

Sundaram Equity Savings Fund

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



SUNDARAM MUTUAL
— Sundaram Finance Group —

Fund Insights - June 2026

	Month End AUM	₹ 1,064 Cr.
	Total Stocks #	68
	YTM Portfolio	6.54%
	Macaulay Duration	2.13 Years
	Top 10 Stocks as % Total Portfolio	49.5%
	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

FUND FEATURES

- Combines Equity, Debt, and Arbitrage to deliver a balanced and tax efficient investment approach.
- A portion of equity exposure is hedged through arbitrage, helping reduce downside risk during volatile markets.
- The fund derives stability from debt and arbitrage, while unhedged equity provides participation in market upside.
- Aims to generate returns higher than traditional debt funds, with lower volatility than pure equity funds.
- Particularly suited for investors navigating uncertain and volatile market conditions.

EQUITY ALLOCATION

- Net long equity exposure is maintained at around 36.5%, with a strong large cap bias (~72.82%), ensuring stability during periods of market stress.
- Sector positioning remains moderate, aligned with a growth bias and a focus on reasonable risk reward rather than aggressive sector calls.
- **Overweight Financial Services:** Supported by improving system liquidity, stable asset quality, and reasonable valuations, even amid near term volatility.
- **Selective Consumer Discretionary exposure:** Focused on companies gaining market share from the unorganised sector and benefiting from structural consumption trends.
- **Underweight Metals & Mining and IT:** Reflecting global uncertainties, commodity linked volatility, and evolving business dynamics.

FUND MANAGER OUTLOOK

The Sundaram Equity Savings Fund continues to priorities risk management while retaining participation in equity growth opportunities. The current phase is driven by an energy led geopolitical shock, where market volatility is more a function of uncertainty around earnings durability than a breakdown in fundamentals.

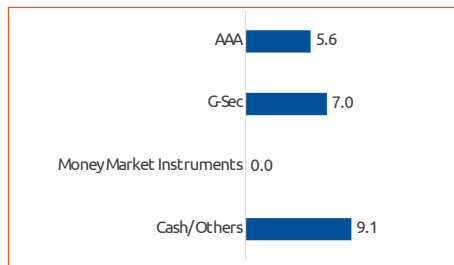
In this context, the fund's blend of arbitrage and debt provides stability, while calibrated equity exposure allows participation as markets gradually discount the impact of the disruption. Although near term performance has seen pressure from sectoral headwinds—particularly within financials—the portfolio remains positioned to benefit from improving liquidity conditions, selective consumer themes, and disciplined positioning.

This makes Sundaram Equity Savings Fund a suitable option for investors seeking relatively stable outcomes with measured upside potential over the medium to long term.

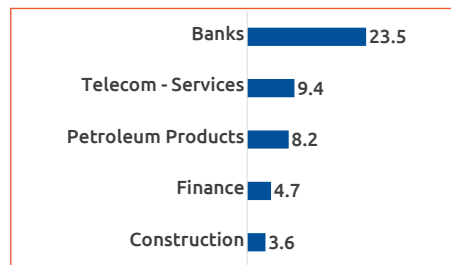
TOP 5 EQUITY HOLDINGS (%)

Particulars	Weight
Bharti Airtel Ltd	9.4%
Reliance Industries Ltd	8.2%
ICICI Bank Ltd	7.1%
HDFC Bank Ltd	6.8%
Axis Bank Ltd	4.5%

FIXED INCOME PROFILE (%)



TOP 5 EQUITY SECTORS (%)



ASSET ALLOCATION(%)

Particulars	Weight (%)
Gross Equity	78.4
Derivatives	-43.6
Fixed Income	12.6
Cash/Others	52.7

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

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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	(0.2)	2.5	(0.0)	9,978	10,248	9,997	1,20,000	1,18,338	1,20,137	1,20,050
Last 3 years	9.1	8.3	6.0	12,988	12,699	11,908	3,60,000	3,86,211	3,92,000	3,88,646
Last 5 years	8.2	7.7	4.7	14,833	14,507	12,596	6,00,000	7,18,546	7,18,391	6,92,303
Since Inception	8.0	-	6.4	63,823	-	44,863	28,80,000	79,82,893	-	64,33,567

Past performance may or may not be sustained in future. Returns/investment value are as of May 31, 2026. 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 May 31, 2026. SIP values are in rupees. Different plans shall have a different expense structure.

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 4)

Sundaram Aggressive Hybrid Fund	(2.8)	0.5	10.0	10.7	9.5	9.8	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	(1.8)	(1.6)	8.3	7.8	7.9	7.8	Bharath S & Clyton Richard Fernandes (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Equity Savings Fund	(0.2)	2.5	9.1	8.3	8.2	7.7	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Multi Asset Allocation Fund	8.2	2.5	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes, Arjun G Nagarajan, Shalav Saket, Dwijendra Srivastava & Sandeep Agarwal (Fixed Income)

Performance details for schemes managed by Mr. Rohit Seksaria (No. of funds managed 17)

Sundaram Long Term Tax Advantage Fund - Series IV	11.3	(0.1)	17.5	13.5	20.4	12.3	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	10.8	(0.1)	17.2	13.5	20.4	12.3	Rohit Seksaria
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	7.7	2.1	16.4	22.1	19.9	15.3	Rohit Seksaria
Sundaram Consumption Fund	(8.1)	(0.3)	10.4	13.2	11.2	13.8	Anuj Bansal, Rohit Seksaria, Shalav Saket
Sundaram Equity Savings Fund	(0.2)	2.5	9.1	8.3	8.2	7.7	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	5.5	6.6	6.4	7.4	5.5	6.3	Rohit Seksaria; Dwijendra Srivastava (Fixed Income)

Data as on May 31, 2026. 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
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital appreciation and income Investment 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>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Moderate</p>

SEBI Registered Name: Sundaram Mutual Fund & Registration Number: MF/034/97/2

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.