



# STATEMENT OF ADDITIONAL INFORMATION



This Statement of Additional Information contains details of Sundaram Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document).



March 2024\*

Mutual Fund  
Trustee Company  
Asset Management Company  
Website

**Sundaram Mutual Fund**  
**Sundaram Trustee Company Limited**  
**Sundaram Asset Management Company Limited**  
[www.sundarammutual.com](http://www.sundarammutual.com)

*\*Updated till May 31, 2024*

Contact No. 1860 425 7237 (India)  
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(NRI): [nriservices@sundarammutual.com](mailto:nriservices@sundarammutual.com)

**Trustee**

**Sundaram Trustee Company Limited**

CIN: U65999TN2003PLC052058

Corporate Office: Sundaram Towers, I & II Floor, 46 Whites Road, Chennai 600 014 India

Phone : 044 28569900

**Investment Manager**

**Sundaram Asset Management Company Limited**

CIN: U93090TN1996PLC034615

Corporate Office: Sundaram Towers, I & II Floor, 46 Whites Road, Chennai 600 014 India

Phone : 044 28569900

[www.sundarammutual.com](http://www.sundarammutual.com)

**Sponsor**



**Sundaram Finance Limited**

CIN: L65191TN1954PLC002429

Registered Office: 21, Patullos Road,  
Chennai 600 002

India

[www.sundaramfinance.in](http://www.sundaramfinance.in)

If you wish to reach indicated telephone number from outside India, please use +91 or 0091 followed by 44 and the eight number.

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In this document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

**AMC or Asset Management Company or Investment Manager:** Sundaram Asset Management Company Limited incorporated under the provisions of the Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Investment Manager for the schemes of Sundaram Mutual Fund.

**AMFI:** The Association of Mutual Funds in India

**Applicable NAV:** The NAV applicable for purchase or redemption or switching based on the time of the Working Day on which the application is received.

**Benchmark:** The benchmark for the scheme

**Custodian:** A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 1996 and includes any entity appointed to act as custodian in respect of foreign securities and such other entity, including approved banks.

**First time mutual fund investor:** An investor who invests for the first time ever in any mutual fund either by way of purchase/subscription or systematic investment plan.

**Investment Management Agreement:** Investment Management Agreement (IMA) dated August 24, 1996, executed between the Sundaram Trustee Company Limited and the Sundaram Asset Management Company Limited as amended from time to time.

**Investor Service Centres or Official Points of acceptance of transactions:** Designated branches of Sundaram Asset Management Limited or such other centres/offices as may be designated by the company or its registrars from time to time

**KIM:** Key Information Memorandum, prescribed by SEBI, is, an abridged version containing the particulars of a scheme floated by mutual fund

**KRA:** KYC Registration Agency

**KYC:** Know Your Customer

**Mutual Fund or the Fund:** Sundaram Mutual Fund, a trust set up under the provisions of the Indian Trust Act, and registered with SEBI vide Registration No.MF/034/97/2.

**NAV:** The Net Asset Value per unit of this scheme, calculated in the manner provided in the Scheme Information Document, as may be prescribed by SEBI regulations from time to time

**PAN:** Permanent Account Number issued by the Income

Tax Department

**RBI:** Reserve Bank of India, established under the Reserve Bank of India Act, 1934.

**SAI:** Statement of Additional Information, a document prescribed by SEBI

**SEBI:** Securities and Exchange Board of India, established under the securities and Exchange Board of India Act, 1992

**SEBI Regulations or Regulations:** Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.

**SID:** Scheme Information Document prescribed by SEBI

**Trustee:** Sundaram Trustee Company Limited, as incorporated under the Provisions of the Companies Act, 1956, and approved by SEBI to act as Trustee to the schemes of Sundaram Mutual Fund.

**Trust Deed:** The Trust Deed dated March 31st 2006 (as amended from time to time) establishing the Mutual Fund.

**Unit Holder:** An investor in a scheme.

**CAS:** Consolidated Account Statement

#### Business Day

A day other than

- A Saturday
- A Sunday
- A day on which there is no RBI clearing/settlement of securities
- A day on which the Reserve Bank of India and/or banks in Mumbai are closed for business/clearing
- A day on which the Stock Exchange, Bombay or National Stock Exchange of India or RBI and/or banks are closed
- A day which is a public and/or bank holiday at a investor centre where the application is received
- A day on which sale/redemption/switch of units is suspended by the Investment Manager/Trustee
- A day falling within a Book Closure Period announced by the Trustee/Investment Manager.
- A day on which normal business cannot be transacted due to storms, floods, bandh, strikes or such other events as the Investment Manager may specify from time to time;

The Investment Manager reserves the right to declare any day as a Business Day or otherwise at any or all branches/Investor Service Centres.

**Interpretation:** The words and expressions used in this document and not defined shall have the meanings respectively assigned to them therein under the SEBI Act or the SEBI Regulations.

For the purpose of this document, except as otherwise expressly provided or unless the context otherwise requires:

- the terms defined in this Scheme Information Document include the singular as well as the plural.
- pronouns having a masculine or feminine gender shall be deemed to be all inclusive
- all references to 'dollars' or '\$' refers to the United States dollars
- Rs refers to Indian Rupee.
- A crore means ten million or 100 lakh and
- A lakh means a hundred thousand
- References to timing relate to Indian Standard Time (IST).
- References to a day are to a calendar day including non-Business Day

