Sundaram Conservative Hybrid Fund

Type Of Scheme: An open-ended hybrid scheme investing predominantly in debt instruments

Product Labeling: Income over medium to long term

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Details

Date of Inception/ Allotment	Mar 8, 2010
Benchmark Name	CRISIL Hybrid 85+15 - Conservative Index
NAV (Regular Growth)	₹ 29.07
NAV (Direct Growth)	₹ 32.36
NAV (Regular IDCW)	₹ 18.15
NAV (Direct IDCW)	₹ 20.33
AUM (Cr)	₹ 18.33 Cr
AAUM (Cr)	₹ 18.30 Cr

Fund Manager Details

Name of Fund Managers:

- I.Bharath S
- II. Kumaresh Ramakrishnan

Total Experience: (I) 23 Yrs (II) 31 Yrs

Managing Since: (I) 16 May 2022 (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

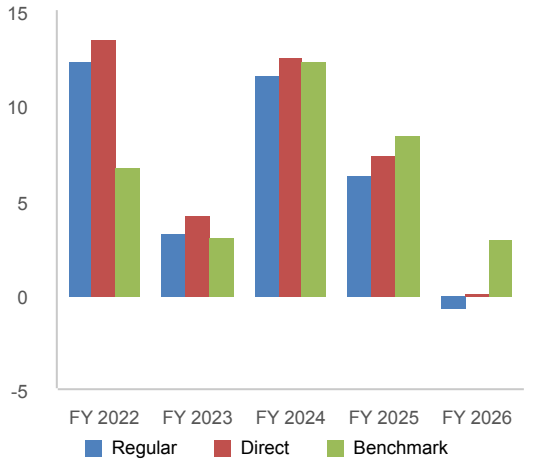
Quantitative Measures/Risk Measures

Std. Deviation (%):	4.3
Beta (%):	1.0
Tracking Error (%):	1.6
Sharpe Ratio (%):	-0.3
Tracking Difference (%):	-2.5
Information Ratio:	-1.6

Performance of the Scheme – CAGR

Compounded Annualised Returns	Scheme (Reg) %	Scheme (Dir) %	Benchmark %
Last 1 year	-2.1	-1.4	0.9
Last 3 year	4.5	5.4	7.0
Last 5 year	4.2	5.1	6.1
Last 10 year	5.2	6.2	7.6
Since Inception	6.6	7.5	8.2

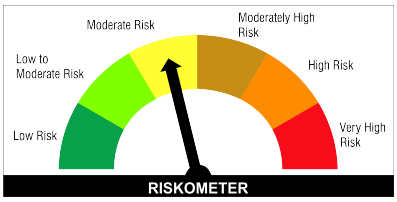
Absolute Returns for each F.Y. for last 5 years



Portfolio Data: Top 10 Holdings

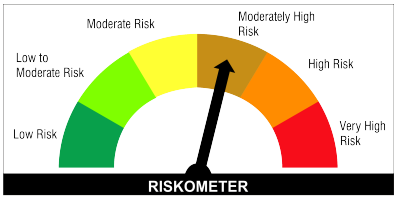
No.	Holding Name	% of Net Assets
1.	Central Government Securities	26.4%
2.	Indian Railway Finance Corporation Ltd - 8.55% - 21/02/2029**	5.5%
3.	Muthoot Finance Ltd - 8.6% - 02/03/ 2028	5.4%
4.	Power Finance Corporation Ltd - 6.96% - 02/03/2028**	5.4%
5.	BAJAJ HOUSING FINANCE LTD - 7.64% - 01/07/2030**	5.3%
6.	REC LTD - 6.87% - 31/05/2030	5.2%
7.	Bajaj Finance Ltd - 8.1167% - 10/05/ 2027**	2.7%
8.	BAJAJ HOUSING FINANCE LTD - 7.7% - 21/05/2027**	2.7%

Scheme Riskometer



Moderate Risk

Benchmark Riskometer



Moderately High Risk

Major Risk Factors

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

Quantitative Measures/Risk Measures

Portfolio Turnover Ratio (Annualized)	
Equity Turnover	0.0
Gross Exposure Turnover (Equity + Debt + Derivatives)	-
Average Maturity	4.1 Years
Macaulay Duration	3.1 Years
Modified Duration	2.9 Years
Annualized Portfolio Yield	-
Yield To Maturity	7.5 %

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%

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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
Central Government Securities		26.4
Muthoot Finance Ltd - 8.6% - 02/03/2028		5.4
REC LTD - 6.87% - 31/05/2030		5.2
Indian Railway Finance Corporation Ltd - 8.55% - 21/02/2029**		5.5
	Government Stock	-

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
AAA	16.2%	26.8%
Sov	48.4%	26.4%
AA+	-	5.4%

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	**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

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.