

Sundaram Business Cycle Fund

An open ended equity scheme following business cycles based investing theme



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - February 2025

	Month End AUM	₹ 1,477 Cr.
	Total Stocks #	44
	Top 10 Stocks as % Total Portfolio	36.9%
	Benchmark (Tier I)	Nifty 500 TRI

FUND FACTS & FEATURES

Fund Managers
Mr. Ratish B Varier & Mr. Bharath S (Equity)
Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income), Mr. Pathanjali Srinivasan (Overseas Investments)

Launch
June 2024

Minimum Investment
Rs.100/- per application and multiples of Rs.1/- thereafter

SIP
Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750

Exit Load
Within 365 days from the date of allotment: 1%.
>365 days: Nil

Plan / Option
Regular and Direct
Growth & IDCW (Payout, Re-investment, Transfer)

FUND MANAGER UPDATE

- The fund is a dynamic thematic investment designed to capitalize on key trends in India's growth narrative. Currently, it is allocated across four themes: Make in India (Manufacturing), Urbanisation, Sustainability, and Technology, each spanning multiple sectors to diversify the portfolio.
- Urbanisation addresses the growing trend of premiumization alongside increasing middle-class incomes, encompassing sectors such as Quick Service Restaurants, Retail, Financial Services, Automotive, and Healthcare.
- Technology, increasingly integrated into daily life, from data usage to food technology and e-commerce, enhances convenience and supports various aspects of modern living.
- Manufacturing is a priority for India, aiming to reduce reliance on imports and create employment. The selective allocation within this theme includes Automotive Components, Consumer Durables, Construction, and Industrial Products.
- Regarding sustainability, climate change is a significant global concern, with efforts focused on enhancing environmental sustainability. The portfolio emphasizes companies in diverse sectors that contribute to efficient energy use and reduced carbon footprints, including Industrial Products, Automotive, and Non-ferrous Metals.

MACRO FACTORS CREATE LONG TERM CYCLES / THEMES



MAKE IN / FOR INDIA



MOVE TO RENEWABLES / EV



CAPEX OR INFRA SPEND BY THE CENTRE



SPEND ON HOUSING

- It is a dynamic thematic fund investing in long term emerging mega trends
- Mega trends (like EV, renewable energy etc) create business cycles which can outperform over a longer tenure when compared with sectoral cycle fund which has a shorter time frame
- Lower correlation with sectoral cycles
- Unique concentrated exposure
- Themes cut across sectors – so more diversified portfolio
- MACRO FACTORS DRIVE LONG TERM BUSINESS CYCLE**

CURRENT THEMES



Make in / for India

Import substitution move, Private-supporting macros and CAPEX uptrend



Urbanisation /Premiumization & Formalization

Urban Living & Business Space, Food & Entertainment Needs and Moving up Quality Curve



Sustainability

New tech emerges, Multifold industry opportunities and Zero net commitment



Technology Transition & Digitalization

Rapid sector adoption, Creating disruptive opportunities and New digital availability

PORTFOLIO – THEME CLASSIFICATION



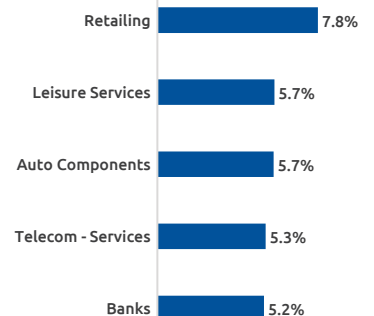
Urbanisation /Premiumization & Formalization	36.9%
Technology Transition & Digitalization	25.6%
Make in / For India – Manufacturing	19.1%
Sustainability	13.6%
All Round Theme	4.8%

MARKET CAP PROFILE



Large Cap	38.3%
Mid Cap	10.6%
Small Cap	32.5%
Cash & Others	18.6%

TOP 5 SECTORS



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IN YOUR PORTFOLIO

Security Name	% on NAV	Theme
Larsen & Toubro Ltd	4.2	M
Amber Enterprises India Ltd	3.2	
SKF India Ltd (Prev SKF Bearings Ltd)	1.8	
Craftsman Automation Ltd	1.6	
Bharat Electronics Ltd	1.6	
Deepak Nitrite Ltd	1.0	
Bosch Ltd	0.8	
S.J.S Enterprises Ltd	0.8	
Cello World Ltd	0.6	
Kotak Mahindra Bank Ltd	5.2	
Sapphire Foods India Ltd	3.3	
HDFC Life Insurance Company Ltd	2.5	
Jubilant Foodworks Ltd	2.5	
Gujarat Ambuja Cement Co.Ltd	2.4	
Narayana Hrudayalaya Ltd	2.1	
Tata Motors Ltd	2.0	
United Breweries Ltd	1.7	
United Spirits Ltd	1.5	
Vishal Mega Mart Limited	1.1	
Prudent Corporate Advisory Services	1.1	
Electronics Mart India Ltd	1.0	
Metropolis Healthcare Ltd	1.0	
Dr Lal Path labs Ltd	1.0	
Mahindra & Mahindra Ltd	0.9	
Crompton Greaves Consumer Elect.	1.1	

Security Name	% on NAV	Theme
Amara Raja Energy & Mobility Ltd	2.5	S
Hindalco Industries Ltd	2.1	
TATA Power Co Ltd	1.6	
Kirloskar Pneumatic Company Ltd	1.6	
Praj Industries Ltd	0.9	
OLA Electric Mobility Ltd	0.9	
Graphite India Ltd	0.7	
Greaves Cotton Ltd	0.5	
Indian Energy Exchange Ltd	0.2	
Bharti Airtel Ltd	5.3	
Zomato Ltd	4.5	
PB Fintech Ltd	2.2	
Affle (India) Ltd	2.1	
Cyient Ltd	1.7	
DELHIVERY Ltd	1.5	
Rategain Travel Technologies Ltd	1.3	
FSN E-Commerce Ventures Ltd	1.3	
Computer Age Management Services	1.1	
Reliance Industries Ltd	3.9	All Round Theme

RISKOMETER	Sundaram Business Cycle Fund	Benchmark: Nifty 500 TRI
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Capital appreciation over long term An equity scheme investing in equity & equity related securities with focus on riding business cycle through dynamic allocation between various sectors and stocks at different stages of business cycle in the economy. <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p>RISKOMETER The risk of the scheme is Very High</p>	<p>RISKOMETER The risk of the benchmark is Very High</p>

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