### **Sundaram Mutual Fund**

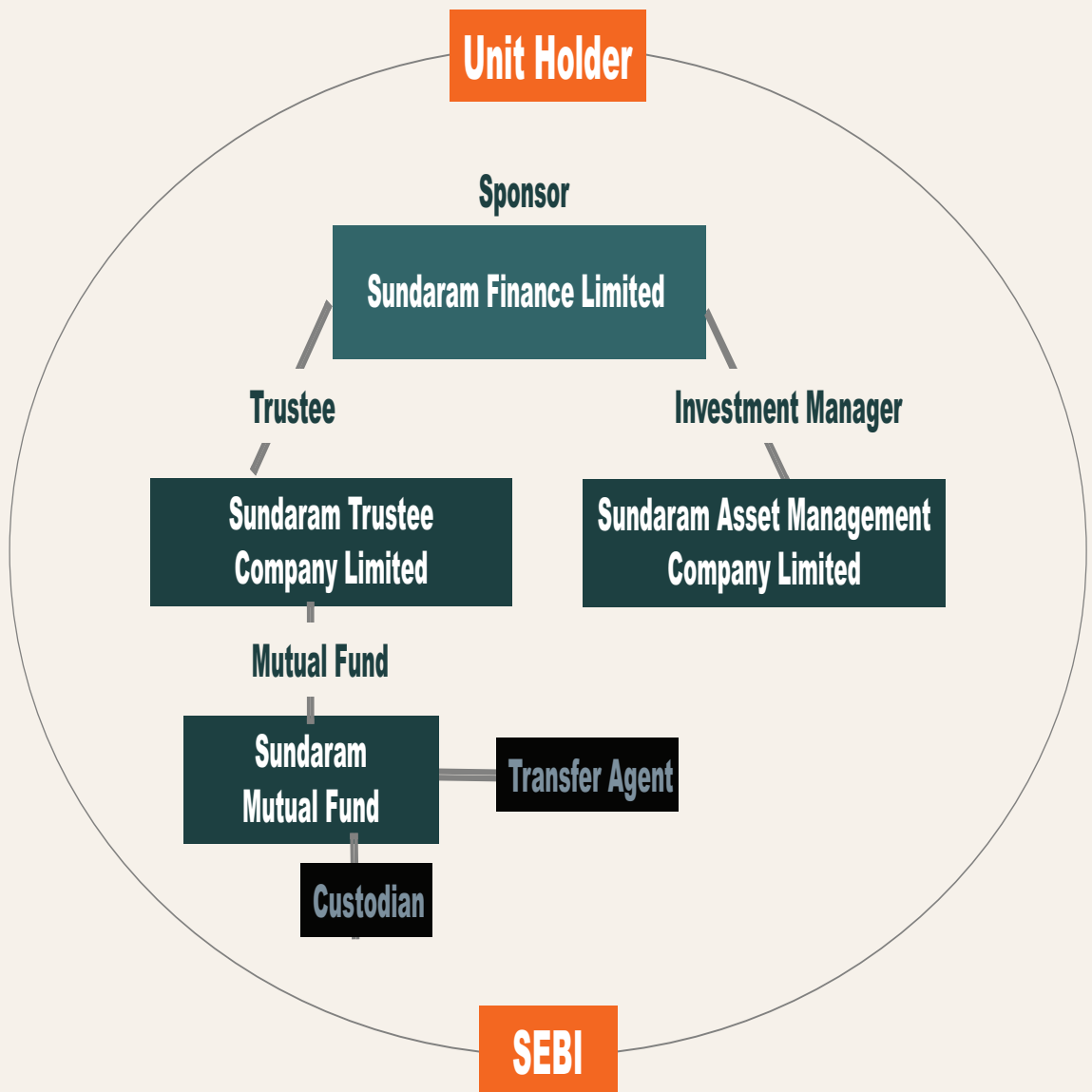
Sundaram Finance Limited established a mutual fund by the name of Sundaram Mutual Fund pursuant to a trust deed dated August 24, 1996 executed between the Sundaram Finance Limited and the Board of Trustees of Sundaram Mutual Fund. The Fund has been constituted as a Trust under the Indian Trusts Act, 1882. Sundaram Mutual Fund has been registered with the Securities and Exchange Board of India, an Independent regulatory body, established by law, for oversight of capital markets and investor protection. The Registration Number assigned by SEBI is MF/034/97/2. The registration is dated January 3, 1997. The trust deed dated August 24, 1996 and the deed of amendment dated March 22, 2004 have been registered under the Indian Registration Act, 1908 with the Sub-Registrar, Chennai-India (Serial Number 356 of 1996 and Serial Number 108 of 2004, respectively).

The Board of Trustees decided to convert itself into a trustee company in terms of Regulation 17(2) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and received the approval of the Securities and Exchange Board of India ("SEBI") for the substitution of the Board of Trustees with a trustee company vide letter dated September 29, 2003 from SEBI. Accordingly, the Trustee Company was incorporated on December 2, 2003 under the Companies Act, 1956.

### **Sponsor**

The Sponsor of Sundaram Mutual Fund is Sundaram Finance Limited. Sundaram Finance holds the entire share capital of Sundaram Asset Management Company Limited and Sundaram Trustee Company Limited.

The sponsor is the Settlor of the Trust and have irrevocably settled a sum of Rs 1 lakh as the corpus of the Trust. This shall be held and managed by the Trust in accordance with the trust deed dated August 24, 1996 as amended from time to time.



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“Sundaram Finance Limited is one of the leading non-banking finance company in India having a track record of over 65 years. Sundaram Finance Group has a presence in businesses such as automobile finance, home loans, mutual funds and insurance, to name a few. Sundaram Finance has a nation-wide network of over 622 branches, employee strength (full time employees including its divisions - Sundaram Infotech Solutions & Sundaram Direct) of around 3,880 people and is regarded as one of the most trusted and respected financial services provider in India.”

“The Sundaram Finance Group remains true to its core values of prudence, fairness, transparency and service excellence. The Company has a track record of uninterrupted dividend payment every year since inception in 1954. Sundaram Finance enjoys the highest investment grade rating for its fixed deposits programme. The short term borrowings (including commercial papers) of the company are rated “A1+” (Very Strong Degree of Safety). The fixed deposits are rated “AAA” (Highest Credit Quality) by ICRA and CRISIL. The long-term borrowings are rated “AAA” (Highest Degree of Safety), with a “Stable outlook” by ICRA and CRISIL and AA+ (High Degree of Safety), with a “Stable outlook” by India Ratings”.

