Sundaram Overnight Fund

Type Of Scheme: An open ended debt scheme investing in overnight securities
Product Labeling: Investment over very short term periods

SUNDARAM MUTUAL
Sundaram Finance Group

Fund Details

Date of Inception/ Allotment	Mar 20, 2019
Benchmark Name	NIFTY1D Rate Index
NAV (Regular Growth)	₹ 1463.04
NAV (Direct Growth)	₹ 1473.93
NAV (Regular IDCW)	₹ 1006.88
NAV (Direct IDCW)	₹ 1012.22
AUM (Cr)	₹ 1,108.67 Cr
AAUM (Cr)	₹ 1,628.00 Cr

Fund Manager Details

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

Total Experience: (I) 18 Yrs; (II) 31 Yrs
Managing Since: (I) 15 Mar 2019; (II) 09 Jun 2026

Minimum Investment

Lump sum Amount:	Rs. 5000/-& Multiple of Rs. 1/-
SIP Amount:	₹100 (Monthly & Daily), ₹1000 (Weekly), ₹750 (Quarterly)

Load Structure

Exit Load:	NIL

Expense Ratio (Base %)

Regular Plan:	0.1
Direct Plan:	0.1

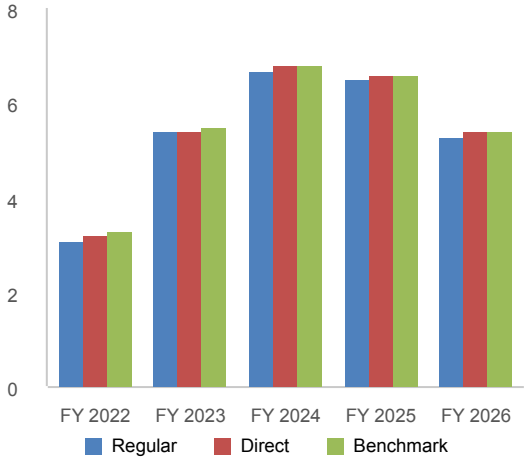
Quantitative Measures/Risk Measures

Std. Deviation (%):	0.2
Beta (%):	1.0
Tracking Error (%):	0.0
Sharpe Ratio (%):	0.6
Tracking Difference (%):	-0.0
Information Ratio:	-8.3

Performance of the Scheme – CAGR

Compounded Annualised Returns	Scheme (Reg) %	Scheme (Dir) %	Benchmark %
Last 1 year	5.1	5.2	5.2
Last 3 year	5.9	6.0	6.0
Last 5 year	5.7	5.8	5.8
Since Inception	5.1	5.2	5.2

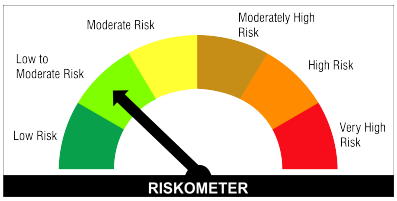
Absolute Returns for each F.Y. for last 5 years



Portfolio Data: Top 10 Holdings

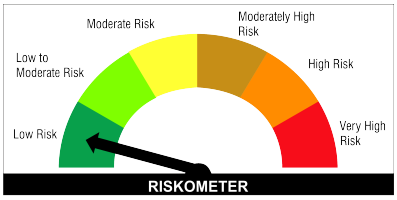
No.	Holding Name	% of Net Assets
1.	HDFC Bank Ltd - 02/11/2026	4.5%
2.	91 Days - T Bill - 27/11/2026	2.2%
3.	91 Days - T Bill - 05/11/2026	1.4%

Scheme Riskometer



Low To Moderate Risk

Benchmark Riskometer



Low Risk

Major Risk Factors

1. Interest Rate Risk
2. Credit Risk
3. Market Risk
4. Liquidity risk
5. Risk of Capital Loss

Quantitative Measures/Risk Measures

Portfolio Turnover Ratio (Annualized)	
Equity Turnover	0.0
Gross Exposure Turnover (Equity + Debt + Derivatives)	-
Average Maturity	0.0 Years
Macaulay Duration	0.0 Years
Modified Duration	0.0 Years
Annualized Portfolio Yield	-
Yield To Maturity	5.9 %

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
91 Days - T Bill - 27/11/2026		2.2
91 Days - T Bill - 05/11/2026		1.4
HDFC Bank Ltd - 02/11/2026		4.5
	T Bill	-
	T Bill	-

2. Changes in Expense Ratio of the scheme

Plan	Sep-2026	Oct-2026
Direct	0.1	0.1
Regular	0.1	0.1

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

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

4. Changes in Credit Quality

Name of security	Sep-2026	Oct-2026
A1+	-	4.5%
Sov	2.6%	3.6%

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	**Turnover Ratio**	Percentage of a fund's holdings that have changed in a given year.
2	**Average Maturity**	Weighted Average Maturity of the Assets
3	**Macaulay Duration**	Measure of the average time it takes to receive a bond's cash flows.
4	**Modified Duration**	Price sensitivity and the percentage change in price for a unit change in yield
5	**Annualized Portfolio Yield**	Weighted Average valuation yield of the assets
6	**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.