Sundaram Equity Savings Fund

Type Of Scheme: An open-ended scheme investing in equity, arbitrage, and debt
Product Labeling: Long-term capital appreciation and income

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Details

Date of Inception/ Allotment	May 23, 2002
Benchmark Name	Nifty Equity Savings Index TRI
NAV (Regular Growth)	₹ 69.73
NAV (Direct Growth)	₹ 82.49
NAV (Regular IDCW)	₹ 13.99
NAV (Direct IDCW)	₹ 15.31
AUM (Cr)	₹ 908.24 Cr
AAUM (Cr)	₹ 921.06 Cr

Fund Manager Details

Name of Fund Managers:

- I. Clyton Richard Fernandes
- II. Rohit Seksaria
- III. Kumaresh Ramakrishnan

Total Experience: (I) 21 Yrs (II) 23 Yrs (III) 31 Yrs
Managing Since: (I) 02 Jun 2025 (II) 01 Jan 2022; (III) 09 Jun 2026

Minimum Investment

Lump sum Amount:	Rs. 100/-& Multiple of Rs. 1/-
SIP Amount:	₹100 (Monthly & Daily), ₹1000 (Weekly), ₹750 (Quarterly)

Load Structure

Exit Load:	0.5% if redeemed within 7 days from the date of allotment. > 7 Days: Nil

Expense Ratio (Base %)

Regular Plan:	2.0
Direct Plan:	0.7

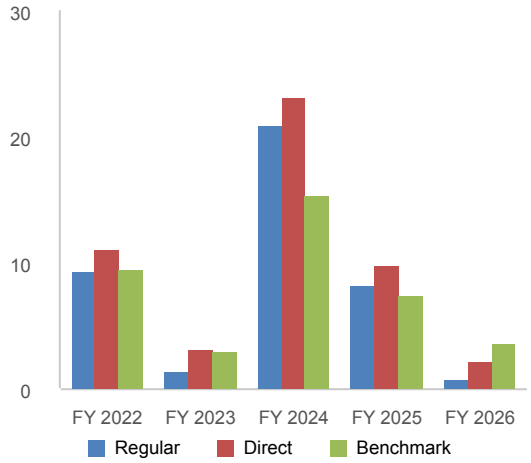
Quantitative Measures/Risk Measures

Std. Deviation (%):	6.2
Beta (%):	1.1
Tracking Error (%):	2.4
Sharpe Ratio (%):	0.2
Tracking Difference (%):	-1.2
Information Ratio:	-0.2

Performance of the Scheme – CAGR

Compounded Annualised Returns	Scheme (Reg) %	Scheme (Dir) %	Benchmark %
Last 1 year	-2.7	-1.3	0.4
Last 3 year	7.1	8.8	7.6
Last 5 year	6.7	8.4	6.8
Last 10 year	7.4	9.0	8.5
Since Inception	7.9	8.6	-

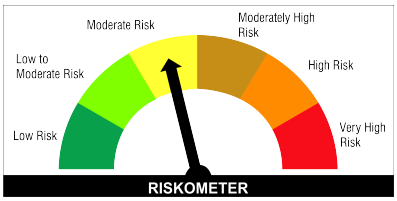
Absolute Returns for each F.Y. for last 5 years



Portfolio Data: Top 10 Holdings

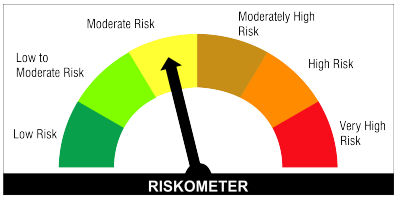
No.	Holding Name	% of Net Assets
1.	Bharti Airtel Ltd	10.8%
2.	ICICI Bank Ltd	8.3%
3.	Reliance Industries Ltd	7.5%
4.	Larsen & Toubro Ltd	5.7%
5.	Axis Bank Ltd	5.0%
6.	HDFC Bank Ltd	4.2%
7.	LIC Housing Finance Ltd - 6.65% - 15/02/2027**	2.7%
8.	Central Government Securities	2.6%
9.	State Bank of India	2.5%
10.	Mahindra & Mahindra Ltd	2.3%