#### Subsidiaries of the Sponsor

- 1 Sundaram Trustee Company Limited
- 2 Sundaram Asset Management Company Limited
- 3 Sundaram Home Finance Limited
- 4 LGF Services Limited
- 5 Sundaram Fund Services Limited
- 6 Sundaram Asset Management Singapore Pte. Limited
- 7 Sundaram Alternate Assets Limited

Snapshot on Financials: Having started on a capital base of Rs 2 lakh, Sundaram Finance sports a healthy balance sheet facilitating robust growth. Key financial parameters are presented in the accompanying table.

Key Financials of Sundaram Finance Limited*				
	2023-24	2022-23	2021-22	2020-21
Total Income	5494.38	4110.20	3890.46	4014.19
Post-Tax Earnings	1454.01	1088.31	903.41	809.05
Paid-up Capital	111.10	111.10	111.10	111.10
Net Worth	9471.69	7737.40	6893.09	6179.45
Dividend (% on FV)	300	270	200	180

\* Figures in Rs Crore as of March 31 every year. Figures are only for Sundaram Finance.

Details of penalties awarded by SEBI under the SEBI Act or any of its Regulation against the sponsor of the Mutual Fund in the last three years: Nil

[www.sundaramfinance.in](http://www.sundaramfinance.in)

Sundaram Trustee Company Limited (referred to as the Trustee in this document), through its Board of Directors, shall discharge its obligations as Trustee of the Sundaram Mutual Fund. The Trustee ensures that the transactions entered into by Sundaram Asset Management Company Limited (referred to as Investment Manager for Sundaram Mutual Fund in this document) are in accordance with the SEBI Regulations. The Trustee will also review the activities of the Investment Manager.

Incorporated on 02.12.2003

Address of the Registered Office:

21, Patullos Road

Chennai 600 002

India



Name	Age	Qualification	Experience
<b>Thiruvallur Thattai Srinivasaraghavan</b>	68	Commerce Graduate and Master of Business Administration.	Has more than 2 decades of experience in Finance.
<b>Suresh Subramanian</b>	63	Fellow Member of the Institute of Chartered Accountants of India (FCA) Bachelor of Commerce (B.Com (Hons))	Has nearly three decades of experience in Audit.
<b>Soundara Kumar</b>	67	CAIIB, BSc. (Maths)	Has nearly four decades of experience in various positions in State Bank of India. She was the Deputy Managing Director of State Bank of India, Managing Director of State Bank of Indore and held various operating positions as retail, credit, and headed Small, Medium and Large Branches. Her important assignment includes Chief General Manager Bangalore Circle, Managing Director SBI Indore, President and CEO of SBI California. As GM and CGM of SBI she headed Retail banking, Rural banking and SME Business and introduced number of schemes including technology based products.
<b>S. Venkataraman</b>		BSc. Chemistry, CAIIB, Strategic Management & Credit Finance from IIM, London School of Retail Banking Certificate from Euro Money,	Has nearly two decades of experience in various positions in State Bank of India. Various positions. last position being Chief General Manager. A successful Commercial Banker, having nearly four decades of exemplary banking experience in India's largest Commercial Bank – State Bank of India (SBI). Held very challenging assignments, especially in the top and senior management positions of the Bank, in India, United Kingdom and South Africa. The international assignments were – CEO of SBI's London Office for two years and CEO & Regional Head of SBI's African Operations at Johannesburg for three years.

Sundaram Trustee Company (the Trustee), through its Board of Directors, discharges its obligations as trustee of the Sundaram Mutual Fund. The Trustee ensures that the transactions entered into by the Sundaram Asset Management Company are in accordance with the SEBI Regulations. The Trustee also review the activities carried on by Sundaram Asset Management Company.

Sundaram Trustee Company Ltd is the Trustee for Sundaram Mutual Fund as required by the regulations of Securities and Exchange Board of India. The Trustee is vested with the general power of superintendence and direction of the affairs of the Trust.

### **Appointment of Investment Manager:**

The Trustee has appointed Sundaram Asset Management Company Limited as the Investment Manager for Sundaram Mutual Fund.

The Trustee seeks to ensure that Sundaram Asset Management fulfils the assigned functions as per the Trust Deed, regulations of SEBI and laws in force.

### **Stipulated Functions & Responsibility:**

As per the SEBI Regulations and the covenants of the Trust Deed of Sundaram Mutual Fund, the Trustee inter alia, has the following functions and responsibilities:

