

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.

FUND FEATURES	
Category	Banking & PSU Fund
Fund Managers	Dwijendra Srivastava, Sandeep Agarwal, Yash Pankaj Sanghvi
Month End AUM	INR 377 Cr.
Avg. AUM	INR 377 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	44.30	44.96
IDCW	11.23	11.19

RATIO (ANNUALISED)	
Average Maturity of Portfolio	3.75 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	3.12 Years
Modified Duration of Portfolio	2.95 Years
YTM of Portfolio	6.85 %

PORTFOLIO		
Portfolio	Rating	% of Net Asset
Government Securities/Treasury Bills		
Central Government Securities	Sov	10.9
Government	Sov	2.8
Karnataka State Government Securities	Sov	1.4
Corporate Bond & NCDs		
REC LTD	AAA	9.1
National Bank for Agriculture & Rural Development	AAA	8.1
Indian Oil Corporation Ltd	AAA	8.1
Power Finance Corporation Ltd	AAA	7.9
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	5.4
Indian Railway Finance Corporation Ltd	AAA	4.0
Bajaj Finance Ltd	AAA	4.0
State Bank of India	AAA	2.7
HDB Financial Services Ltd	AAA	1.3
Bharti Telecom Ltd	AAA	1.3
Reverse Repo / TREPS		
TREPS		2.6
Cash, Call, NCA & Primary Mkt Appln		
Cash and Other Net Current Assets		3.4
Corporate Debt Market Development Fund - Class A2		0.4

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	15.0
Corporate Bond & NCDs	78.6
Reverse Repo / TREPS	2.6
Cash, Call, NCA & Primary Mkt Appln	3.8

RATING PROFILE (%)	
Sov	15.0
Highest Investment Grade	78.6
Reverse Repo / TREPS	2.6
Cash, Call, NCA & Primary Mkt Appln	3.8

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	7.6	7.3	6.3	10,758	10,735	10,626
3Y	7.5	7.2	6.9	12,413	12,337	12,210
5Y	5.6	5.6	5.6	13,159	13,140	13,159
10Y	6.6	7.0	6.2	18,950	19,643	18,190
SI	7.3	7.4	6.1	44,298	45,226	34,880

Past performance may or may not be sustained in future. Returns/investment value are as of Dec 31, 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 Dec 31, 2025.Expense Ratio for the month of Dec 31, 2025 - Regular: 0.44 and Direct: 0.27