

FUND FEATURES	
Category	Liquid Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
Month End AUM	INR 6,371 Cr.
Avg. AUM	INR 6,678 Cr.
Inception Date	Aug 30, 2004
Benchmark (Tier I)	Nifty Liquid Index A-I
Additional Benchmark	CRISIL 1Y Tbill
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 1000/- & Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Exit day from subscription Exit Load as a % of redemption proceeds: Day 1 0.0070%; Day 2 0.0065%; Day 3 0.0060%; Day 4 0.0055%; Day 5 0.0050%; Day 6 0.0045%; Day 7 onwards Nil

NET ASSET VALUE (NAV)	
Regular	Direct
Growth	2368.96
IDCW	1043.14
RATIO (ANNUALISED)	
Average Maturity of Portfolio	0.15 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.15 Years
Modified Duration of Portfolio	0.15 Years
YTM of Portfolio	5.99 %

PORTFOLIO		
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		14.8
T Bill	Sov	14.8
Certificate of Deposits		47.4
Punjab National Bank	A1+	8.5
Bank of Baroda	A1+	8.2
HDFC Bank Ltd	A1+	5.4
Axis Bank Ltd	A1+	5.1
Canara Bank	A1+	4.7
Union Bank of India	A1+	3.1
Indian Bank	A1+	2.3
National Bank for Agriculture & Rural Development	A1+	2.3
The Federal Bank Ltd	A1+	2.3
Kotak Mahindra Bank Ltd	A1+	1.6
Commercial Papers		36.5
Small Industries Development Bank of India	A1+	1.6
IDFC First Bank Ltd	A1+	0.8
Bank of India	A1+	0.8
UCO Bank	A1+	0.8
Network18 Media & Investments Ltd	A1+	2.0
HDFC Securities Ltd	A1+	1.9
Julius Baer Capital (India) Private Ltd	A1+	1.9
PNB Housing Finance Ltd	A1+	1.6
Kotak Securities Ltd	A1+	1.6
Bajaj Financial Securities Ltd	A1+	1.6
Reliance Jio Infocomm Ltd	A1+	1.6
Redington Ltd	A1+	1.5
Godrej Industries Ltd	A1+	1.2
Birla Group Holdings Pvt Ltd	A1+	1.2
Blue Star Ltd	A1+	0.8
National Bank for Agriculture & Rural Development	A1+	0.8
Godrej Housing Finance Limited	A1+	0.8
HSBC InvestDirect Financial Services India Limited	A1+	0.8
Sharekhan Ltd	A1+	0.8
Pilani Investment and Industries Corporation Ltd.	A1+	0.8
IGH Holdings Private Limited	A1+	0.8
Fedbank Financial Services Ltd	A1+	0.8
Bajaj Finance Ltd	A1+	0.8
Motilal Oswal Financial Services Ltd	A1+	0.8
Aditya Birla Money Ltd	A1+	0.8
Corporate Bond & NCDs		0.8
National Bank for Agriculture & Rural	AAA	0.8

ASSET ALLOCATION (%)

Government Securities/ Treasury Bills	14.8
Certificate of Deposits	47.4
Commercial Papers	36.5
Corporate Bond & NCDs	0.8
Reverse Repo / TREPS	7.2
Cash, Call, NCA & Primary Mkt Appln	-6.7

RATING PROFILE (%)

Sov	4.8
Highest Investment Grade	84.7
Reverse Repo / TREPS	7.2
Cash, Call, NCA & Primary Mkt Appln	9.7

RECENT 3 IDCW (REGULAR PLAN)

Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	5.1300	5.1300
17-04-2025	5.1300	5.1300
16-07-2024	6.3282	6.3282

Quarterly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
11-06-2025	17.1880	17.1880
05-03-2025	7.5000	7.5000
05-12-2024	7.5000	7.5000

Development	
Reverse Repo / TREPS	7.2
TREPS	7.2
Cash, Call, NCA & Primary Mkt	
AppIn	-6.7
Corporate Debt Market	
Development Fund - Class	
A2	0.3
Cash and Other Net	
Current Assets	-7.0

PERFORMANCE

Period	Near-term performance			Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark (%)		Fund (%)	TIER I (%)	Additional Benchmark (%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
7D	6.5	6.5	4.2	1Y	6.4	6.5	6.3	10,641	10,650	10,626
15D	6.3	6.3	3.2	3Y	6.9	7.0	6.9	12,217	12,256	12,210
1M	5.7	5.7	4.1	5Y	5.7	5.9	5.6	13,226	13,294	13,159
3M	5.7	5.7	4.4	10Y	6.0	6.1	6.2	17,932	18,101	18,190
6M	5.7	5.8	4.3	SI	6.9	7.1	6.1	41,370	42,916	35,164

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 simple annualized basis for upto 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. Expense Ratio for the month of Dec 31, 2025 - Regular: 0.35 and Direct: 0.14.++ Aggregate Investments by Other schemes of Sundaram Mutual Fund - Rs. 46,209.91 Lakhs