- A trustee in carrying out his responsibilities as a member of the Board of Trustee Company shall maintain arms' length relationship with other companies or institutions or financial intermediaries or any body corporate with which he may be associated.
- No trustee shall participate in the meetings of the Board of Trustee Company when decisions for investments in which he may be interested are taken.
- All the members of the Board of Trustee Company shall furnish particulars of interest which he may have in any other company, institution, financial intermediary or any corporate by virtue of his position as director, partner or association in any other capacity.
- Each trustee shall file the details of his transactions of dealing in securities with the Mutual Fund on a quarterly basis.
- The Trustee shall ensure that an Investment Manager has been diligent in empanelling the brokers, monitoring securities transactions with brokers and avoiding undue concentration of business with any broker.
- The Trustee shall ensure that the Investment Manager has not given any undue or unfair advantage to any associates or dealt with any of the associates of the Investment Manager in any manner detrimental to interest of the unit holders.
- The Trustee shall before launch of any scheme ensure that the Investment Manager has necessary systems, key personnel and infrastructure as specified in 18(4) of SEBI (MF) Regulation, 1996.
- The Trustee shall have the right to obtain from the Investment Manager such information as is considered necessary.
- The Trustee shall ensure that the transactions entered into by the Investment Manager are in accordance with the SEBI Regulations and the Scheme Information Document.
- The Trustee shall ensure that the Investment Manager manages the schemes in an independent manner.
- The Trustee shall take adequate steps to ensure that the interest of the investors of one scheme is not being compromised with those of any other scheme or of other activities of the Investment Manager.
- The Trustee shall ensure that all the activities of the Investment Manager are in accordance with the provisions of the SEBI Regulations.
- If the Trustee has reason to believe that the conduct of business of the Mutual Fund is not in accordance with SEBI Regulations and the Scheme Information Document, remedial steps as deemed necessary shall be taken forthwith. The Trustee shall inform SEBI immediately of the violation and the corrective action.
- The Trustee shall be accountable for and be the custodian of the funds and property of the Schemes and shall hold the same in trust for the benefit of the unit holders in accordance with SEBI Regulations and the provisions of the Trust Deed.
- The Trustee shall be responsible for the calculation of any income due to be paid to the mutual fund and also of any income received in the mutual fund for the holders of the units of the Schemes in accordance with the SEBI Regulations and the provisions of the Trust Deed.
- The Trustee shall periodically review all service contracts such as custody arrangements, transfer agency of the securities and satisfy that such contracts are executed in the interest of the unit holders.
- The Trustee shall periodically review investor complaints and their redress by the Investment Manager.

- The Trustee shall ensure that the Investment Manager on behalf of mutual fund:
  - buys and sells securities only on the basis of delivery;
  - takes delivery of the security in the case of each purchase;
  - delivers the security in the case of each sale;
  - engages in short selling, securitised lending and borrowing in accordance with regulatory framework
- The Trustee is required to obtain the consent of the unit holders of a Scheme
  - If required by SEBI in the interest of the unit holders;
  - On request made by three-fourth of the unit holders of any Scheme;
  - If the majority of the Board of Trustee Company decides to wind up the Scheme(s) or prematurely, redeem the Units.
- The Trustee shall ensure that no change in the fundamental attributes of the Scheme(s) or the Trust or fees and expenses payable or any other change which would modify the Scheme(s) or affect the interest of the unit holders, shall be carried out unless,
  - A written communication about the proposed change is sent to each unit holder and an advertisement is given in one English daily newspaper having nation-wide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and
  - The unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.
- The Trustee is required to call for the details of transactions in securities by the key personnel of the AMC in his own name or on behalf of the AMC and shall report the same to SEBI, as and when required.
- The Trustee is required to review on a quarterly basis all transactions carried out between the Fund and the Investment Manager & its associates.
- The Trustee is required to review on a quarterly basis the net worth of the Investment Manager. If there is a shortfall, the Trustee shall ensure that the Investment Manager rectifies the position in accordance with SEBI Regulations.
- The Trustee is required to ensure that there is no conflict of interest between the manner of deployment of net worth by the Investment Manager and the interest of the unit holders.
- The Trustee is required to abide by the Code of Conduct as specified in the Fifth Schedule of the SEBI Regulations.
- The meetings of the Trustee shall be held at least once every two months with a minimum of six meetings every year.
- The Trustee shall maintain high standards of integrity and fairness in all their dealings and in the conduct of their business.
- The Trustee shall render high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgement at all times.
- The Trustee has to furnish to SEBI on a half-yearly basis: -
  - A report on the activities of the Fund;
  - A certificate stating that the Trustee is satisfied that there have been no instances of self-dealing or front running by any of the Trustee, directors and key personnel of the Investment Manager;
  - A certificate to the effect that the Investment Manager has been managing the schemes independently of any other activities, and in case, any activities of the nature referred to in Regulation 24, sub regulation (2) of the SEBI Regulations, have been undertaken by the Investment Manager, adequate steps have been taken to ensure that the interest of the unit holders is protected.
- The Trustee is required to give comments on the report received from the Investment Manager regarding the investments by the Mutual Fund in the securities of the group companies of the Sponsor.
- No amendment to the Trust Deed shall be carried out without the prior approval of SEBI and the unit holders if the changes affect their interest.

In terms of SEBI (Mutual Funds) (Amendment) Regulation 1999, the Trustee shall exercise due diligence as specified:

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**General Due Diligence: The Trustee shall**

- Be discerning in the appointment of the directors on the Board of the asset management company.

- Review the desirability of continuance of the Investment Manager if substantial irregularities are observed in any of the schemes and shall not allow the flotation of any new scheme.
- ensure that the trust property is properly protected, held and administered by an adequate number of qualified persons
- Ensure that all service providers hold appropriate registrations from SEBI or any other regulatory authority concerned.
- Arrange for test checks of service contracts.
- Report immediately to SEBI of any special developments in the mutual fund.

### Specific Due Diligence: The Trustee shall

- Obtain internal audit reports at regular intervals from independent auditors appointed by the Trustee;
- Obtain compliance certificates at regular intervals from the Investment Manager;
- Hold meetings of the Board of Trustee Company more frequently;
- Consider the reports of the independent auditor and compliance reports of the asset management company at the meetings of Trustee for appropriate action;
- Maintain records of the decisions of the Board of the Trustee Company at its meetings and the minutes of the meetings;
- Prescribe and ensure adherence to a code of ethics by the Trustee, the Investment Manager and its personnel;
- Communicate in writing to the Investment Manager of the deficiencies and checking on the rectification of deficiencies.
- Notwithstanding anything contained in sub regulations (1) to (25) of Regulation 25 of the SEBI (Mutual Fund) Regulation 1996, the Trustee shall not be liable for acts done in good faith if adequate due diligence has been exercised honestly.
- The independent directors of the trustees or asset management company shall pay specific attention to the following, as may be applicable, namely
  - The Investment Management Agreement and the compensation paid under the agreement;
  - Service contracts with affiliates
  - Higher charges by the Investment Manager than outside contractors for the same services;
  - Selection of the independent directors of the Investment Manager
  - Securities transactions involving affiliates to the extent such transactions are permitted;
  - Selecting and appointing individuals to fill vacancy of independent directors;
  - Code of ethics must be designed to prevent fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions;
  - The reasonableness of fees paid to the sponsors, Investment Manager and any other services provided for;
  - Principal underwriting contracts and renewals;
  - Any service contract with the associates of the Investment Manager
- Acts in good faith shall be deemed to be an honest discharge of the functions and responsibilities of the Trustee.

