

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

Category	Banking & PSU Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
Month End AUM	INR 377 Cr.
Avg. AUM	INR 401 Cr.
Inception Date	Dec 29, 2004
Benchmark (Tier I)	Nifty Banking & PSU Debt Index A-II
Additional Benchmark	CRISIL 1Y Tbill
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	For first investment - Rs 5,000 and multiples of Rs. 1 thereafter
SIP / STP / SWP	Available
Exit Load	Nil

NET ASSET VALUE (NAV)

	Regular	Direct
Growth	44.24	44.90
IDCW	11.21	11.18

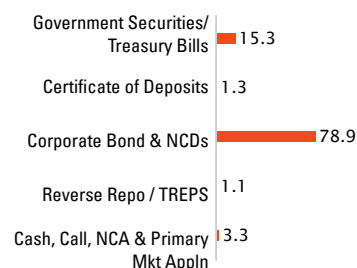
RATIO (ANNUALISED)

Average Maturity of Portfolio	4.49 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.48 Years
Modified Duration of Portfolio	3.30 Years
YTM of Portfolio	6.71 %

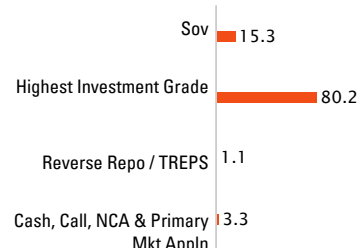
PORTFOLIO

Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		15.3
Central Government Securities	Sov	11.2
Government Karnataka State Government Securities	Sov	2.8
	Sov	1.4
Certificate of Deposits		1.3
Export Import Bank of India	A1+	1.3
Corporate Bond & NCDs		78.9
REC LTD	AAA	9.2
National Bank for Agriculture & Rural Development	AAA	8.1
Indian Oil Corporation Ltd	AAA	8.1
Power Finance Corporation Ltd	AAA	8.0
HDFC Bank Ltd	AAA	6.7
Small Industries Development Bank of India	AAA	6.7
National Housing Bank Housing & Urban Development Corporation Ltd	AAA	6.6
Export Import Bank of India	AAA	4.1
Indian Railway Finance Corporation Ltd	AAA	4.0
Bajaj Finance Ltd	AAA	4.0
Power Grid Corporation of India Ltd	AAA	2.7
State Bank of India	AAA	2.7
HDB Financial Services Ltd	AAA	1.3
Reverse Repo / TREPS		1.1
TREPS		1.1
Cash, Call, NCA & Primary Mkt Appln		3.3
Cash and Other Net Current Assets		3.0
Corporate Debt Market Development Fund - Class A2		0.4

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

PERFORMANCE

Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
1Y	8.0	7.7	6.4	10,801	10,769	10,641
3Y	7.6	7.3	7.0	12,448	12,365	12,245
5Y	5.7	5.6	5.6	13,182	13,139	13,146
10Y	6.6	7.0	6.2	19,043	19,664	18,219
SI	7.4	7.5	6.1	44,241	45,122	34,759

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