Sundaram Banking and PSU Debt Fund

Type Of Scheme: An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds
Product Labeling: Capital appreciation from Fixed income

SUNDARAM MUTUAL — Sundaram Finance Group

Fund Details

Date of Inception/ Allotment	Dec 29, 2004
Benchmark Name	Nifty Banking & PSU Debt Index A-II
NAV (Regular Growth)	₹ 45.76
NAV (Direct Growth)	₹ 46.50
NAV (Regular IDCW)	₹ 11.60
NAV (Direct IDCW)	₹ 11.58
AUM (Cr)	₹ 257.79 Cr
AAUM (Cr)	₹ 258.10 Cr

Fund Manager Details

Name of Fund Managers:
- I. Sandeep Agarwal
- II. Kumaresh Ramakrishnan
- III. Ronak Shah

Total Experience: (I) 18 Yrs; (II) 31 Yrs; (III) 13 Yrs
Managing Since: (I) 16 May 2022; (II) 08 Jun 2026; (III) 13 Aug 2026

Minimum Investment

Lump sum Amount:	For first investment - Rs 5,000 and multiples of Rs. 1 thereafter
SIP Amount:	₹1000

Load Structure

Exit Load:	Nil

Expense Ratio (Base %)

Regular Plan:	0.4
Direct Plan:	0.2

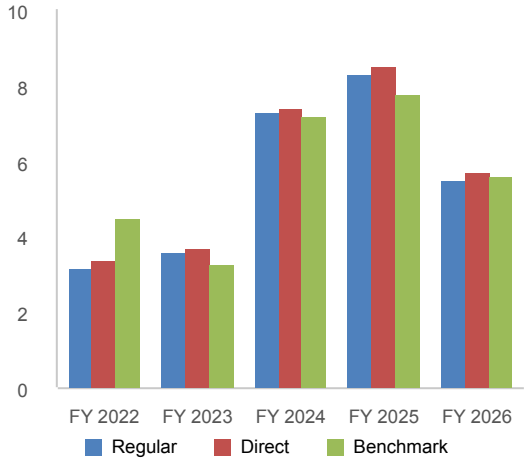
Quantitative Measures/Risk Measures

Std. Deviation (%):	-
Beta (%):	-
Tracking Error (%):	-
Sharpe Ratio (%):	-
Tracking Difference (%):	-
Information Ratio:	-

Performance of the Scheme – CAGR

Compounded Annualised Returns	Scheme (Reg) %	Scheme (Dir) %	Benchmark %
Last 1 year	4.7	4.9	4.4
Last 3 year	6.9	7.0	6.6
Last 5 year	5.8	6.0	5.6
Last 10 year	6.3	6.4	6.6
Since Inception	7.2	7.1	7.3

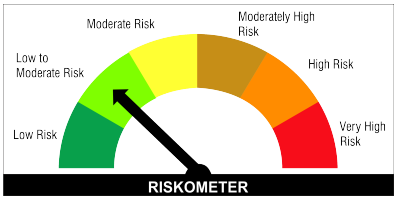
Absolute Returns for each F.Y. for last 5 years



Portfolio Data: Top 10 Holdings

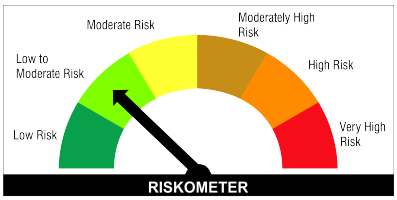
No.	Holding Name	% of Net Assets
1.	HDFC Bank Ltd - 7.7% - 16/05/2028**	9.7%
2.	National Housing Bank - 7.59% - 14/07/2027**	7.8%
3.	Export Import Bank of India - 7.35% - 27/07/2028**	7.7%
4.	Indian Oil Corporation Ltd - 7.44% - 25/11/2027**	5.8%
5.	National Bank for Agriculture & Rural Development - 7.53% - 24/03/2028	3.9%
6.	Indian Railway Finance Corporation Ltd - 7.37% - 31/07/2029**	3.8%
7.	Power Finance Corporation Ltd - 6.73% - 15/10/2027**	3.8%
8.	Power Finance Corporation Ltd - 6.96% - 02/03/2028**	3.8%
9.	Small Industries Development Bank of India - 7.42% - 12/03/2029**	3.8%
10.	National Bank for Financing Infrastructure and Development - 7.37% - 16/07/2029**	3.8%

Scheme Riskometer



Low To Moderate Risk

Benchmark Riskometer



Low To Moderate Risk

Major Risk Factors

1. Liquidity risk
2. Fixed Income Markets Risk
3. Interest Rate Risk
4. Credit Rate Risk
5. Derivatives Risk

Quantitative Measures/Risk Measures

Portfolio Turnover Ratio (Annualized)	
Equity Turnover	0.0
Gross Exposure Turnover (Equity + Debt + Derivatives)	-
Average Maturity	2.4 Years
Macaulay Duration	2.1 Years
Modified Duration	1.9 Years
Annualized Portfolio Yield	-
Yield To Maturity	7.6 %

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
Tamil Nadu State Development Loan		1.9
Power Finance Corporation Ltd - 6.96% - 02/03/2028**		3.8
	Central Government Securities	-
	Central Government Securities	-
	Power Finance Corporation Ltd - 6.61% - 15/07/2028	-
	Kotak Mahindra Bank Ltd - 05/03/2027	-

2. Changes in Expense Ratio of the scheme

Plan	Aug-2026	Sep-2026
Direct	0.2	0.2
Regular	0.4	0.4

3. Changes in Risk-o-Meter of the scheme

Change	Aug-2026	Sep-2026
Direct	Low To Moderate Risk	Low To Moderate Risk
Regular	Low To Moderate Risk	Low To Moderate Risk

4. Changes in Credit Quality

Name of security	Aug-2026	Sep-2026
AAA	84.6%	85.6%
Sov	5.3%	3.8%
A1+	1.8%	-

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**	Standard deviation is a statistical measure of the range of an investment's performance.
2	**Sharpe Ratio**	Measure of risk-adjusted returns and is calculated using standard deviation and excess return to determine reward per unit of risk.
3	**Average Maturity**	Weighted Average Maturity of the Assets
4	**Macaulay Duration**	Measure of the average time it takes to receive a bond's cash flows.
5	**Modified Duration**	Price sensitivity and the percentage change in price for a unit change in yield
6	**Annualized Portfolio Yield**	Weighted Average valuation yield of the assets
7	**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

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.

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