

# Sundaram Banking & PSU Fund

An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.



**SUNDARAM MUTUAL**  
— Sundaram Finance Group —



## FUND FEATURES

<b>Category</b>	Banking & PSU Fund
<b>Fund Managers</b>	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
<b>Month End AUM</b>	INR 468 Cr.
<b>Avg. AUM</b>	INR 438 Cr.
<b>Inception Date</b>	Dec 29, 2004
<b>Benchmark (Tier I)</b>	Nifty Banking & PSU Debt Index A-II
<b>Additional Benchmark</b>	CRISIL 1Y Tbill
<b>Plans</b>	Regular/Direct
<b>Options</b>	Growth/IDCW
<b>Minimum Amount</b>	For first investment - Rs 5,000 and multiples of Rs. 1 thereafter
<b>SIP / STP / SWP</b>	Available
<b>Exit Load</b>	Nil



## NET ASSET VALUE (NAV)

	Regular	Direct
<b>Growth</b>	43.19	43.81
<b>IDCW</b>	11.74	11.70



## RATIO (ANNUALISED)

<b>Average Maturity of Portfolio</b>	4.05 Years
<b>Weighted Average Maturity of PTCs -</b>	
<b>Macaulay Duration of Portfolio</b>	3.14 Years
<b>Modified Duration of Portfolio</b>	2.98 Years
<b>YTM of Portfolio</b>	6.53 %

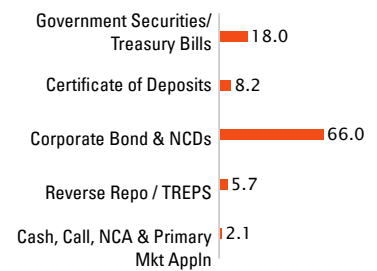


## PORTFOLIO

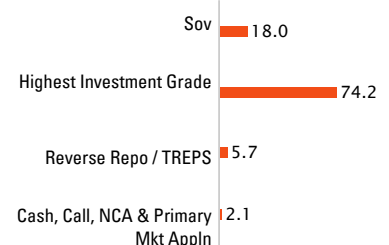
Portfolio	Rating	% of Net Asset
<b>Government Securities/Treasury Bills</b>		<b>18.0</b>
Central Government Securities	Sov	13.6
Government Tamil Nadu State Government Securities	Sov	2.2
Government Securities	Sov	2.2
<b>Certificate of Deposits</b>		<b>8.2</b>
Indian Bank	A1+	4.1
Export Import Bank of India	A1+	3.1
HDFC Bank Ltd	A1+	1.0
<b>Corporate Bond &amp; NCDs</b>		<b>66.0</b>
Power Finance Corporation Ltd	AAA	8.6
National Bank for Agriculture & Rural Development	AAA	7.6
REC LTD	AAA	6.5
Indian Oil Corporation Ltd	AAA	6.5
Indian Railway Finance Corporation Ltd	AAA	6.5
HDFC Bank Ltd	AAA	5.4
National Housing Bank	AAA	5.4
Housing and Urban Development Corp. Ltd	AAA	5.3
Power Grid Corporation of India Ltd	AAA	4.3
Small Industries Development Bank of India	AAA	4.3
Export Import Bank of India	AAA	3.3
National Bank for Financing Infrastructure and Development	AAA	1.1
HDB Financial Services Ltd	AAA	1.1
<b>Reverse Repo / TREPS</b>		<b>5.7</b>
TREPS		5.7
<b>Cash, Call, NCA &amp; Primary Mkt Appln</b>		<b>2.1</b>
Cash and Other Net Current Assets		1.9
Corporate Debt Market Development Fund - Class A2		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	0.0680	0.0680
17-04-2025	0.0680	0.0680



## PERFORMANCE

Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
1Y	9.3	8.5	7.8	10,928	10,855	10,783
3Y	7.6	7.4	7.1	12,445	12,390	12,299
5Y	5.6	5.8	5.6	13,153	13,267	13,118
SI	7.4	7.5	6.2	43,194	44,076	34,143

**Past performance may or may not be sustained in future.** Returns/investment value are as of Jun 30, 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 Jun 30, 2025. Expense Ratio for the month of Jun 30, 2025 - Regular: 0.41 and Direct: 0.27