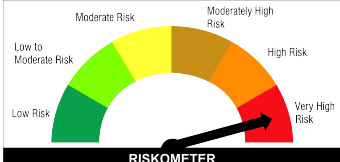
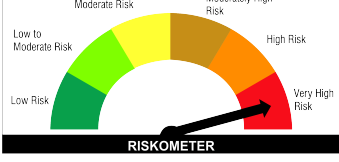
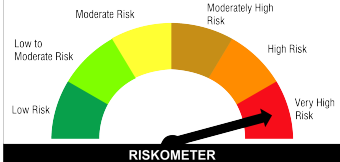

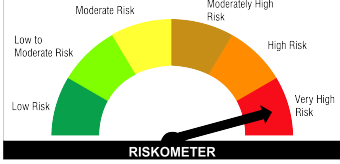
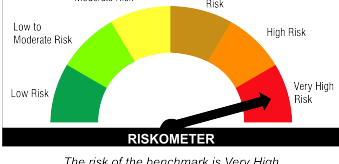
Sundaram Conservative Hybrid Fund				Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income Portion),Mr. Bharath S & Mr. Ashish,Aggarwal (Equity Portion)		
Fund/Period	Fund (%)	CRISIL Hybrid 85+15 - Conservative Index TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	2.2	5.4	7.7			
Last 3 years	6.8	8.5	7.8			
Last 5 years	8.1	8.1	5.5			
Since Inception	7.2	8.7	6.5	29,180	36,178	26,681

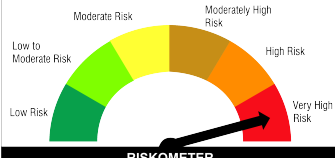
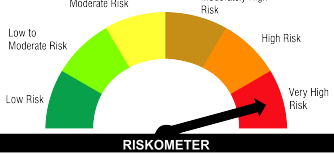
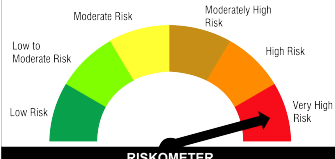
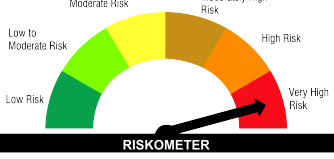
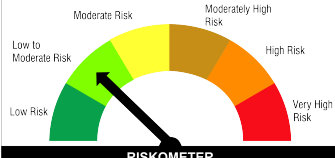
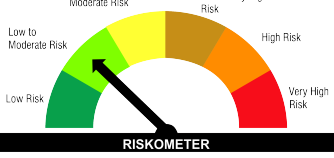
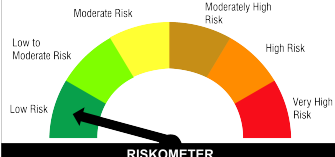
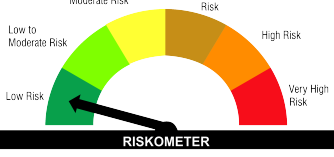
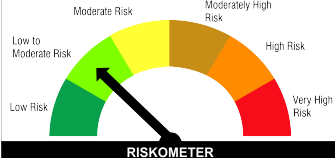

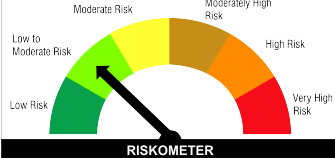

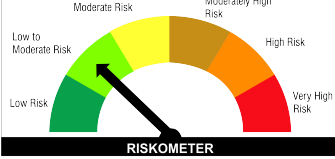

Scheme Name	This product is suitable for investors who are seeking*	Fund Riskometer	TIER I Benchmark Riskometer	TIER II Benchmark Riskometer
<b>Sundaram Large Cap Fund</b>	<ul style="list-style-type: none"> <li>Capital appreciation over medium to long term.</li> <li>Investment in equity and equity-related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

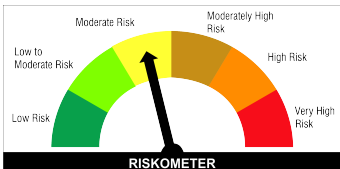
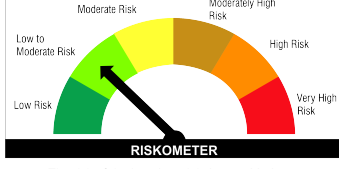
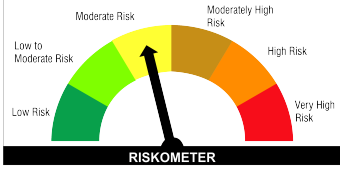
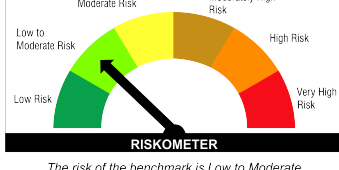
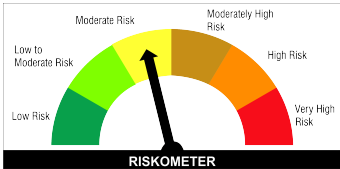

