Sundaram **Equity Savings** Fund

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

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Insights - December 2025

Month End AUM ₹ 1,207 Cr.

Total Stocks # 62

YTM Portfolio 6.25%

Macaulay Duration 2.58 Years

Top 10 Stocks as % Total Portfolio 49.4%

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.

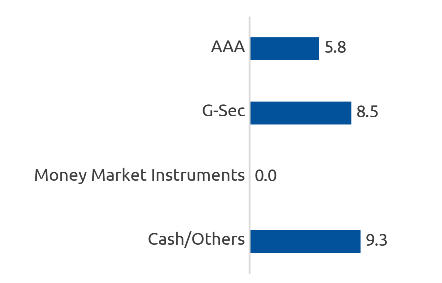
FUND MANAGER UPDATE

- Net long equity is around 38.7% of the portfolio. On a cap-curve basis, the fund contains 68% 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. yield.
- Cash future arbitrage exposure at ~38%. ~24% of corpus is invested in debt and money market instruments.
- Gross rollover spreads are around 65 bps for the month which equates to 7% annualized gross yield.

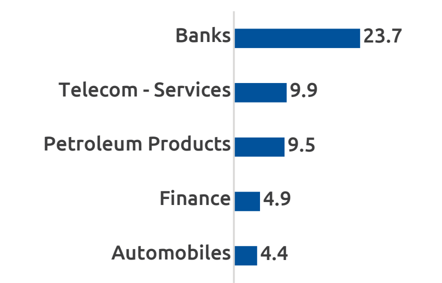
TOP 5 EQUITY HOLDINGS (%)

Particulars	Weight
Bharti Airtel Ltd	9.9%
Reliance Industries Ltd	8.9%
ICICI Bank Ltd	7.0%
HDFC Bank Ltd	5.2%
Axis Bank Ltd	3.9%

FIXED INCOME PROFILE (%)



TOP 5 EQUITY SECTORS (%)



ASSET ALLOCATION(%)

Particulars	Weight (%)
Gross Equity	76.3
Derivatives	(37.6)
Fixed Income	14.4
Cash/Others	46.9

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

- 38.7% in net long equity with large cap biased.
- Ability to use Mid & Small cap to enhance return.

Arbitrage

- 37.6% in arbitrage to generate income with stability and create eligibility for equity taxation.

Fixed Income

- 14.4% 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	6.4	9.3	6.4	10,639	10,928	10,637	1,20,000	1,24,695	1,26,290	1,22,376
Last 3 years	11.4	10.2	7.9	13,820	13,370	12,567	3,60,000	4,17,296	4,16,540	4,01,482
Last 5 years	10.0	9.3	5.1	16,122	15,637	12,795	6,00,000	7,70,446	7,60,163	7,08,263
Since Inception	8.3	-	6.6	65,942	-	44,980	28,30,000	81,96,884	-	64,00,122

Past performance may or may not be sustained in future. Returns/investment value are as of December 31, 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 December 31, 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 (No. of funds managed 6)							
Sundaram Infrastructure Advantage Fund	4.1	14.6	22.2	23.3	22.8	22.7	Clyton Richard Fernandes
Sundaram Aggressive Hybrid Fund	4.5	8.6	12.6	13.2	13.2	12.7	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	5.1	9.0	10.5	10.9	10.3	10.3	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram Equity Savings Fund	6.4	9.3	11.4	10.1	10.0	9.3	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Dividend Yield Fund	3.3	7.8	17.0	16.7	16.5	16.9	Clyton Richard Fernandes
Sundaram Multi Asset Allocation Fund	18.9	10.2	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes
Performance details for schemes managed by Mr. Rohit Seksaria (No. of funds managed 16)							
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	0.8	(5.0)	19.8	22.9	26.3	21.1	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	4.1	7.6	20.5	16.4	25.8	16.8	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series IV	5.0	7.6	21.0	16.4	25.8	16.8	Rohit Seksaria
Sundaram Value Fund	7.1	7.8	13.9	16.7	15.1	16.9	Rohit Seksaria
Sundaram Equity Savings Fund	6.4	9.3	11.4	10.1	10.0	9.3	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	6.2	7.5	6.7	7.7	5.3	6.3	Rohit Seksaria; Dwijendra Srivastava (Fixed Income)

Data as on December 31, 2025. Source: Fact Sheet, Computation In-house. **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.

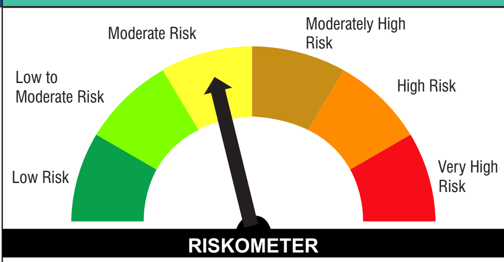
RISKOMETER

This product is suitable for investors who are seeking*

- Long term capital appreciation and income
- Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities.

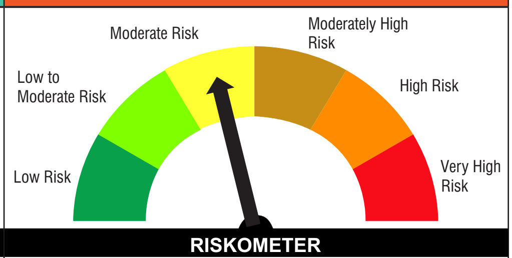
**Investors should consult their financial advisers if in doubt about whether the product is suitable for them.*

Fund



The risk of the scheme is Moderate

Nifty Equity Savings Index TRI



The risk of the benchmark is Moderate

For more details, consult your Mutual Fund Distributor. You can also call us on 1860 425 7237 or visit www.sundarammutual.com.

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