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### Meetings & Oversight

An audit committee of the Trustee has been constituted which reviews the internal audit systems and the recommendations of the internal and statutory audit reports.

The Board of Sundaram Trustee Company met eight times during FY 2023-24. The Audit Committee met five times. The supervisory role of the Board of Trustee is being discharged by ensuring continuous feedback from the Investment Manager on the matters of importance and a review of the operations of the Mutual Fund.

### Trusteeship Fees

Sundaram Trustee Company is entitled to a fee of upto 0.01% of the daily average net assets of all the schemes of Sundaram Mutual Fund, in accordance with the Trust Deed dated March 31, 2006.

Sundaram Asset Management Company Limited is a public limited company incorporated under the Companies Act, 1956 on February 26, 1996.

Sundaram Asset Management Company Limited has been appointed as the Investment Manager for Sundaram Mutual Fund by the Trustee vide Investment Management Agreement dated August 24, 1996.

Address of the Registered Office:

21 Patullos Road  
Chennai 600 002  
India

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The paid-up capital of Sundaram Asset Management Company is ₹ 96.25 crore (represented by 9.63 crore equity shares of ₹ 10 each). The entire equity paid-up capital of the company is held by Sundaram Finance Limited.

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**Business activity**

- Investment Manager for Sundaram Mutual Fund

Board of Directors Name and Address	Qualification	Age	Brief experience
<b>Arvind Sethi</b> 02GFA, Court Green, The Laburnum, Sushant Lok, 1, Sector 28, Gurgaon, Haryana - 122002	MA Hons in PPE	67	Mr. Arvind Sethi has a total experience of over 34 years in the banking and financial services sector. He has served as Managing Partner of CAP-M Consulting India Private Limited, Managing Director of Tata Asset Management Limited and Managing Director of Bank of America (Global Markets). He has also held senior level positions at ANZ Grindlays Bank and HSBC. He serves as a director on the boards of several companies. He has been a member of RBI's Technical Advisory Committee on Foreign Exchange. Mr Arvind is a Master in Arts (Honours) in Philosophy, Politics and Economics (Oxford University).
<b>K N Sivasubramanian</b> Director No.3 (Old No.2), 22nd Cross Indira Nagar, Adyar, Chennai 600 020	Bachelor of Engineering, Mech, from Malaviya National Institute of Technology,  Post graduation from Indian Institute of Management, Calcutta	62	He was the former Chief Investment Officer – Equities at Franklin Templeton Mutual Fund. He has more than two decades of experience in the asset management industry and 5 years plus with a development bank.
<b>Mr R Raghattama Rao</b> No.3, Lavanya Vilas 20, Raghaviah Road, T.Nagar Chennai 600017	Bachelor of Technology in Mechanical Engineering from IIT Madras; Cost & Management Accounting, ICWAI India; Post Graduate Diploma in Management from Indian Institute of Management, Ahmedabad. B Tech Mech ICWAI	61	Has more than 3 decades of experience in the areas of Manufacturing, Financial Markets, Public Policy and Management Consulting.

Board of Directors Name and Address	Qualification	Age	Brief experience
<p><b>Harsha Viji</b> Director 27G, Ranjith Road, Kotturpuram, Chennai - 600085</p>	<p>B.Com., A.C.A., M.B.A</p>	49	<p>Mr. Harsha Viji presently serves as Executive Vice Chairman on the board of Sundaram Finance Limited. He earlier served as Senior Vice President with Sundaram Finance Limited and as Executive Director (Strategy &amp; Planning). Mr. Harsha serves as a director on the boards of several companies. Mr. Harsha has a total experience of over 21 years wherein he has worked with Pricewaterhouse Coopers, Mckinsey &amp; Company and Sundaram Finance Limited in different capacities. Mr. Harsha is a commerce graduate, qualified Chartered Accountant and Master of Business Administration from the Ross School of Business, University of Michigan.</p>
<p><b>Rajiv C. Lochan</b> "Panchajanya", Plot 10/1, Valliammai Road, Kotturpuram Chennai – 600085</p>	<p>B. Tech in Civil Engineering from IIT Madras; M. Sc in Transportaion from Massachusetts Institute of Technology ; MA and MBA from Columbia Business School, New York</p>	53	<p>Mr Rajiv is currently Managing Director of Sundaram Finance Ltd. Prior to SF, Mr Rajiv was the Managing Director and Chief Executive Officer of The Hindu Group. In addition, Rajiv serves as an independent director on the Boards of Lifestyle India Private Limited, a privately held retail group that owns Lifestyle, Max, Easy Buy, HomeCenter, Spar and Krispy Kreme chain of stores. Kaleidofin, a Fintech company.</p> <p>Rajiv holds a Bachelor of Technology degree in Civil Engineering from IIT, Madras, a Master of Science in Transportation degree from the Massachusetts Institute of Technology, Cambridge, MA and an MBA degree from the Columbia Business School, New York, NY.</p>
<p><b>Anand Radhakrishnan</b> Managing Director 3A Sujatha Apts 103/54, Abhiramapuram, 4th Street, Chennai - 600018</p>	<p>Bachelor of Technology, Anna University, Chennai</p> <p>Post Graduate Diploma in Management (IIMA)</p> <p>CFA</p>	55	<p>Anand Radhakrishnan is a seasoned Investment Professional with over 30 years of experience in the Indian Asset Management industry.</p> <p>He joined Sundaram AMC in Feb 2024 as the Chief Executive Officer and assumed the role of the Managing Director in Jun 2024.</p> <p>Prior to joining Sundaram Asset Management Company, he served as Managing Director &amp; CIO (Equity) at Franklin Templeton India Ltd., wherein he and his team managed funds of both domestic and overseas investors, creating a long track record of superior performance and consistency.</p> <p>He was earlier a part of Sundaram Asset Management Company between 1996 and 2004 and has also worked with SBI Funds Management Ltd.</p> <p>Anand holds a Management degree from the prestigious Indian Institute of Management, Ahmedabad, and is a Chartered Financial Analyst (CFA) charter holder from AIMR, USA. He also possesses a Bachelor of Technology (Chemical Engineering) degree from Anna University, Chennai.</p>

