

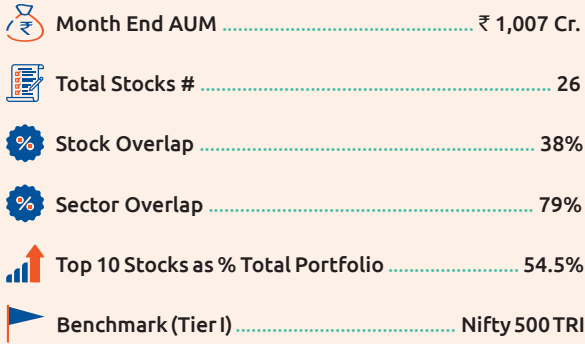
# Sundaram Focused Fund

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



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —

Fund Insights - February 2025



## FUND FACTS & FEATURES

**Fund Managers**  
Mr. Bharath S & Mr. Sudhir Kedia

**Launch**  
November 2005

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

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

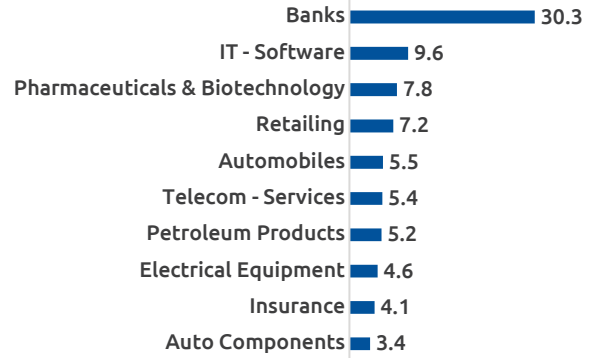
**Exit Load**  
0.25% within 7 days from the date of allotment;  
>7 days: Nil

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

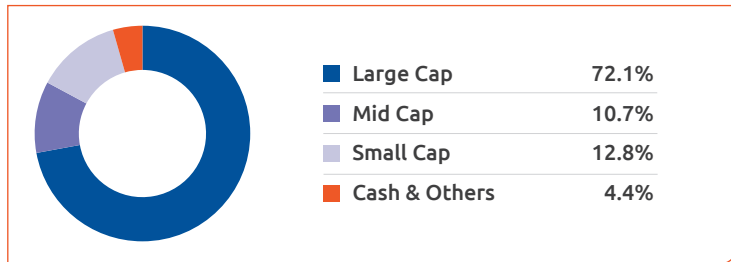
## FUND MANAGER UPDATE

- The fund invests in maximum 30 stocks with adequate diversification across sectors.
- It focuses on a concentrated, high-conviction portfolio across different market capitalizations. Presently large caps (84%), with 7% in mid-caps and 3% in small caps. The portfolio's valuation aligns closely with large-cap valuations.
- We hold a O/W position in Retailing as we trust in robust consumption supported by middle-class income, Banks for lucrative valuations. We are underweighting in Power as Power sector is trading above its historical averages and FMCG for slow growth. We are increasing auto as we got opportunities due to recent market correction.

## TOP 10 - INDUSTRY PROFILE (%)



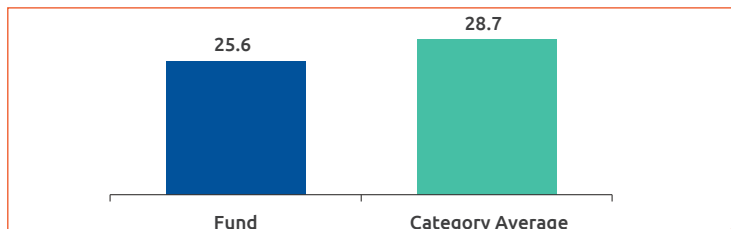
## MARKET CAP (%)



## PORTFOLIO CONSTRUCTION - SECTOR BETS

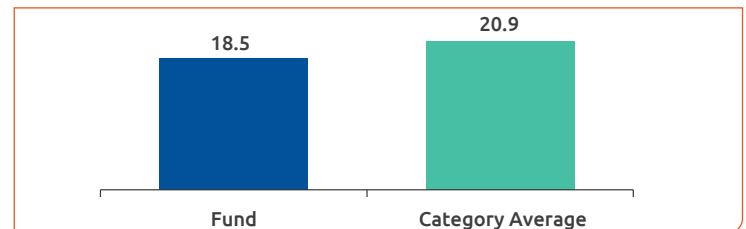
Overweights Vs Benchmark		Underweight Vs Benchmark	
Banks	9.3	Finance	6.3
Retailing	4.7	Diversified FMCG	3.4
Electrical Equipment	3.1	Power	3.1