Scheme Riskometer



Moderate Risk

Benchmark Riskometer



Moderate Risk

Major Risk Factors

1. Equity Markets Risk
2. Fixed Income Markets Risk
3. Derivatives Risk
4. Volatility Risk
5. Liquidity risk

Quantitative Measures/Risk Measures

Portfolio Turnover Ratio (Annualized)	
Equity Turnover	49.6
Gross Exposure Turnover (Equity + Debt + Derivatives)	493.2
Average Maturity	3.0 Years
Macaulay Duration	2.4 Years
Modified Duration	2.3 Years
Annualized Portfolio Yield	-
Yield To Maturity	7.1 %

Additional Information pertaining to Portfolio of the scheme

- Detailed Investment in Securities
- Allocation of Net Assets by Sector
- Allocation of Net Assets by Asset Class
- **Allocation of Net Assets by Credit Rating**
- **Allocation of Net Assets by Region/Country** India - 100%

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MAJOR CHANGES W.R.T PREVIOUS MONTH –

1. Top 10 changes in Holdings in portfolio of the scheme

Name of securities added	Name of securities deleted/reduced	Total Weightage in %age
Altius Telecom Infrastructure Trust		2.0
NTPC LTD		1.1
Larsen & Toubro Ltd		5.7
	Kotak Mahindra Bank Ltd	1.3
	HDFC Bank Ltd	4.2
	Eternal Ltd	1.5
	JSW Infrastructure Ltd	0.1
	Ambuja Cements Ltd	-
	Billionbrains Garage Ventures Ltd	0.5
	One 97 Communications Ltd	-

Total (%) is the Current Weightage in the Portfolio

2. Changes in Expense Ratio of the scheme

Plan	Sep-2026	Oct-2026
Direct	0.7	0.7
Regular	1.9	2.0

3. Changes in Risk-o-Meter of the scheme

Change	Sep-2026	Oct-2026
Direct	Moderate Risk	Moderate Risk
Regular	Moderate Risk	Moderate Risk

4. Changes in Credit Quality

Name of security	Sep-2026	Oct-2026
Sov	7.8%	8.0%
AAA	5.3%	5.4%

Description/Inference of the Quantitative/Risk Measures

Sr.No	Quantitative Measures/ Risk Measures	Brief description/ Inference of the Quantitative measure
1	**Standard Deviation**	Statistical measure of the range of an investment's performance. Higher SD higher volatility
2	**Beta**	Measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market.
3	**Tracking Error**	A divergence between the price behavior of a position or a portfolio and the price behavior of the benchmark
4	**Sharpe Ratio**	Measure of risk-adjusted returns and is calculated using standard deviation and excess return to determine reward per unit of risk.
5	**Tracking Difference**	The annualized difference of daily returns between the index or goods and the NAV of the ETF/ Index
6	**Information Ratio**	Measure of the risk-adjusted returns of the fund. It is the excess return over benchmark divided by the tracking error
7	**Turnover Ratio**	Percentage of a fund's holdings that have changed in a given year.
8	**Average Maturity**	Weighted Average Maturity of the Assets
9	**Macaulay Duration**	Measure of the average time it takes to receive a bond's cash flows.
10	**Modified Duration**	Price sensitivity and the percentage change in price for a unit change in yield
11	**Annualized Portfolio Yield**	Weighted Average valuation yield of the assets
12	**Yield to Maturity**	Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity

Important Weblinks:

Sr.No	Links	Description
1	[Calc Method]	Mathematical parameters and assumptions.
2	[Risk Factor]	Various risk factors associated with the Scheme
3		Link for SID on AMC website
4	[Investor Service]	Contact details
5	[Grievance Redressal]	Grievance submission page with details showing Escalation matrix

ADDITIONAL DISCLOSURES

Past performance may or may not be sustained in future. Returns/investment value are as of Oct 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

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10,000 invested at inception is as on Oct 31, 2026. SIP values are in rupees. Performance Analysis on annualized basis except Beta. The risk free Index is MIBOR Overnight 5.77 as on Oct 31, 2026. For Riskometer, please refer Page . Disclosures: Page 88.Expense Ratio for the month of Oct 31, 2026 - Regular: 1.96 and Direct: 0.69 Different Plans shall have a different expense structure. The performance details provided herein are of Regular Plan. TER mentioned is the Base Expense Ratio and excludes brokerage cost, Transaction Cost & GST incurred for the purpose of execution of trade. Market Capitalisation is computed based on Gross Equity. **Benchmark (Tier I)** Nifty Equity Savings Index TRI **Additional Benchmark** CRISIL 10Y Gilt.

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