\*Anand Radhakrishnan appointed as Managing Director from June 25, 2024.



Board of Directors Name and Address	Qualification	Age	Brief experience
<b>Aarti Ramakrishnan</b> (Independent Director) No T, 57/B, 32nd Cross Street, Besant Nagar, Chennai 600090	Qualification: Post- Graduation Diploma in Finance and Marketing from Symbiosis University, Pune	46	Crayon Data India Pvt Limited Co-founder and COO Handling Operations and Marketing.
<b>Vikaas M Sachdeva</b> 502, Triveni CHS Ltd, Suchidham, Malad (East), Mumbai - 400097	Commerce Graduate and master's in management studies (Marketing) from CRKIMR Institute, Mumbai	55	He was the Former Chief Executive Officer and Executive Director in Emkay Investment Managers Ltd, Global Chief Executive Officer and Executive Director in ENAM Asset Management Pvt.Ltd.

The important functions and responsibilities of Sundaram Asset Management (Investment Manager for Sundaram Mutual Fund) as per the Investment Management Agreement are as follows:

- Take charge of day-to-day management of the Mutual Fund and in that capacity, subject to the supervision of the Trustee, responsibility for and powers of implementing schemes and making investment decisions and managing the assets of the schemes of the Mutual Fund in accordance with the scheme objectives, Trust Deed and SEBI Regulations and in the best interest of the unit holders.
- Implement a specific scheme in all respects including the allotment and the issue of unit certificates/account statements to the investors who are successful in getting the units allotted to them as per the terms of the Scheme and collect the subscription to and sale proceed of units.
- Disclose the basis of calculating the redemption price and Net Asset Value (NAV) of units of the schemes of the Mutual Fund as stated in the Scheme Information Document and to disclose the NAV to the unit holders at such intervals as may be specified by the Board of Trustees or SEBI or as mentioned in the Scheme Information Document.
- Take steps to protect the investments made in the schemes and seek to achieve the objectives of each scheme, as a diligent and prudent person would do.
- Maintain a register containing the names and other required particulars of unit holders in print or magnetic/electronic media.
- Distribute the profits of the schemes earned in accordance with the provisions of the schemes and in conformity with SEBI Regulations.
- File to SEBI within four months from the date of closing of each financial year a copy of the Annual Report containing the audited annual statement of accounts (Balance Sheet & Profit and Loss account of the Mutual Fund) and other information including details of investments and deposits held by the Mutual Fund so that the entire scheme-wise portfolio of the Mutual Fund is disclosed.
- Not to issue or publicize any Scheme Information Document, key information or memorandum without the prior approval in writing of the Trustee.
- Ensure at all times that the assets and funds of the Sundaram Mutual Fund are segregated from those of the Investment Manager and assets of any other funds for which the AMC is responsible.
- File with the Trustee the details of transactions in securities by key personnel, transactions with any of its associates, details of interests of directors and other reports required to be filed under SEBI Regulations.
- Ensure dealings in securities through associates are in accordance with SEBI Regulations and guidelines issued from time to time.
- Maintain high standards of integrity and fairness in all its dealings and in the conduct of its business.
- Render at high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgement.
- Avoid making any exaggerated statement, whether oral or written, either about its qualifications or about capability to render investment management services or its achievements.
- The Investment Manager shall take all reasonable steps and exercise due diligence to ensure that the investment of funds pertaining to any scheme is not contrary to the provisions of the regulations and the

trust deed.

- The Investment Manager shall exercise due diligence, prudence and care in all its investment decisions as would be exercised by any other persons in dealing with their own funds.
- The Investment Manager shall file with the Trustee the details of transactions in securities by the key personnel of the Investment Manager in their own name or on behalf of the Investment Manager and shall also report to the Board as and when required.
- The Investment Manager shall file with the Trustee and the Board:
  - detailed bio-data of all its directors along with their interest in other companies within fifteen days of their appointment;
  - any change in the interests of directors every six months; and
  - a quarterly report to the Trustee giving details and adequate justification about the purchase and sale by the mutual fund during the quarter of the securities of the group companies of the sponsors or the Investment Manager.
- Each director of the Investment Manager shall file the details of his/her transactions of dealing in securities with the Trustee on a quarterly basis in accordance with guidelines issued by SEBI.
- The Investment Manager shall submit to the Trustee quarterly reports of each year on its activities and the compliance with SEBI Mutual Fund Regulations.
- The Investment Manager shall abide by the Code of Conduct as specified in the Fifth Schedule of the SEBI Mutual Fund Regulations.
- The Investment Manager shall not appoint any person who has been found guilty of any economic offence or involved in violation of securities laws as key personnel.
- In case the Investment Manager enters into any securities transactions with any of its associates, a report to that effect shall be sent to the Trustee at its next meeting.

