

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 Insights - February 2025

Month End AUM ₹ 2,375 Cr.

Total Stocks # 70

Top 10 Stocks as % Total Portfolio 30.8%

Benchmark (Tier I) Nifty 500 TRI (65%) + Nifty Short Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)

FUND FACTS & FEATURES

Fund Managers

Mr. Rohit Seksaria & Mr. Clyton Richard Fernandes (Equity), Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income), Mr. Arjun Nagarajan (Gold ETFs)

Launch
January 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
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

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

FUND MANAGER UPDATE

- Combining low correlated assets during volatile market conditions provides better risk adjusted return during high volatility.
- Historically, equity and gold tend to have low correlation, and gold has been less volatile compared to stocks over the past decade. This makes Sundaram Multi Asset
- Fund a good option for investors, as we strictly allocate about 20% to 25% of our portfolio to gold.
- In the first two quarters of 2024, central banks bought gold aggressively, the highest start to any year. Also, gold traditionally performs well when interest rates are being lowered.
- Currently, our portfolio is made up of 58% net long equity, 24% in gold, 7% arbitrage, and 10% debt. Equity allocation is focused on large-cap stocks. The mix of equity and gold creates a well balance when there are concerns about market valuations and volatility.

TOP 10 EQUITY HOLDINGS (%)

Particulars	Weight (%)
HDFC Bank Ltd	4.7
Reliance Industries Ltd	4.1
Infosys Ltd	3.6
Bharti Airtel Ltd	3.5
Mahindra & Mahindra Ltd	3.2
Axis Bank Ltd	3.0
Larsen & Toubro Ltd	2.8
ICICI Bank Ltd	2.4
Bajaj Finance Ltd	1.9
Shriram Finance Ltd (Prv Shriram Tpt Finance Co Ltd)	1.7

WHY SUNDARAM MULTI ASSET ALLOCATION FUND?

Growth Opportunity

Net long equity allocation through a Multicap approach can create significant growth opportunities.

Manage Volatility

Inclusion of static Gold allocation plays a crucial role in managing volatility, providing stability and safeguarding against geopolitical risks and inflation risk. High credit quality debt ensures safety and steady returns.

Tax Efficiency

Equity oriented fund taxation as minimum 65% gross equity allocation

WHY SUNDARAM MULTI ASSET ALLOCATION FUND?

Multi Cap well diversified strategy with a large cap bias can create a well-balanced portfolio that seeks to maximise growth opportunities while maintaining stability.

EQUITY

Often considered a safe-heaven asset, and its price dynamics are influenced by a complex interplay of factors, including Geopolitical fears, Federal Reserve interest rate cuts and Currency fluctuations. Fed rate cut; Geopolitical tensions add on to gold upside.

GOLD

High quality debt instruments plays a crucial role in providing safety and stability.

DEBT

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DYNAMIC CHANGE IN LEADERSHIP ACROSS ASSET CLASSES

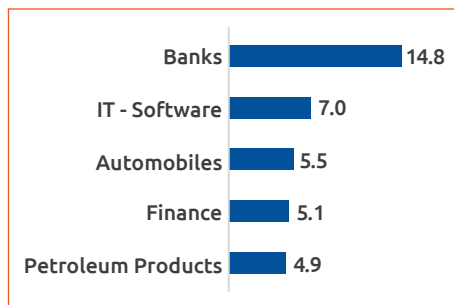
	CY 2010	CY 2011	CY 2012	CY 2013	CY 2014	CY 2015	CY 2016	CY 2017	CY 2018	CY 2019	CY 2020	CY 2021	CY 2022	CY 2023	CYTD 2024
Nifty 500 TRI	15.3%	-26.4%	33.5%	4.8%	39.3%	0.2%	5.1%	37.7%	-2.1%	9.0%	17.9%	31.6%	4.2%	26.9%	23.1%
Nifty ST Debt Index	4.2%	8.7%	10.7%	8.0%	10.5%	8.5%	9.3%	6.4%	6.6%	9.1%	10.2%	4.1%	3.8%	7.2%	5.1%
Gold	23.2%	31.7%	12.3%	-4.5%	-7.9%	-6.6%	11.3%	5.1%	7.9%	23.8%	28.0%	-4.2%	13.9%	15.4%	13.9%

- Performance across asset classes exhibit different levels of correlation based on economic cycles and policy action
- Gold has outperformed Domestic Equities and Debt 50% of the years since CY10
- Since FY10, global central bank actions have accentuated the importance of Asset allocation and the need to diversify across asset classes with low correlation

INVESTMENT STRATEGY

Equity	Arbitrage	Fixed Income
<ul style="list-style-type: none"> • Multi Cap Portfolio of 50-60 stocks • 75 -80% allocation to large caps • Ability to use midcaps to enhance returns 	<ul style="list-style-type: none"> • Gold Portfolio of large liquid ETFs • Consistent exposure of 20-25% to mimic investors behavior of holding gold for the long term • Gold returns from <ul style="list-style-type: none"> • Commodity appreciation • Average annual INR depreciation of 3-4% 	<ul style="list-style-type: none"> • High quality paper with focus on accrual • AAA-rated bonds and Gsecs with medium duration.

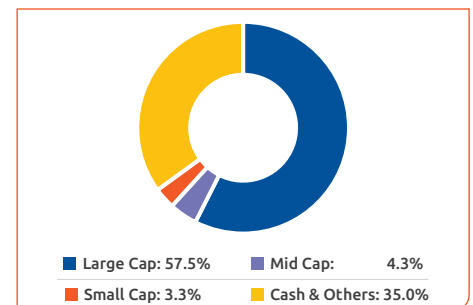
TOP 5 EQUITY SECTORS (%)



ASSET ALLOCATION (%)

Category	Weight (%)
Gross Equity	65.0
Derivatives	(8.4)
Fixed Income	10.1
Gold ETFs	24.3
Cash & Others	9.0
Total	100.0

MARKET CAP PROFILE



RISKOMETER

RISKOMETER	Fund	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in Equity and equity related securities, debt & money market instruments, gold ETFs <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 High</p>	<p>RISKOMETER The risk of the benchmark is High</p>

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