# Sundaram Equity Savings Fund

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



Fund Insights - October 2025

Month End AUM	₹ 1,171 Cr.
Total Stocks #	63
YTM Portfolio	6.35%
Macaulay Duration	2.86 Years
Top 10 Stocks as % Total Portfolio	48.8%
► Benchmark (Tier I)Nifty Equity Savi	ngs 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

SIF

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.

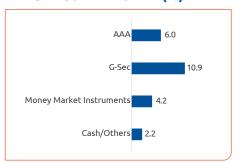
#### **FUND MANAGER UPDATE**

- Net long equity is around 37.6% 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 ~37%. ~22% of corpus is invested in debt and money market instruments.
- Gross rollover spreads are around 62 bps for the month which equates to 6% annualized gross yield.

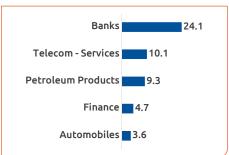
### **TOP 5 EQUITY HOLDINGS (%)**

Particulars	Weight
Bharti Airtel Ltd	9.9%
Reliance Industries Ltd	8.7%
ICICI Bank Ltd	7.3%
HDFC Bank Ltd	5.4%
State Bank of India	4.0%

### **FIXED INCOME PROFILE (%)**



## **TOP 5 EQUITY SECTORS (%)**



### **ASSET ALLOCATION(%)**

Particulars	Weight (%)
Gross Equity	76.6
Derivatives	(38.1)
Fixed Income	21.2
Cash/Others	40.3

### **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	Arbitrage <b>(</b>	Fixed Income					
<ul> <li>38.5% in net long equity with large cap biased.</li> <li>Ability to use Mid &amp; Small cap to enhance return.</li> </ul>	<ul> <li>38.1% in arbitrage to generate income with stability and create eligibility for equity taxation.</li> </ul>	<ul> <li>21.2% in high quality debt to focus on accrual with mention duration.</li> </ul>					

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### **PERFORMANCE**

		Performanc	e	ŧ	₹ 10,000 inves	ted	Value of ₹ 10,000-a-month SIP			
Period	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)	Investment (₹)	Fund (₹)	Benchmark Tier I (₹)	Additional Benchmark (₹)
Last 1 year	6.3	7.9	7.7	10,630	10,790	10,766	1,20,000	1,25,391	1,26,299	1,23,632
Last 3 years	11.0	10.0	8.6	13,671	13,318	12,805	3,60,000	4,22,505	4,17,661	4,06,237
Last 5 years	11.4	10.6	5.2	17,164	16,576	12,890	6,00,000	7,80,188	7,62,907	7,13,082
Since Inception	8.3	-	6.6	65,606	-	44,918	28,10,000	81,35,175	-	63,71,441

Past performance may or may not be sustained in future. Returns/investment value are as of October 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 October 31, 2025. SIP values are in rupees.

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

Scheme Name	1 уеаг (%)		3 years (%)		5 years (%)		5	
Scheme Name	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	Fund Managers	
Performance details for schemes managed by Mr. Clyton Richard Fernandes (No. of funds managed 4)								
Sundaram Aggressive Hybrid Fund	4.5	6.8	12.7	13.1	16.2	15.3	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)	
Sundaram Balanced Advantage Fund	4.7	7.3	10.8	11.0	12.1	12.3	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)	
Sundaram Equity Savings Fund	6.3	7.9	11.0	10.0	11.4	10.6	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)	
Sundaram Multi Asset Allocation Fund	14.3	16.0	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes & Pathanjali Srinivasan	
Performance details for schemes managed by Mr	. Rohit Se	ksaria (No. of	funds man	aged 15)				
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	1.8	(0.5)	19.5	24.6	32.1	26.8	Rohit Seksaria	
Sundaram Long Term Tax Advantage Fund - Series IV	5.2	5.3	20.5	16.2	31.8	21.0	Rohit Seksaria	
Sundaram Long Term Tax Advantage Fund - Series III	4.1	5.3	20.1	16.2	31.8	21.0	Rohit Seksaria	
Sundaram Value Fund	5.8	5.6	12.9	16.5	18.9	21.0	Rohit Seksaria & Pathanjali Srinivasan	
Sundaram Equity Savings Fund	6.3	7.9	11.0	10.0	11.4	10.6	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)	
Sundaram Arbitrage Fund	6.2	7.7	6.7	7.6	5.2	6.1	Rohit Seksaria & Ashish Agarwal (Equity); Dwijendra Srivastava (Fixed Income)	

Data as on October 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** Fund Nifty Equity Savings Index TRI Moderately High Moderately High Moderate Risk Moderate Risk Risk Risk This product is suitable for investors who are seeking\* Low to Low to High Risk High Risk Moderate Risk Moderate Risk Long term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt Very High Very High Low Risk Low Risk and money market opportunities. \*Investors should consult their financial advisers if in **RISKOMETER RISKOMETER** $doubt\ about\ whether\ the\ product\ is\ suitable\ for\ them.$ The risk of the scheme is Moderate 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.