Sundaram Medium Term Fund

Type Of Scheme: An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 Yrs to 4 Yrs
Product Labeling: Income and capital appreciation by investing in a portfolio comprising of fixed income securities with Macaulay Duration between 3 to 4 Yrs

Fund Details

Date of Inception/ Allotment	Dec 18, 1997
Benchmark Name	Nifty Medium Duration Debt Index A-III
NAV (Regular Growth)	₹ 71.03
NAV (Direct Growth)	₹ 80.15
NAV (Regular IDCW)	₹ 13.11
NAV (Direct IDCW)	₹ 26.95
AUM (Cr)	₹ 31.97 Cr
AAUM (Cr)	₹ 32.43 Cr

Fund Manager Details

Name of Fund Managers:
- I. Sandeep Agarwal
- II. Kumaresh Ramakrishnan

Total Experience: (I) 18 Yrs; (II) 31 Yrs
Managing Since: (I) 01 Jun 2012; (II) 09 Jun 2026

Minimum Investment

Lump sum Amount:	Rs. 5000/-& Multiple of Rs. 1/-
SIP Amount:	₹100 (Monthly & Daily), ₹1000 (Weekly), ₹750 (Quarterly)

Load Structure

Exit Load:	NIL

Expense Ratio (Base %)

Regular Plan:	1.6
Direct Plan:	1.0

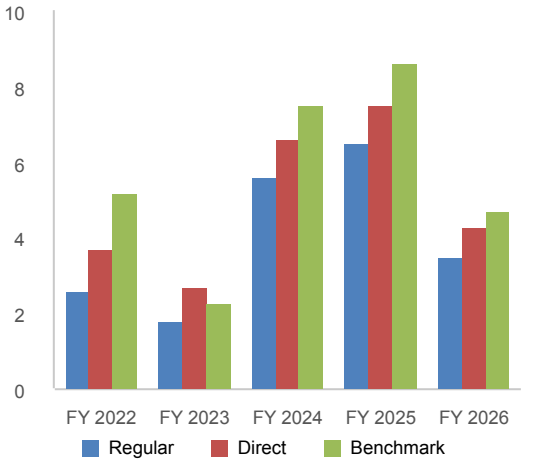
Quantitative Measures/Risk Measures

Std. Deviation (%):	-
Beta (%):	-
Tracking Error (%):	-
Sharpe Ratio (%):	-
Tracking Difference (%):	-
Information Ratio:	-

Performance of the Scheme – CAGR

Compounded Annualised Returns	Scheme (Reg) %	Scheme (Dir) %	Benchmark %
Last 1 year	1.6	2.4	1.3
Last 3 year	4.8	5.7	6.0
Last 5 year	3.8	4.7	5.1
Last 10 year	4.7	5.6	6.5
Since Inception	7.0	6.5	-

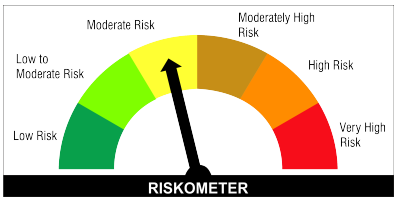
Absolute Returns for each F.Y. for last 5 years



Portfolio Data: Top 10 Holdings

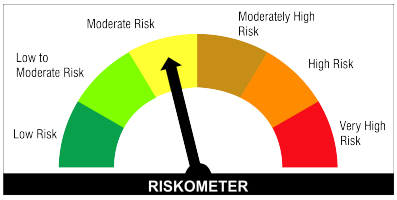
No.	Holding Name	% of Net Assets
1.	Tamil Nadu State Development Loan	17.9%
2.	Central Government Securities	17.6%
3.	Central Government Securities	12.1%
4.	Cholamandalam Investment and Finance Company Ltd - 7.38% - 28/05/2027**	6.2%
5.	Small Industries Development Bank of India - 7.42% - 12/03/2029	6.1%
6.	National Bank for Agriculture & Rural Development - 7.01% - 16/03/2029**	6.1%
7.	Muthoot Finance Ltd - 8.6% - 02/03/2028	4.7%
8.	REC LTD - 7.28% - 31/08/2029**	4.6%
9.	360 One Prime Ltd - 8.95% - 04/06/2027**	3.1%
10.	Power Finance Corporation Ltd - 6.96% - 02/03/2028**	3.1%

Scheme Riskometer



Moderate Risk

Benchmark Riskometer



Moderate Risk

Major Risk Factors

1. Interest Rate Risk
2. Credit Risk
3. Price Risk
4. Market Risk
5. Liquidity risk

Quantitative Measures/Risk Measures

Portfolio Turnover Ratio (Annualized)	
Equity Turnover	0.0
Gross Exposure Turnover (Equity + Debt + Derivatives)	-
Average Maturity	3.7 Years
Macaulay Duration	3.1 Years
Modified Duration	3.0 Years
Annualized Portfolio Yield	-
Yield To Maturity	8.0 %

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%

Powered by AIFMetrics

Sundaram Medium Term Fund

Type Of Scheme: An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 Yrs to 4 Yrs
Product Labeling: Income and capital appreciation by investing in a portfolio comprising of fixed income securities with Macaulay Duration between 3 to 4 Yrs

SUNDARAM MUTUAL
Sundaram Finance Group

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
Muthoot Finance Ltd - 8.6% - 02/03/2028		4.7
	Can Fin Homes Ltd	-

2. Changes in Expense Ratio of the scheme

Plan	Sep-2026	Oct-2026
Direct	1.0	1.0
Regular	1.6	1.6

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	47.7%	47.7%
AAA	30.8%	27.8%
AA+	6.1%	10.9%
AA	3.1%	3.1%

Total (%) is the Current Weightage in the Portfolio

Description/Inference of the Quantitative/Risk Measures

Sr.No	Quantitative Measures/ Risk Measures	Brief description/ Inference of the Quantitative measure
1	**Average Maturity**	Weighted Average Maturity of the Assets
2	**Macaulay Duration**	Measure of the average time it takes to receive a bond's cash flows.
3	**Modified Duration**	Price sensitivity and the percentage change in price for a unit change in yield
4	**Annualized Portfolio Yield**	Weighted Average valuation yield of the assets
5	**Yield to Maturity**	Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity
6	**Turnover Ratio**	Percentage of a fund's holdings that have changed in a given year.

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

Different Plans shall have a different expense structure. The expense ratio mentioned is the Base Expense Ratio and excludes brokerage cost, Transaction Cost & GST incurred for the purpose of execution of trade.

Powered by AIFMetrics