

Sundaram Equity Savings Fund

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

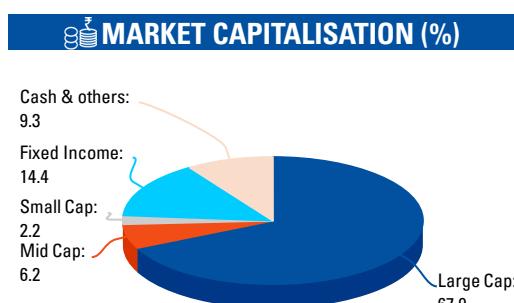


SUNDARAM MUTUAL
Sundaram Finance Group

FUND FEATURES	
Category	Equity Savings
Fund Managers	Clyton Richard Fernandes, Rohit Seksaria (Equity Portion), Dwijendra Srivastava (Fixed Income Portion)
Month End AUM	INR 1,207 Cr.
Avg. AUM	INR 1,216 Cr.
Inception Date	May 23, 2002
Benchmark (Tier I)	Nifty Equity Savings Index TRI
Additional Benchmark	CRISIL 10Y Gilt
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 100/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	0.5% if redeemed within 7 days from the date of allotment. > 7 Days: Nil

NET ASSET VALUE (NAV)		
	Regular	Direct
Growth	72.06	84.24
IDCW	15.56	16.82

RATIO (ANNUALISED)	
Weighted Avg. Market Cap	INR 7,81,675 Cr.
Median Market Cap	INR 1,50,368 Cr.
Standard Deviation	5.0
Beta	1.1
Information Ratio	0.5
Sharpe Ratio	1.2
Average Maturity of Portfolio	3.35 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	2.58 Years
Modified Duration of Portfolio	2.49 Years
YTM of Portfolio	6.25 %
Turnover Ratio	67.7



PORTFOLIO	
Portfolio	% Of Net Asset
Equity	76.3
Aerospace & Defense	1.1
Bharat Electronics Ltd	0.9
Hindustan Aeronautics Ltd	0.3
Agricultural Food & Other Products	0.6
TATA Consumer Products Ltd	0.6
Auto Components	0.9
Amara Raja Energy & Mobility Ltd	0.5
UNO Mindra Ltd	0.4
Automobiles	4.4
Mahindra & Mahindra Ltd	2.8
TVS Motor Company Ltd	0.6
Maruti Suzuki India Ltd	0.5
Bajaj Auto Ltd	0.4
Banks	23.7
ICICI Bank Ltd	7.0
HDFC Bank Ltd	5.2
Axis Bank Ltd	3.9
State Bank of India	3.9
Kotak Mahindra Bank Ltd	2.6
Bank of Baroda	1.0
Beverages	0.7
United Spirits Ltd	0.3
Varun Beverages Ltd	0.3
Capital Markets	1.3
BSE Ltd	0.4
Prudent Corporate Advisory Services Ltd	0.3
Billionbrains Garage Ventures Ltd	0.3
Cement & Cement Products	1.5
Ultratech Cement Ltd	0.6
Ambuja Cements Ltd	0.5
JK Cement Ltd	0.4
Chemicals & Petrochemicals	0.3
Pidilite Industries Ltd	0.3
Construction	2.9
Larsen & Toubro Ltd	2.9
Consumer Durables	0.5
Amber Enterprises India Ltd	0.5
Diversified Fmcg	2.1
ITC Ltd	1.2
Hindustan Unilever Ltd	0.9
Ferrous Metals	0.9
JSW Steel Ltd	0.9
Fertilizers & Agrochemicals	0.9
Coromandel International Ltd	0.9
Finance	4.9
Bajaj Finance Ltd	2.2
Cholamandalam Investment and Finance Company Ltd	1.0
Power Finance Corporation Ltd	0.6
Home First Finance Company Ltd	0.4
CRISIL Ltd	0.4
Bajaj Finserv Ltd	0.3
Financial Technology (Fintech)	0.6
PB Fintech Ltd	0.6
Gas	0.3
Indraprastha Gas Ltd	0.2
GAIL Ltd	0.2
Healthcare Services	0.2
Indegene Limited	0.2
Industrial Products	0.8
Cummins India Ltd	0.8
Insurance	0.2
SBI Life Insurance Company Ltd	0.2
IT - Software	2.3
HCL Technologies Ltd	1.1
Infosys Ltd	0.7
Coforge Ltd	0.2
Tech Mahindra Ltd	0.2
Leisure Services	0.8
Jubilant Foodworks Ltd	0.7
The Indian Hotels Company Ltd	0.2
Non - Ferrous Metals	1.1
Hindalco Industries Ltd	1.1
Petroleum Products	9.5
Reliance Industries Ltd	8.9
Bharat Petroleum Corporation Ltd	0.6
Pharmaceuticals & Biotechnology	1.4
Aurobindo Pharma Ltd	0.5
Mankind Pharma Ltd	0.5
Sun Pharmaceutical Industries Ltd	0.4
Power	0.9
NTPC LTD	0.5
TATA Power Company Ltd	0.4
Realty	0.3
Prestige Estates Projects Ltd	0.3
Retailing	0.7
Zomato Ltd	0.4
Trent Ltd	0.2
Telecom - Services	9.9
Bharti Airtel Ltd	9.9
Transport Services	0.6
Interglobe Aviation Ltd	0.6
Unlisted Equity	0.0
Kwality Wall's Ltd	0.0
Government Securities/Treasury Bills	8.5
Central Government Securities	7.2
Government	1.3
Derivatives	-37.6
Hindustan Aeronautics Ltd	-0.3
Bajaj Finserv Ltd	-0.3
Eternal Ltd (Previously named as Zomato Ltd)	-0.4
Gujarat Ambuja Cement Co.Ltd	-0.5
NTPC Ltd	-0.5
Aurobindo Pharma Ltd-Equ	-0.5
JSW Steel Ltd	-0.9
Bank of Baroda	-1.0
Kotak Mahindra Bank Ltd	-1.0
Bajaj Finance Ltd	-1.0
Larsen & Toubro Ltd	-1.1
HDFC Bank Ltd	-1.1
Hindalco Industries Ltd	-1.1
ITC Ltd	-1.2
Mahindra & Mahindra Ltd	-1.2
State Bank Of India Ltd	-3.0
Axis Bank Ltd	-4.0
ICICI Bank Ltd	-4.4
Reliance Industries Ltd	-6.6
Bharti Airtel Ltd	-7.7
Corporate Bond & NCDs	5.8
LIC Housing Finance Ltd	2.1
National Bank for Agriculture & Rural Development	1.7
Small Industries Development Bank of India	1.3
Power Finance Corporation Ltd	0.8
Cash, Call, NCA & Primary Mkt Appln	9.3
TREPS	8.7
Margin Money For Derivatives	0.6
Cash and Other Net Current Assets	-0.1
Grand Total	100.0

No of Stocks: 62

• Top 10 Sectors

• Top 10 Holdings

PERFORMANCE

Period	Performance			₹ 10,000 invested			Value of ₹ 10,000-a-month SIP			
	Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)	Investment	Fund (₹)	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
Last 10 years	8.7	9.4	6.5	23,099	24,570	18,816	12,00,000	19,41,630	19,69,677	16,48,146
^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 Dec 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 Dec 31, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.54 as on Dec 31, 2025. Turnover Ratio* – Turnover Ratio is calculated for Directional Equity only. For Riskometer, please refer Page 68. Disclosures: Page 58. Expense Ratio for the month of Dec 31, 2025 - Regular: 2.15 and Direct: 0.71