Sundaram Dynamic Asset Allocation Fund

Type Of Scheme: An open ended dynamic asset allocation fund investing in debt and equity instruments only
Product Labeling: Long-term capital appreciation and income generation

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Details

Date of Inception/ Allotment	Dec 16, 2010
Benchmark Name	NIFTY 50 Hybrid Composite debt 50:50 Index
NAV (Regular Growth)	₹ 33.75
NAV (Direct Growth)	₹ 40.33
NAV (Regular IDCW)	₹ 13.32
NAV (Direct IDCW)	₹ 16.62
AUM (Cr)	₹ 1,576.42 Cr
AAUM (Cr)	₹ 1,574.94 Cr

Fund Manager Details

Name of Fund Managers:
- I. Clyton Richard Fernandes
- II. Bharath S
- III. Kumaresh Ramakrishnan

Total Experience: (I) 21 Yrs; (II) 23 Yrs ; (III) 31 Yrs
Managing Since: (I) 04 Oct 2024; (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:	Upto 25%, within 365 days from the date of allotment: Nil. More than 25% within 365 days from the date of allotment: 1%. >365 days: Nil

Expense Ratio (Base %)

Regular Plan:	1.8
Direct Plan:	0.6

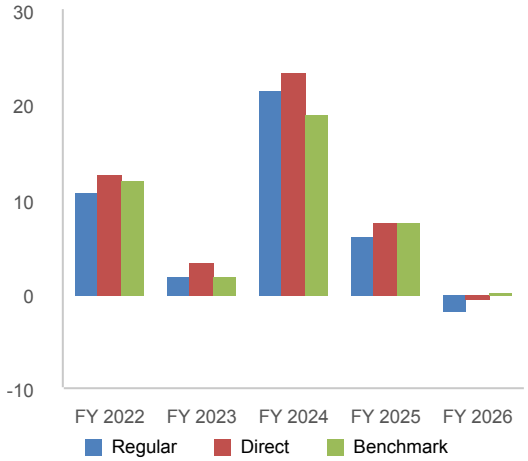
Quantitative Measures/Risk Measures

Std. Deviation (%):	9.7
Beta (%):	1.2
Tracking Error (%):	3.1
Sharpe Ratio (%):	0.1
Tracking Difference (%):	-1.4
Information Ratio:	-0.1

Performance of the Scheme – CAGR

Compounded Annualised Returns	Scheme (Reg) %	Scheme (Dir) %	Benchmark %
Last 1 year	-6.0	-4.6	-4.7
Last 3 year	6.3	7.9	6.7
Last 5 year	6.1	7.7	6.0
Last 10 year	8.0	9.6	9.4
Since Inception	8.9	10.6	9.1

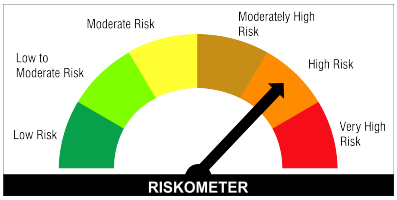
Absolute Returns for each F.Y. for last 5 years



Portfolio Data: Top 10 Holdings

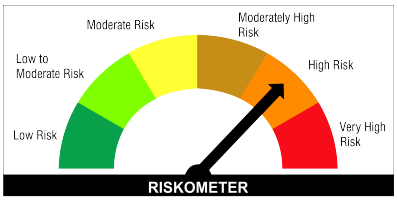
No.	Holding Name	% of Net Assets
1.	ICICI Bank Ltd	8.0%
2.	HDFC Bank Ltd	5.5%
3.	Reliance Industries Ltd	5.4%
4.	Eternal Ltd	4.8%
5.	Bharti Airtel Ltd	4.6%
6.	Central Government Securities	3.5%
7.	Larsen & Toubro Ltd	3.5%
8.	Central Government Securities	2.5%
9.	Kotak Mahindra Bank Ltd	2.3%
10.	TVS Motor Company Ltd	2.1%

Scheme Riskometer



High Risk

Benchmark Riskometer



High 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	91.1
Gross Exposure Turnover (Equity + Debt + Derivatives)	257.6
Average Maturity	6.7 Years
Macaulay Duration	4.5 Years
Modified Duration	4.3 Years
Annualized Portfolio Yield	-
Yield To Maturity	7.7 %

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** N.A
- **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
HDFC Bank Ltd		5.5
Horizon Industrial Parks Ltd		0.8
Ashok Leyland Ltd		0.7
Eternal Ltd		4.8
	Kotak Mahindra Bank Ltd	2.3
	JSW Infrastructure Ltd	0.1
	Billionbrains Garage Ventures Ltd	0.9
	One 97 Communications Ltd	-
	TD Power Systems Ltd	-
	Indegene Limited	0.3

Total (%) is the Current Weightage in the Portfolio

2. Changes in Expense Ratio of the scheme

Plan	Sep-2026	Oct-2026
Direct	0.6	0.6
Regular	1.8	1.8

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

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

4. Changes in Credit Quality

Name of security	Sep-2026	Oct-2026
Sov	12.6%	12.5%
AAA	5.6%	6.2%

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

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The risk free Index is Weighted Average Rate of TREPS 5.77 as on Oct 31, 2026. 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.