

Sundaram Equity Savings Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - June 2025

	Month End AUM	₹ 1,092 Cr.
	Total Stocks #	64
	YTM Portfolio	6.20%
	Macaulay Duration	2.51 Years
	Top 10 Stocks as % Total Portfolio	42.5%
	Benchmark (Tier I)	Nifty Equity Savings Index TRI

FUND FACTS & FEATURES

	Fund Managers Mr. Clyton Richard Fernandes & Mr. Rohit Seksaria (Equity) Mr. Dwijendra Srivastava (Fixed Income)
	Launch May 2002
	Minimum Investment Rs.100/- per application and multiples of Rs.1/- thereafter
	SIP Weekly: Rs. 1000, Monthly: Rs. 100, Quarterly: Rs. 750
	Exit Load: 0.5% if redeemed within 7 days
	Plan / Option Regular and Direct Growth & IDCW (Payout, Re-investment, Transfer)

FUND FEATURES

- Combines Equity, Debt and Arbitrage to deliver a balanced investment approach.
- Equity exposure is partially hedged through income generating arbitrage to reduce risk.
- The fund generates consistency from debt and arbitrage while targeting growth from unhedged equity.
- It aims for a return greater than traditional debt funds with lower risk than pure equity.
- Especially suitable for investing in volatile and uncertain market conditions.

FUND MANAGER UPDATE

- Net long equity is around 36.1% of the portfolio.
- On a cap-curve basis, the fund contains 90% exposure to Large cap. Portfolio continues to have moderate sector bets with preference towards stocks with a growth bias and trading at reasonable risk reward.
- Cash future arbitrage exposure at ~34%. ~24% of corpus is invested in debt and money market instruments.
- Gross rollover spreads are around 62 bps which equates to 6% annualized gross yield.

TOP 5 EQUITY HOLDING (%)

Particulars	Weight
Bharti Airtel Ltd	9.5%
Reliance Industries Ltd	9.1%
Infosys Ltd	5.7%
State Bank of India	4.0%
HDFC Bank Ltd	3.5%

FIXED INCOME PROFILE (%)

AAA	7.4
G-Sec	11.8
Money Market Instruments	4.5
Cash/Others	5.9

TOP 5 EQUITY SECTORS (%)

Banks	15.9
Telecom - Services	9.7
Petroleum Products	9.7
IT - Software	7.5
Automobiles	3.6

ASSET ALLOCATION(%)

Particulars	Weight (%)
Equity	69.6
Derivatives	-35.3
Fixed Income	25.6
Cash/Others	40.0

ASSET CLASS UPDATE

Equity

Seeking capital appreciation primarily by investing in large cap stocks across sectors. The investment process typically involves a top-down sector analysis and bottom-up approach for stock selection.

Arbitrage

Primarily cash future arbitrage on individual stocks.

Fixed Income

Generate income by investing in high quality (AA+ and above) with a moderate duration

INVESTMENT STRATEGY

Equity

- 36.1% in net long equity with large cap biased.
- Ability to use Mid & Small cap to enhance return.

Arbitrage

- 34.4% in arbitrage to generate income with stability and create eligibility for equity taxation.

Fixed Income

- 23.6% in high quality debt to focus on accrual with mention duration.

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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	8.3	8.2	11.0	10,826	10,817	11,103	1,20,000	1,25,871	1,26,259	1,26,890
Last 3 years	13.2	11.5	9.2	14,525	13,873	13,021	3,60,000	4,33,290	4,24,028	4,16,265
Last 5 years	12.4	11.5	5.5	17,907	17,204	13,059	6,00,000	7,99,930	7,76,122	7,22,931
Since Inception	8.4	-	6.7	64,801	-	44,785	27,70,000	79,95,165	-	63,12,421

Past performance may or may not be sustained in future. Returns/investment value are as of June 30, 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 June 30, 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	
Performance details for schemes managed by Mr. Clyton Richard Fernandes							
Sundaram Aggressive Hybrid Fund	5.9	7.1	16.5	16.6	17.8	17.2	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	6.0	8.5	13.8	13.6	13.4	13.9	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram Equity Savings Fund	8.3	8.2	13.2	11.5	12.4	11.5	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Performance details for schemes managed by Mr. Rohit Seksaria							
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	4.0	4.9	26.5	32.2	36.3	33.9	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	3.0	5.1	26.2	21.7	35.8	24.0	Rohit Seksaria
Sundaram Long Term Micro Cap Tax Advantage Fund - Series V	4.0	4.9	26.0	32.2	35.4	33.9	Rohit Seksaria
Sundaram Diversified Equity	5.5	5.7	18.3	22.0	21.5	24.0	Bharath S & Rohit Seksaria
Sundaram Equity Savings Fund	8.3	8.2	13.2	11.5	12.4	11.5	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	6.7	7.5	6.5	7.2	5.1	5.7	Rohit Seksaria & Ashish Agarwal (Equity); Dwijendra Srivastava (Fixed Income)

Data as on June 30, 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 Equity Savings Index TRI
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none">Long term capital appreciation and incomeInvestment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities. <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	<p>RISKOMETER</p> <p>The risk of the scheme is Moderate</p>	<p>RISKOMETER</p> <p>The risk of the benchmark is Moderate</p>

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