

FUND CHARACTERISTICS/ HIGHLIGHTS

- Can invest up to 25% in equity and the balance in fixed income.
- The fund seeks to primarily generate accrual income through its fixed income portfolio. The portfolio is actively managed by a mix of debt and money market instruments.
- Capital appreciation is expected to be generated through the fund's equity portfolio.

CURRENT PORTFOLIO STRATEGY & POSITIONING

- Fixed Income: The fixed income part of the portfolio aims to generate regular income by investing in a mix of high-quality debt and money instruments.
- The fund predominantly invests in AAA & AA rated securities.
- Equity exposure is predominantly in large cap stocks.

TARGET INVESTORS

- Those seeking regular accrual income and some capital appreciation.
- Investors who are averse to the high volatility of a pure equity fund but at the same time would also like to benefit from the returns provided by pure debt funds.



Portfolio YTM

6.2%


Macaulay Duration

5.3 Years


Modified Duration

5.1 Years


Average Maturity

11.0 Years
TOP 5 HOLDINGS - EQUITY

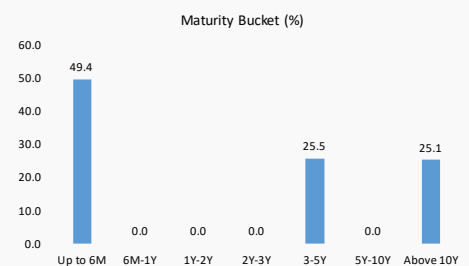
Name	Weight (%)
Bharti Airtel Ltd	2.3
HDFC Bank Ltd	2.3
Reliance Industries Ltd	2.1
State Bank of India	1.5
Infosys Ltd	1.1

TOP HOLDINGS - DEBT

Name	Rating	Weight (%)
6.36% Central Govt Sec. - 16/02/2031	Sovereign	25.5
7.24% Central Govt Sec. - 18/08/2055	Sovereign	25.1

PORTFOLIO RATING BREAK- UP (%)

Particulars	Weight (%)
Sovereign	50.7
Equity	20.2
Cash & Others	29.1

MATURITY BUCKET (%)




Performance - Regular Plan

Period	Sundaram Conservative Hybrid Fund (%)	CRISIL Hybrid 85+15 - Conservative Index (TIER I) (%)	CRISIL 10 Yr T- Bill Additional Benchmark (%)	Sundaram Conservative Hybrid Fund (₹)	CRISIL Hybrid 85+15 - Conservative Index (TIER I) (₹)	CRISIL 10 Yr T- Bill Additional Benchmark (₹)
Last 1 year	5.0	8.3	5.6	10,503	10,828	10,561
Last 3 years	7.1	9.2	8.0	12,277	13,024	12,603
Last 5 years	7.2	7.6	5.5	14,157	14,444	13,092
Since Inception	7.0	8.6	6.5	29,720	37,338	27,209

Source: Value Research and In-house. Past performance may or may not be sustained in future. Returns/ investment value are as of February 27, 2026. Returns are on a compounded annual basis for period more than one year and simple annualized basis for up to one-year period and computed using NAV of Regular Plan-Growth Option. Value of ₹10,000 invested at inception is as on February 27, 2026.

SCHEME FACTS & FEATURES

Inception	March 2019	Benchmark	Tier I: CRISIL Hybrid 85+15 - Conservative Index
Month End AUM	₹ 20 Cr. (February 27, 2026)	Fund Managers	Fixed Income Portion: Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal Equity Portion: Mr. Bharath S
Average AUM	₹ 20 Cr. (for the month of February 27, 2026)		
Minimum Initial Investment	For both Regular and Direct plans ₹1,000	Plan / Option	Regular and Direct - Growth & IDCW (Payout, Reinvestment, Transfer)
Exit Load	Nil		

PERFORMANCE DETAILS OF OTHER FUNDS (REGULAR PLAN) JOINTLY MANAGED BY DWIJENDRA SRIVASTAVA & SANDEEP AGARWAL

Scheme Name	1 year (%)		3 years (%)		5 years (%)	
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
Sundaram Short Term Debt Fund	7.0	6.9	7.4	7.3	7.4	6.0
Sundaram Debt Oriented Hybrid Fund	5.0	8.3	7.1	9.2	7.2	7.6
Sundaram Low Duration Fund - Regular Plan	6.4	6.9	6.8	7.3	7.2	6.0
Sundaram Overnight Fund - Regular Plan	5.5	5.6	6.2	6.4	5.4	5.5
Sundaram Ultra Short Term Fund - Regular Plan	5.7	6.7	6.1	7.3	5.0	6.2
Sundaram Medium Term Bond Fund - Regular Plan	5.3	7.4	5.9	7.7	4.3	6.2

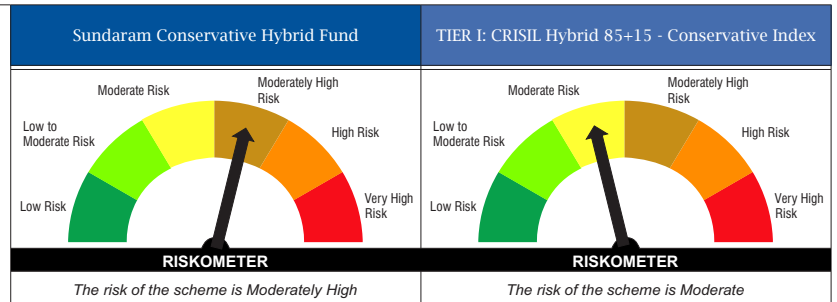
Number of Funds Managed by Mr. Sandeep Aggarwal: 12
Number of Funds Managed by Mr. Dwijendra Srivastava: 15

Source: In-house Computation, Data as on February 27, 2026. Past performance may or may not be sustained in the future and may not necessarily serve as a basis for comparison with other investments. · Period for which scheme's performance has been provided is computed basis last day of the previous month. Returns are computed using the NAV of Regular Plan - Growth Option, Top & bottom by 5 year period.

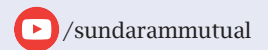
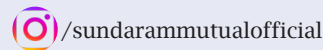
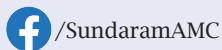
This product is suitable for investors who are seeking*

- Income over medium to long term
- Regular income through investment in fixed income securities and long term capital appreciation by investing a portion of the assets in equity and equity related instruments.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



For more details, consult your Mutual Fund Distributor. You can also call us on 1860 425 7237 or visit www.sundarammutual.com.



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.