Ownership Change:

As per SEBI Regulations, no change in controlling interest of the Investment Manager shall be made unless,

- Prior approval of the Trustee and SEBI is obtained;
- A written communication about the proposed change is sent to each unit holder and an advertisement is given in one English daily newspaper having nationwide circulation and in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and
- The unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

### **Asset Management Fee:**

In line with the prevailing provisions of the SEBI (Mutual Fund) Regulations, Sundaram Asset Management Company Ltd is entitled to investment management and advisory fee which shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. The Investment Management Fees and other recurring expenses shall be calculated on the basis of daily net assets.

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Name & Designation	Qualification	Age	Brief Experience
<b>Anand Radhakrishnan*</b> Managing Director	Bachelor of Technology, Anna University, Chennai  Post Graduate Diploma in Management (IIMA)  CFA	55	28 (SAMC, Franklin Templeton)
<b>R S Raghunathan</b> Chief Financial Officer	MBA., M.C.A. B.Com	48	26 (Premier Mills Limited, Scope International, Standard Chartered Bank)
<b>Ajith Kumar R</b> Company Secretary & Compliance Officer	MCS, ACS, ACMA, BGL	45	16 ( Mutual Fund, RTA)
<b>Ajit Narasimhan</b> Chief Marketing Officer	PGDM, B.Com	42	17 (Bank Bazaar, CTS)
<b>Lakshmi H</b> Head Operation	B.Com	52	27 (Cholamandalam Cazenove Asset Management Company Ltd)
<b>Baba MJ</b> Head - Customer Service	MBA Finance	49	25 (Franklin Templeton, CAMS)
<b>C M Loganathan</b> Chief Business Officer	Chartered Accountant & B.Com	56	31 (American Express USA, EFG Capital, Miami, USA)
<b>Muruganandam D</b> Chief Risk Officer	MBA (Finance), BE (Computer Science), CFA - Level 3	40	17.5 (Tionale Private Ltd - SG)
<b>Pinky K Rohira</b> Head - Human Resources	B.C.S, B.Com,M.B.A	41	20 (SSI Ltd, Altech Star Solution)

\*Anand Radhakrishnan appointed as Managing Director from June 25, 2024.

Experience includes the working period at Sundaram Asset Management

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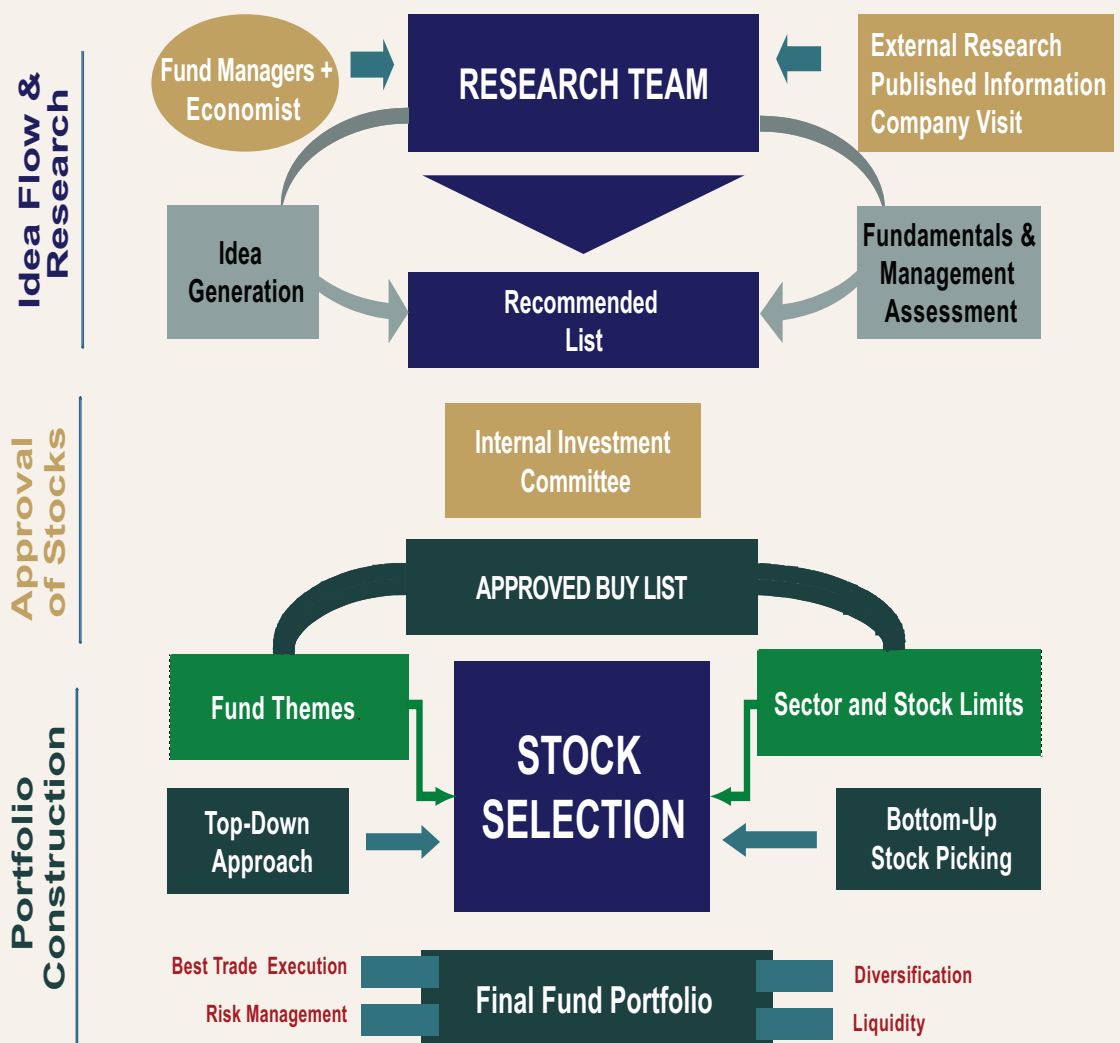
Name & Designation	Qualification	Age	Total Experience (Inc - SAMC)
<b>Ravi Gopalakrishnan</b> Chief Investment Officer - Equity	MBA from Bradley University, USA Masters in Finance (Investments) from Drexel University, USA B.Com. degree from N.M. College of Commerce and Economics, Mumbai	58	31.40 (Pramerica Asset Managers Pvt Ltd., Canara Robeco Asset Management Company Ltd., Principal Asset Management Company Ltd.)
<b>Dwijendra Srivastava</b> Chief Investment Officer-Debt	CFA, PGDM (Finance), Bachelor of Technology (Textile Technology)	52	27.3 (Deutsche Asset Management, JM Financial Asset Management, Tata Asset Management, Tower Capital and Securities, Indo Swiss Financial, Gontermann Peipers)
<b>Sandeep Agarwal</b> Head - Fixed Income, Retail Business	B.Com, ACA, CS	39	17 (Deutsche Asset Management)
<b>Bharath S</b> Head - Equities	B.Com, MBA, ICWA	44	23 (Navia Markets Ltd)
<b>Sudhir Kedia,</b> Fund Manager - Equity	CA, CWA & MBA	44	17.35 (Principal Mutual Fund)
<b>Mr. Ratish B Varier,</b> Fund Manager, Equity	B.Com. Graduate, MBA in Finance, PG in Investment Analysis as Certified Portfolio Manager	40	18.40 (Sharekhan, ICAP Ltd, Reliance Life Insurance, Mahindra Asset Management Company Limited)
<b>Rohit Seksaria</b> Fund Manager, Equity	M.B.A, C.A, C.S, B.Com	45	22.20 (Irevna Research Services, Matchpoint Investment, Progress Capital Pte Ltd, Asia Capital and Advisors)
<b>Ashish Aggarwal</b> Associate Fund Manager - Equity	BE, PGPM	44	19.17 (IL&FS Investsmart, Collins Stewart India, Mangal Keshav Securities, Tata Securities, Antique Stock Broking, Principal AMC)
<b>Arjun G Nagarajan</b> Commodities Fund Manager, Chief Economist & Communications Manager - Investments	M.A (Eco), M.Phil(Eco), M.Sc(Eco)	43	8.40 (SBICAP Securities)
<b>Pathanjali Srinivasan</b> Fund Manager - Overseas Investments	CA	30	2.21 (MIRABILIS INVESTMENT TRUST)