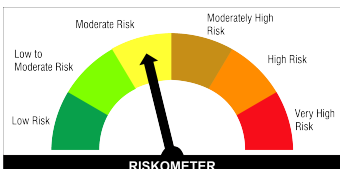
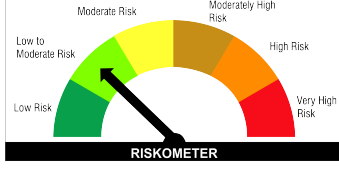
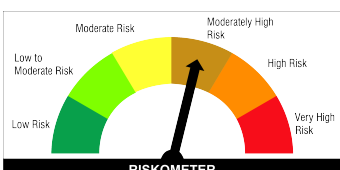



<b>Sundaram ELSS Tax Saver Fund</b>	<ul style="list-style-type: none"> <li>Long term capital growth with a three-year lock-in</li> <li>Investment in equity &amp; equity related securities including equity derivatives of companies across market capitalization</li> </ul>	<p><b>RISKOMETER</b></p> <p>The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

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

<b>Sundaram Arbitrage Fund</b>	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Income through arbitrage opportunities</li> </ul>	 <p>The risk of the scheme is Low</p>	 <p>The risk of the benchmark is Low</p> <p><b>NIFTY 50 Arbitrage Index TRI</b></p>	
<b>Sundaram Diversified Equity Fund (Suspended for fresh inflows)</b>	<ul style="list-style-type: none"> <li>Long term capital growth with 3 year lock-in period</li> <li>Investment in equity &amp; equity related securities</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p><b>Nifty 500 TRI</b></p>	
<b>Sundaram Long Term Tax Advantage Fund - Series II</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies along with income tax benefit</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p><b>BSE 500 TRI</b></p>	
<b>Sundaram Long Term Tax Advantage Fund - Series III</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies along with income tax benefit</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p><b>BSE 500 TRI</b></p>	
<b>Sundaram Long Term Tax Advantage Fund - Series IV</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies along with income tax benefit</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p><b>BSE 500 TRI</b></p>	
<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series III</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies that can be termed as micro-caps along with income tax benefit</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p><b>NIFTY Small Cap 100 TRI</b></p>	
<b>Sundaram Long Term Micro Cap Tax Advantage Fund - Series IV</b>	<ul style="list-style-type: none"> <li>Capital appreciation over a period of 10 years</li> <li>Investment in equity and equity related instruments of companies that can be termed as micro-caps along with income tax benefit</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p><b>NIFTY Small Cap 100 TRI</b></p>	

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

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

## PRC Matrix

Scheme	Scheme Name	CRV (Credit Risk Value) 28/08/2025	Duration	CRV Threshold	SID PRC	Current PRC
SMMF	Money Market Fund	11.98	0.48	>=10	B1	B1
SPUSDF	Ultra Short Duration Fund	11.84	0.45	>=10	B1	B1
SPMON	Liquid Fund	11.87	0.13	>=10	B1	B1
SFRLTP	Corporate Bond Fund	12.14	3.33	>=10	B3	A3
SFRSTP	Banking & PSU Fund	12.19	3.06	>=10	B3	A3
SPLDF	Low Duration Fund	11.84	0.91	>=10	B3	B1
SPSDF	Short Duration Fund	12.13	2.74	>=10	B3	A2
SUNBDS	Medium Term Bond Fund	12.5	3.64	NA	C3	A3

## Equity - Fund Managers



**S Bharath**  
Head - Equities



**Ratish Varier**  
Fund Manager - Equity



**Rohit Seksaria**  
Fund Manager - Equity



**Ashwin Jain**  
Fund Manager - Equity



**Ashish Aggarwal**  
Associate Fund Manager - Equity



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



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



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

## Fixed Income - Fund Managers



**Dwijendra Srivastava**  
Chief Investment Officer  
Fixed Income



**Sandeep Agarwal**  
Head - Fixed Income



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

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