

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 - March 2025

Multi Cap Portfolio of 50-60 stocks

Gold Portfolio of large liquid ETFs Consistent exposure of 20-25%.

High quality paper with focus on accrual AAA-rated bonds and Gsecs with medium duration.

Month End AUM ₹ 2,484 Cr.

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

Fund Managers

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

INVESTMENT STRATEGY

Equity

- Multi Cap Portfolio of 50-60 stocks
- 75 -80% allocation to large caps
- Ability to use midcaps to enhance returns

Commodity

- 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
 - Commodity appreciation
 - Average annual INR depreciation of 3-4%

Fixed Income

- High quality paper with focus on accrual
- AAA-rated bonds and Gsecs with medium duration.

TOP 5 EQUITY HOLDINGS (%)

Particulars	Weight (%)
HDFC Bank Ltd	4.7
Reliance Industries Ltd	4.4
Bharti Airtel Ltd	3.7
Infosys Ltd	3.2
Axis Bank Ltd	3.1

TOP 5 FIXED INCOME HOLDINGS (%)

Particulars	Weight (%)
7.38% G-Secs 20/06/2027	4.3
7.10% G-Secs 08/04/2034	1.9
7.04% G-Secs 03/06/2029	2.1
7.37% G-Secs 2310/2028	0.2
7.32% G-Secs 13/11/2030	1.3

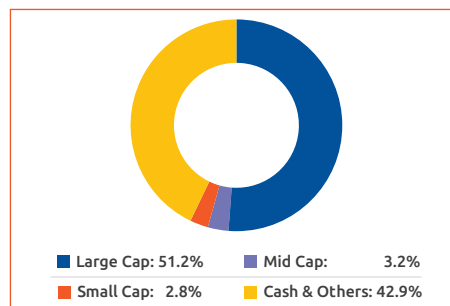
TOP 5 GOLD ETF HOLDINGS (%)

Particulars	Weight (%)
SBI-ETF GOLD	7.1
Nippon India ETF Gold Bees	7.0
HDFC Gold Exchange Traded Fund	4.5
Kotak Mutual Fund - Gold ETF	4.0
DSP-GOLD ETF	1.6

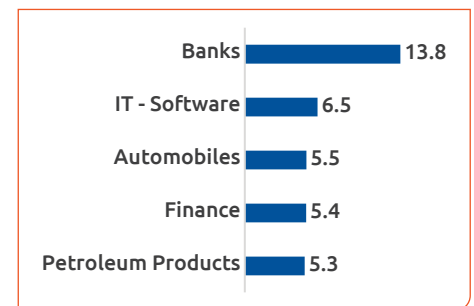
ASSET ALLOCATION (%)

Category	Weight (%)
Gross Equity	65.0
Derivatives	(7.8)
Fixed Income	10.1
Gold ETFs	24.1
Cash & Others	8.7
Total	100.0

MARKET CAP PROFILE



TOP 5 EQUITY SECTORS (%)



RISKOMETER

This product is suitable for investors who are seeking*

- Long term capital growth
- Investment in Equity and equity related securities, debt & money market instruments, gold ETFs

**Investors should consult their financial advisers if in doubt about whether the product is suitable for them.*

Fund



NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)



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