

Sundaram Low Duration Fund

An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 and 12 months

FUND FEATURES	
Category	Low Duration Fund
Fund Managers	Dwijendra Srivastava,Sandeep Agarwal
Month End AUM	INR 383 Cr.
Avg. AUM	INR 383 Cr.
Inception Date	Sep 14, 2004
Benchmark (Tier I)	Nifty Low Duration Debt Index A-I
Additional Benchmark	CRISIL 1Y Tbill
Plans	Regular/Direct
Options	Growth/IDCW
Minimum Amount	INR 1000/-& Multiple of INR 1/-
SIP / STP / SWP	Available
Exit Load	Nil

NET ASSET VALUE (NAV)		
	Regular	Direct
Growth	3547.70	3815.67
IDCW	1099.70	1116.26


RATIO (ANNUALISED)	
Average Maturity of Portfolio	1.01 Years
Weighted Average Maturity of PTCs -	
Macaulay Duration of Portfolio	0.95 Years
Modified Duration of Portfolio	0.90 Years
YTM of Portfolio	6.59 %

PORTFOLIO		
Portfolio	Rating	%of Net Asset
Government Securities/Treasury Bills		7.8
T Bill	Sov	6.5
Tamil Nadu State Government Securities	Sov	1.3
Certificate of Deposits		24.3
Bank of Baroda	A1+	8.9
HDFC Bank Ltd	A1+	6.4
Small Industries Development Bank of India	A1+	2.6
National Bank for Agriculture & Rural Development	A1+	2.6
Export Import Bank of India	A1+	2.6
Union Bank of India	A1+	1.3
Commercial Papers		1.8
India Infoline Finance Ltd	A1+	1.8
Corporate Bond & NCDs		60.5
REC LTD	AAA	9.2
National Bank for Agriculture & Rural Development	AAA	6.6
Small Industries Development Bank of India	AAA	6.6
Jamnagar Utilities and Power Pvt Ltd	AAA	6.5
Can Fin Homes Ltd		6.3
Bharti Telecom Ltd	AAA	5.3
Shriram Finance Ltd	AA+	3.9
Muthoot Finance Ltd	AA+	3.6
PNB Housing Finance Ltd		2.6
JM Financial Products Ltd	AA	2.6
Power Finance Corporation Ltd	AAA	2.6
Godrej Industries Ltd	AA+	2.4
LIC Housing Finance Ltd	AAA	1.3
360 One Prime Ltd	AA	0.8
Reverse Repo / TREPS		3.7
TREPS		3.7
Cash, Call, NCA & Primary Mkt Appln		2.0
Cash and Other Net Current Assets		1.6
Corporate Debt Market Development Fund - Class A2		0.3

ASSET ALLOCATION (%)	
Government Securities/ Treasury Bills	7.8
Certificate of Deposits	24.3
Commercial Papers	1.8
Corporate Bond & NCDs	60.5
Reverse Repo / TREPS	3.7
Cash, Call, NCA & Primary Mkt Appln	2.0

RATING PROFILE (%)	
Sov	7.8
Highest Investment Grade	66.7
High Investment Grade	19.9
Reverse Repo / TREPS	3.7
Cash, Call, NCA & Primary Mkt Appln	2.0

RECENT 3 IDCW (REGULAR PLAN)		
Monthly IDCW		
Record Date	Individual Quantum (INR per unit)	Non-Individual Quantum (INR per unit)
16-05-2025	6.3410	6.3410
Quarterly IDCW		
11-06-2025	21.0770	21.0770
05-03-2025	7.5000	7.5000
05-12-2024	7.5000	7.5000

 PERFORMANCE										
Period	Near-term performance			Period	Long-Term Performance			₹ 10,000 Invested		
	Fund (%)	TIER I (%)	Additional Benchmark (%)		Fund (%)	TIER I (%)	Additional Benchmark(%)	Fund (₹)	TIER I (₹)	Additional Benchmark (₹)
7D	6.4	5.8	6.3	1Y	7.0	7.3	6.4	10,701	10,730	10,641
15D	5.4	6.0	4.9	3Y	6.9	7.4	7.0	12,213	12,394	12,245
1M	5.5	6.2	4.7	5Y	7.1	5.9	5.6	14,073	13,297	13,146
3M	5.8	6.0	4.7	10Y	5.9	6.6	6.2	17,751	19,024	18,219
6M	5.7	6.2	4.5	SI	7.1	7.4	6.1	42,550	45,768	35,013

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: 1.15 and Direct: 0.4