## PRICE TO EARNINGS\*



\* Trailing P/E, Source: Value Research as of January 31, 2025

## HISTORICAL EARNINGS GROWTH



Source: MorningStar; Data as of January 31, 2025

## TOP 5 LARGE CAP STOCKS (%)

HDFC Bank Ltd	9.5
ICICI Bank Ltd	8.3
Bharti Airtel Ltd	5.4
Infosys Ltd	5.4
Reliance Industries Ltd	5.2

## TOP 5 MID CAP STOCKS (%)

IndusInd Bank Ltd	4.9
ICICI Lombard General Insurance	4.1
Thermax Ltd	1.8
-	-

## TOP 5 SMALL CAP STOCKS (%)

Gland Pharma Ltd	3.7
Craftsman Automation Ltd	3.4
Triveni Turbine Ltd	2.9
Happy Forgings Ltd	2.8
-	-

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## WHAT'S IN - OUT

What's In	What's Out
Nil	Eicher Motor Ltd

## TOP 5 OVERWEIGHT STOCKS (%)

Stocks Name	Weight (%)
IndusInd Bank Ltd	4.5
ICICI Lombard General Insurance Company Ltd	3.9
Dr. Reddys Laboratories Ltd	3.7
Gland Pharma Ltd	3.6
TVS Motor Company Ltd	3.4

Active positive bets are those where the fund has a higher weightage as compared to the benchmark.

## PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)	Investment (₹)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)
Last 1 year	3.2	(0.1)	1.9	10,317	9,992	10,189	1,20,000	1,11,301	1,07,809	1,12,045
Last 3 years	11.2	12.7	10.9	13,747	14,320	13,652	3,60,000	4,19,997	4,17,721	4,10,351
Last 5 years	16.2	17.8	15.9	21,195	22,683	20,966	6,00,000	8,51,153	8,71,247	8,34,096
Since Inception	14.9	13.3	13.2	1,45,124	1,12,116	1,09,712	23,10,000	97,69,253	92,91,865	85,78,463

Past performance may or may not be sustained in future. Returns/investment value are as of February 28, 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 February 28, 2025. SIP values are in rupees.

## PERFORMANCE DETAILS OF OTHER FUNDS MANAGED BY THE FUND MANAGER

Scheme Name	1 year (%)		3 years (%)		5 years (%)		Fund Managers
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	
<b>Performance details for schemes managed by Mr. Bharath S</b>							
Sundaram Mid Cap Fund	4.2	0.1	19.0	19.4	19.5	24.0	Bharath S & Ratish B Varier
Sundaram Services Fund	7.1	7.6	14.6	9.3	18.3	13.8	Rohit Seksaria & Bharath S, Patanjali Srinivasan (Overseas)
Sundaram Focused Fund	3.2	(0.1)	11.2	12.7	16.2	17.8	Bharath S & Ashwin Jain
Sundaram Large Cap Fund	(0.2)	0.9	10.3	10.9	13.4	16.0	Ashwin Jain & Bharath S
Sundaram Aggressive Hybrid Fund	2.5	3.3	10.1	10.5	13.2	14.1	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	2.8	5.0	9.1	8.9	12.4	11.8	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
<b>Performance details for schemes managed by Mr. Ashwin Jain</b>							
Sundaram Focused Fund	3.2	(0.1)	11.2	12.7	16.2	17.8	Bharath S & Ashwin Jain
Sundaram Large Cap Fund	(0.2)	0.9	10.3	10.9	13.4	16.0	Ashwin Jain & Bharath S

Data as on February 28, 2025. Source: In-house Computation. Past performance may or may not be sustained in the future. Different plans shall have a different expense structure. Returns are compounded on an annual basis for periods more than one year and absolute for one year period using the NAV of the Regular Plan – Growth Option. Returns are computed using weighted average performance using the NAV & AUM Weight of Transferor and Transferee/ Surviving Scheme for the merged funds from Principal AMC. Performance data of top 3 and bottom 3 funds (based on 5 year compounded return) managed by the fund managers are provided herein. All benchmark returns are calculated based on TRI.

RISKOMETER	Fund	Nifty 500 TRI
<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equities across market capitalizations</li> </ul> <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p><b>RISKOMETER</b> The risk of the scheme is Very High</p>	<p><b>RISKOMETER</b> The risk of the benchmark is Very High</p>

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