

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

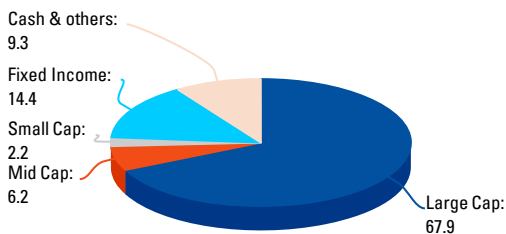


RATIO (ANNUALISED)

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



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	76.3	Leisure Services	0.8
Aerospace & Defense	1.1	Jubilant Foodworks Ltd	0.7
Bharat Electronics Ltd	0.9	The Indian Hotels Company Ltd	0.2
Hindustan Aeronautics Ltd	0.3	Non - Ferrous Metals	1.1
Agricultural Food & Other Products	0.6	Hindalco Industries Ltd	1.1
TATA Consumer Products Ltd	0.6	Petroleum Products ³	9.5
Auto Components	0.9	Reliance Industries Ltd ²	8.9
Amara Raja Energy & Mobility Ltd	0.5	Bharat Petroleum Corporation Ltd	0.6
UNO Minda Ltd	0.4	Pharmaceuticals & Biotechnology ¹⁰	1.4
Automobiles ⁵	4.4	Aurobindo Pharma Ltd	0.5
Mahindra & Mahindra Ltd ⁸	2.8	Mankind Pharma Ltd	0.5
TVS Motor Company Ltd	0.6	Sun Pharmaceutical Industries Ltd	0.4
Maruti Suzuki India Ltd	0.5	Power	0.9
Bajaj Auto Ltd	0.4	NTPC LTD	0.5
Banks ¹	23.7	TATA Power Company Ltd	0.4
ICICI Bank Ltd ³	7.0	Realty	0.3
HDFC Bank Ltd ⁴	5.2	Prestige Estates Projects Ltd	0.3
Axis Bank Ltd ⁵	3.9	Retailing	0.7
State Bank of India ⁶	3.9	Zomato Ltd	0.4
Kotak Mahindra Bank Ltd ⁹	2.6	Trent Ltd	0.2
Bank of Baroda	1.0	Telecom - Services ²	9.9
Beverages	0.7	Bharti Airtel Ltd ¹	9.9
United Spirits Ltd	0.3	Transport Services	0.6
Varun Beverages Ltd	0.3	Interglobe Aviation Ltd	0.6
Capital Markets	1.3	Unlisted Equity	0.0
BSE Ltd	0.6	Kwality Wall's Ltd	0.0
Prudent Corporate Advisory Services Ltd	0.4	Government Securities/Treasury Bills	8.5
Billionbrains Garage Ventures Ltd	0.3	Central Government Securities	7.2
Cement & Cement Products ⁹	1.5	Government	1.3
Ultratech Cement Ltd	0.6	Derivatives	-37.6
Ambuja Cements Ltd	0.5	Hindustan Aeronautics Ltd	-0.3
JK Cement Ltd	0.4	Bajaj Finserv Ltd	-0.3
Chemicals & Petrochemicals	0.3	Eternal Ltd (Previously named as Zomato Ltd)	-0.4
Pidilite Industries Ltd	0.3	Gujarat Ambuja Cement Co.Ltd	-0.5
Construction ⁶	2.9	NTPC Ltd	-0.5
Larsen & Toubro Ltd ⁷	2.9	Aurobindo Pharma Ltd-Equ	-0.5
Consumer Durables	0.5	JSW Steel Ltd	-0.9
Amber Enterprises India Ltd	0.5	Bank of Baroda	-1.0
Diversified Fmcg ⁸	2.1	Kotak Mahindra Bank Ltd	-1.0
ITC Ltd	1.2	Bajaj Finance Ltd	-1.0
Hindustan UniLever Ltd	0.9	Larsen & Toubro Ltd	-1.1
Ferrous Metals	0.9	HDFC Bank Ltd	-1.1
JSW Steel Ltd	0.9	Hindalco Industries Ltd	-1.1
Fertilizers & Agrochemicals	0.9	ITC Ltd	-1.2
Coromandel International Ltd	0.9	Mahindra & Mahindra Ltd	-1.2
Finance ⁴	4.9	State Bank Of India Ltd	-3.0
Bajaj Finance Ltd ¹⁰	2.2	Axis Bank Ltd	-4.0
Cholamandalam Investment and Finance Company Ltd	1.0	ICICI Bank Ltd	-4.4
Power Finance Corporation Ltd	0.6	Reliance Industries Ltd	-6.6
Home First Finance Company Ltd	0.4	Bharti Airtel Ltd	-7.7
CRISIL Ltd	0.4	Corporate Bond & NCDs	5.8
Bajaj Finserv Ltd	0.3	LIC Housing Finance Ltd	2.1
Financial Technology (Fintech)	0.6	National Bank for Agriculture & Rural Development	1.7
PB Fintech Ltd	0.6	Small Industries Development Bank of India	1.3
Gas	0.3	Power Finance Corporation Ltd	0.8
Indraprastha Gas Ltd	0.2	Cash, Call, NCA & Primary Mkt Appln	9.3
GAIL Ltd	0.2	TREPS	8.7
Healthcare Services	0.2	Margin Money For Derivatives	0.6
Indegene Limited	0.2	Cash and Other Net Current Assets	-0.1
Industrial Products	0.8	Grand Total	100.0
Cummins India Ltd	0.8		
Insurance	0.2		
SBI Life Insurance Company Ltd	0.2		
IT - Software ⁷	2.3		
HCL Technologies Ltd	1.1		
Infosys Ltd	0.7		
Coforge Ltd	0.2		
Tech Mahindra Ltd	0.2		

No of Stocks: 62

• Top 10 Sectors
• Top 10 Holdings

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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