

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 1,201 Cr.
Avg. AUM	INR 1,185 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	72.38	84.49
IDCW	16.17	17.45

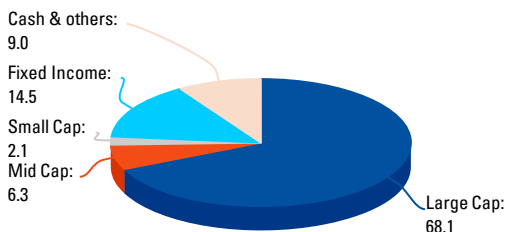


RATIO (ANNUALISED)

Weighted Avg. Market Cap	INR 7,07,607 Cr.
Median Market Cap	INR 1,38,605 Cr.
Standard Deviation	5.1
Beta	1.1
Information Ratio	0.6
Sharpe Ratio	1.1
Average Maturity of Portfolio	3.46 Years
Weighted Average Maturity of PTCs	-
Macaulay Duration of Portfolio	2.68 Years
Modified Duration of Portfolio	2.58 Years
YTM of Portfolio	6.23 %
Turnover Ratio	71.6



MARKET CAPITALISATION (%)



PORTFOLIO

Portfolio	% Of Net Asset	Portfolio	% Of Net Asset
Equity	76.6	Infosys Ltd	0.7
Aerospace & Defense	1.1	Tech Mahindra Ltd	0.2
Bharat Electronics Ltd	0.8	Coforge Ltd	0.2
Hindustan Aeronautics Ltd	0.3	Leisure Services	0.9
Agricultural Food & Other Products	0.6	Jubilant Foodworks Ltd	0.7
TATA Consumer Products Ltd	0.6	The Indian Hotels Company Ltd	0.2
Auto Components	0.9	Non - Ferrous Metals	1.0
Amara Raja Energy & Mobility Ltd	0.5	Hindalco Industries Ltd	1.0
UNO Minda Ltd	0.4	Petroleum Products ³	9.4
Automobiles ⁵	4.2	Reliance Industries Ltd ²	8.9
Mahindra & Mahindra Ltd ⁸	2.7	Barat Petroleum Corporation Ltd	0.5
TVS Motor Company Ltd	0.5	Pharmaceuticals & Biotechnology ¹⁰	1.4
Maruti Suzuki India Ltd	0.5	Aurobindo Pharma Ltd	0.5
Bajaj Auto Ltd	0.4	Mankind Pharma Ltd	0.5
Banks ¹	24.0	Sun Pharmaceutical Industries Ltd	0.4
ICICI Bank Ltd ³	7.3	Power	0.9
HDFC Bank Ltd ⁴	5.3	NTPC LTD	0.5
Axis Bank Ltd ⁵	4.0	TATA Power Company Ltd	0.4
State Bank of India ⁶	3.9	Realty	0.3
Kotak Mahindra Bank Ltd ⁹	2.5	Prestige Estates Projects Ltd	0.3
Bank of Baroda	1.0	Retailing	0.5
Beverages	0.7	Zomato Ltd	0.5
United Spirits Ltd	0.4	Telecom - Services ²	9.9
Varun Beverages Ltd	0.3	Bharti Airtel Ltd ¹	9.9
Capital Markets	1.3	Transport Services	0.7
BSE Ltd	0.7	Interglobe Aviation Ltd	0.7
Prudent Corporate Advisory Services Ltd	0.4	Government Securities/Treasury Bills	10.7
Billionbrains Garage Ventures Ltd	0.3	Central Government Securities	7.3
Cement & Cement Products ⁹	1.8	T Bill	2.1
Ultratech Cement Ltd	0.5	Government	1.3
Ambuja Cements Ltd	0.5	Derivatives	-38.0
JK Cement Ltd	0.4	Hindustan Aeronautics	-0.3
Grasim Industries Ltd	0.4	Bajaj Finserv	-0.3
Chemicals & Petrochemicals	0.3	Eternal Ltd (Previously named as	-0.5
Pidilite Industries Ltd	0.3	Zomato Ltd	-0.5
Construction ⁶	2.8	Gujarat Ambuja Cement	-0.5
Larsen & Toubro Ltd ⁷	2.8	NTPC	-0.5
Consumer Durables	0.5	Aurobindo Pharma	-0.5
Amber Enterprises India Ltd	0.5	JSW Steel	-0.9
Diversified Fmcg ⁷	2.1	Kotak Mahindra Bank	-1.0
ITC Ltd	1.2	Bank of	-1.0
Hindustan UniLever Ltd	0.9	Hindalco Industries	-1.0
Ferrous Metals	0.9	Larsen & Toubro	-1.1
JSW Steel Ltd	0.9	HDFC Bank	-1.1
Fertilizers & Agrochemicals	0.9	Bajaj Finance	-1.1
Coromandel International Ltd	0.9	ITC	-1.2
Finance ⁴	4.9	Mahindra & Mahindra	-1.2
Bajaj Finance Ltd ¹⁰	2.2	State Bank Of India	-3.0
Cholamandalam Investment and Finance Company Ltd	0.9	Axis Bank Ltd	-4.0
Power Finance Corporation Ltd	0.6	ICICI Bank	-4.5
Home First Finance Company Ltd	0.4	Reliance Industries	-6.6
CRISIL Ltd	0.4	Bharti Airtel	-7.7
Bajaj Finserv Ltd	0.3	Corporate Bond & NCDs	10.0
Financial Technology (Fintech)	0.6	Canara Bank	2.1
PB Fintech Ltd	0.6	LIC Housing Finance Ltd	2.1
Gas	0.2	Export Import Bank of India	2.1
GAIL Ltd	0.2	National Bank for Agriculture & Rural Development	1.7
Healthcare Services	0.5	Small Industries Development Bank of India	1.3
Indegene Limited	0.2	Power Finance Corporation Ltd	0.8
Fortis Health Care Ltd	0.2	Cash, Call, NCA & Primary Mkt Appln	2.7
Industrial Products	0.9	TREPS	1.7
Cummins India Ltd	0.8	Margin Money For Derivatives	0.5
Polycab India Ltd	0.1	Cash and Other Net Current Assets	0.5
Insurance	0.2	Grand Total	100.0
SBI Life Insurance Company Ltd	0.2		
IT - Software ⁸	2.1		
HCL Technologies Ltd	1.0		

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	7.3	8.7	7.0	10,728	10,871	10,700	1,20,000	1,25,923	1,26,825	1,23,114
Last 3 years	11.1	9.7	8.0	13,722	13,222	12,614	3,60,000	4,22,802	4,18,748	4,04,299
Last 5 years	10.7	9.9	5.2	16,652	16,067	12,883	6,00,000	7,80,383	7,64,335	7,11,644
Last 10 years	8.8	9.4	6.6	23,173	24,611	18,984	12,00,000	19,63,203	19,79,508	16,58,184
^Since Inception	8.4	-	6.6	66,230	-	45,011	28,20,000	82,22,667	-	63,94,581

Past performance may or may not be sustained in future. Returns/investment value are as of Nov 30, 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 Nov 30, 2025. SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation. The risk free Index is MIBOR Overnight 5.59 as on Nov 30, 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 Nov 30, 2025 - Regular: 2.13 and Direct: 0.59