

Sundaram Ultra Short Duration Fund

An open-ended ultra-short-term debt scheme investing in instruments with Macaulay Duration of the portfolio between 3 months to 6 months



SUNDARAM MUTUAL
— Sundaram Finance Group —



FUND FEATURES

| | |
|-----------------------------|---|
| Category | Ultra Short Duration Fund |
| Fund Managers | Dwijendra Srivastava, Sandeep Agarwal |
| Month End AUM | INR 1,996 Cr. |
| Avg. AUM | INR 2,395 Cr. |
| Inception Date | Dec 28, 2007 |
| Benchmark (Tier I) | Nifty Ultra Short Duration Debt 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 | Nil |



NET ASSET VALUE (NAV)

| | Regular | Direct |
|---------------|---------|---------|
| Growth | 2754.03 | 3022.74 |
| IDCW | 1076.19 | 1088.53 |



RATIO (ANNUALISED)

| | |
|--|------------|
| Average Maturity of Portfolio | 0.55 Years |
| Weighted Average Maturity of PTCs - | |
| Macaulay Duration of Portfolio | 0.53 Years |
| Modified Duration of Portfolio | 0.51 Years |
| YTM of Portfolio | 6.53 % |

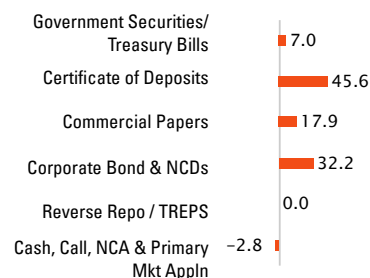


PORTFOLIO

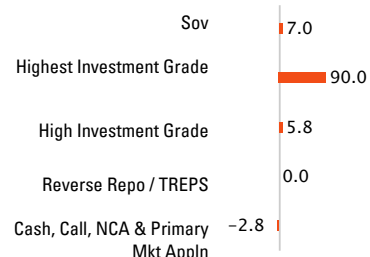
| Portfolio | Rating | % of Net Asset |
|--|--------|----------------|
| Government Securities/Treasury Bills | | 7.0 |
| T Bill | Sov | 5.0 |
| Gujarat State Government Securities | Sov | 1.3 |
| MAHARASHTRA SDL | Sov | 0.8 |
| Certificate of Deposits | | 45.6 |
| HDFC Bank Ltd | A1+ | 6.9 |
| Indian Bank | A1+ | 6.2 |
| Bank of Baroda | A1+ | 6.1 |
| Axis Bank Ltd | A1+ | 5.6 |
| Canara Bank | A1+ | 4.9 |
| Small Industries Development Bank of India | A1+ | 3.6 |
| IndusInd Bank Ltd | A1+ | 2.5 |
| Kotak Mahindra Bank Ltd | A1+ | 2.5 |
| National Bank for Agriculture & Rural Development | A1+ | 2.5 |
| Union Bank of India | A1+ | 2.4 |
| IDBI Bank Ltd | A1+ | 1.2 |
| IDFC First Bank Ltd | A1+ | 1.2 |
| Commercial Papers | | 17.9 |
| HSBC InvestDirect Financial Services India Limited | A1+ | 2.7 |
| Cholamandalam Investment and Finance Company Ltd | A1+ | 2.7 |
| Small Industries Development Bank of India | A1+ | 2.5 |
| Deutsche Investments India Private Ltd | A1+ | 2.5 |
| L & T Finance Ltd | A1+ | 2.4 |
| IIFL Finance Ltd | A1+ | 2.1 |
| LIC Housing Finance Ltd | A1+ | 1.2 |
| Motilal Oswal Financial Services Ltd | A1+ | 1.2 |
| ICICI Securities Ltd | A1+ | 0.5 |
| Corporate Bond & NCDs | | 32.2 |
| National Bank for Agriculture & Rural Development | AAA | 7.3 |
| REC LTD | AAA | 6.0 |
| Small Industries Development Bank of India | AAA | 3.0 |
| ICICI Home Finance Company Ltd | AAA | 2.5 |
| LIC Housing Finance Ltd | AAA | 2.3 |
| Muthoot Finance Ltd | AA+ | 2.0 |
| HDB Financial Services Ltd | AAA | 2.0 |
| 360 One Prime Ltd | AA | 1.6 |
| Shriram Finance Ltd | AA+ | 1.5 |
| Power Finance Corporation Ltd | AAA | 1.3 |
| Bharti Telecom Ltd | AAA | 1.3 |
| Can Fin Homes Ltd | | 0.8 |
| Cholamandalam Investment and Finance Company Ltd | AA+ | 0.7 |
| Reverse Repo / TREPS | | 0.0 |
| TREPS | | 0.0 |
| Cash, Call, NCA & Primary Mkt Appln | | -2.8 |
| Corporate Debt Market Development Fund - Class | | 0.3 |



ASSET ALLOCATION (%)



RATING PROFILE (%)



RECENT 3 IDCW (REGULAR PLAN)

| Monthly IDCW | | |
|----------------|-----------------------------------|---------------------------------------|
| Record Date | Individual Quantum (INR per unit) | Non-Individual Quantum (INR per unit) |
| 16-05-2025 | 5.3080 | 5.3080 |
| Quarterly IDCW | | |
| 11-06-2025 | 17.3020 | 17.3020 |
| 05-03-2025 | 7.5000 | 7.5000 |
| 05-12-2024 | 7.5000 | 7.5000 |

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| | |
|--------------------|------|
| A2 | |
| Cash and Other Net | |
| Current Assets | -3.1 |

| 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 | 6.1 | 6.4 | 4.2 | 1Y | 5.9 | 7.0 | 6.3 | 10,593 | 10,698 | 10,626 |
| 15D | 5.8 | 6.5 | 3.2 | 3Y | 6.2 | 7.3 | 6.9 | 11,963 | 12,373 | 12,210 |
| 1M | 4.7 | 5.6 | 4.1 | 5Y | 4.9 | 6.1 | 5.6 | 12,692 | 13,445 | 13,159 |
| 3M | 4.8 | 5.9 | 4.4 | 10Y | 5.1 | 6.7 | 6.2 | 16,398 | 19,052 | 18,190 |
| 6M | 4.9 | 6.0 | 4.3 | SI | 5.8 | 7.7 | 6.3 | 27,566 | 37,809 | 29,960 |

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 annualised 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.SIP values are in rupees. Performance Analysis on annualized basis except Beta and Correlation.The risk free Index is MIBOR Overnight 5.74.Expense Ratio for the month of Dec 31, 2025 - Regular: 1.42 and Direct: 0.23