Sundaram **Equity Savings** Fund

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

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Insights - November 2026

- Month End AUM ..... ₹ 908 Cr.
- Total Stocks # 59
- YTM Portfolio 7.06%
- Macaulay Duration ..... 2.37 Years
- Top 10 Stocks as % Total Portfolio 50.2%
- Benchmark (Tier I) .....Nifty Equity Savings Index TRI

FUND FACTS & FEATURES

Fund Managers
Mr. Clyton Richard Fernandes & Mr. Rohit Seksaria (Equity) Mr. Kumaresh Ramakrishnan (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.
- Particularly suited for investors navigating uncertain and volatile market conditions

EQUITY ALLOCATION

- Net long equity exposure is maintained at around 38.0%, with a valuation driven direction.
- 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 Fund maintained a disciplined large-cap bias through 2025, focusing on valuation comfort and downside protection. Following the market correction, it selectively increased exposure to attractive mid- and small-cap opportunities, with large-cap allocation reducing to ~60% and mid- & small-cap allocation increasing to ~40%.

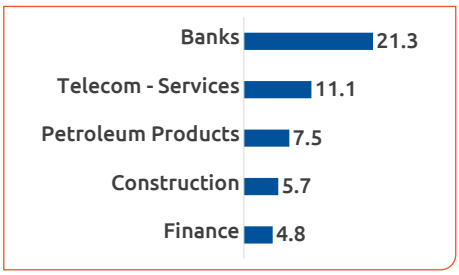
TOP 5 EQUITY HOLDINGS (%)

Particulars	Weight
Bharti Airtel Ltd	10.8%
ICICI Bank Ltd	8.3%
Reliance Industries Ltd	7.5%
Larsen & Toubro Ltd	5.7%
Axis Bank Ltd	5.0%

FIXED INCOME PROFILE (%)



TOP 5 EQUITY SECTORS (%)



ASSET ALLOCATION(%)

Particulars	Weight (%)
Gross Equity	77.7
Derivatives	(39.7)
Fixed Income	13.4
Cash/Others	8.9

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

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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	(2.7)	0.4	(0.2)	9,726	10,039	9,976	1,20,000	1,18,078	1,20,179	1,19,142
Last 3 years	7.1	7.6	5.9	12,289	12,452	11,890	3,60,000	3,73,111	3,84,050	3,78,066
Last 5 years	6.7	6.8	4.8	13,840	13,866	12,649	6,00,000	6,95,519	7,05,560	6,77,792
Last 10 years	7.4	8.5	5.3	20,373	22,534	16,809	12,00,000	17,59,748	18,14,861	15,62,024
Since Inception	7.9	-	6.3	63,807	-	44,812	29,30,000	80,30,168	-	64,75,457

Past performance may or may not be sustained in future. Data as on October 31, 2026. Source: Fact Sheet, Computation In-house. 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, 2026. SIP values are in rupees. Different plans shall have a different expense structure. **Inception Date:** May 23, 2002, **Benchmark (Tier I):** Nifty Equity Savings Index TRI, **Additional Benchmark:** CRISIL 10Y Gilt.

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	-7.3	-4.2	7.5	8.7	6.3	7.5	Bharath S & Clyton Richard Fernandes (Equity), Kumaresh Ramakrishnan (Fixed Income), Shalav Saket (Overseas)
Sundaram Dynamic Asset Allocation Fund	-6.0	-4.7	6.3	6.7	6.1	6.0	Bharath S & Clyton Richard Fernandes (Equity) ; Kumaresh Ramakrishnan (Fixed Income)
Sundaram Equity Savings Fund	-2.7	0.4	7.1	7.6	6.7	6.7	Clyton Richard Fernandes, Rohit Seksaria (Equity); Kumaresh Ramakrishnan (Fixed Income)
Sundaram Multi Asset Allocation Fund	-3.8	0.2	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes, Kumaresh Ramakrishnan, Arjun G Nagarajan, Shalav Saket
Performance details for schemes managed by Mr. Rohit Seksaria (No. of funds managed 17)							
Sundaram Long Term Tax Advantage Fund - Series III	-3.2	-7.1	9.4	9.9	13.7	8.6	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series IV	-4.1	-7.1	9.3	9.9	13.6	8.6	Rohit Seksaria
Sundaram Small Cap Fund	2.1	-2.6	12.8	12.4	13.3	13.1	Rohit Seksaria & Shalav Saket
Sundaram ELSS Tax Saver Fund	-10.8	-6.8	7.5	10.3	7.0	8.8	Bharath S & Rohit Seksaria & Shalav Saket
Sundaram Equity Savings Fund	-2.7	0.4	7.1	7.6	6.7	6.7	Clyton Richard Fernandes, Rohit Seksaria (Equity); Kumaresh Ramakrishnan (Fixed Income)
Sundaram Arbitrage Fund	6.1	7.3	6.4	7.4	5.8	6.8	Rohit Seksaria; Kumaresh Ramakrishnan (Fixed Income)

Data as on October 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
This product is suitable for investors who are seeking*		
• Long term capital appreciation and income	*The risk of the scheme is Moderate*	*The risk of the benchmark is Moderate*
• 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.*		

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.