Dwijendra Srivastava, Ravi Gopalakrishnan, Sandeep Agarwal, Ashish Aggarwal, Sudhir Kedia, are based in Mumbai and others are based in Chennai.  
Experience includes the working period at Sundaram Asset Management.

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Name & Designation	Qualification	Age	Total Experience (Inc - SAMC)
<b>Nikunj Gala</b> Research Analyst	MBA	35	11.90 (Principal AMC India)
<b>Kevyn Hetan Kadakia</b> Research Analyst	MBA	39	16.80 (Kotak Investment Advisors Ltd, J.P. Morgan India Pvt Ltd, Axis Capital)
<b>Saurabh Mahendra Kapadia</b> Research Analyst	MBA (Finance)	37	14.60 (AMSEC)
<b>Ajox Frederick</b> Research Analyst	PGP (Finance)	35	16.40 (Fidelity Investments, Batlivala and Karani Securities, Unifi Capital)
<b>Awais Imran Bakshi</b> Research Associate	PGDFM	26	4.11 (Adroit Financial Services, Dolat Capital, Batlivala and Karani Securities)
<b>Suraj Das</b> Research Analyst	PGDM (Finance)	33	8.70 (Ericsson India Global Services Pvt Ltd, Crisil Ltd, Axis Bank, B&K Securities)
<b>Deepak R Dharmavaram</b> Research Associate	PG	34	3 (Kitara Capital)
<b>Vivek TV</b> Chief Manager	MBA	46	14.51 (Navia Markets limited, Guardian Risk Advisors, mCapital mPower Capital Advisors, Coeus Consultancy, Indiainfoline Ltd, Percentage Play)
<b>Yash Pankaj Sanghvi</b> Dealer	PGDM (Finance)	32	5.4 (LIC Mutual Fund)

Nikunj Gala, Kevyn Hetan Kadakia, Saurabh Mahendra Kapadia, Awais Imran Bakshi, Suraj Das, Yash Pankaj Sanghvi, are based in Mumbai and the other fund managers are based in Chennai. Experience includes the working period at Sundaram Asset Management.



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### Equity Investment Process

The fund managers shall adhere to the SEBI regulations, terms and conditions of the Scheme Information Document of the respective scheme and the equity fund management guidelines approved by the Internal Investment Committee (IIC).

The Equity Investment Process will be classified into

- Research & Analysis of various stocks
- Approval of Stock by Internal Investment Committee (IIC)
- Portfolio Construction & Selection of Stock for Investment / Sale
- Actual process of Buying / Selling
- Review

The Internal Investment Committee comprises the Managing Director, Head of Equity and the Head of Risk Management.

**Research & Analysis:** Research is meant to bring to the organisation, a distinctive advantage of looking at opportunities differently from the market and other institutions.

**Identification of a sector / stock:** Identification of a stock or sector for research shall be with the concurrence of the Head - Equity on a daily basis. As & when the same is identified, research request form will be filled up. It is important that the key criteria for analysis be identified and inputs for research given to the research analyst by the originator. For the research, inputs from published sources and reports of broking houses will be used. In order to eliminate more risks and ensure higher reliability, at least one management contact either by way of visit, or any other form of communication will be made once in six months.

The minimum sources for research are

- a. Balance Sheet
- b. Profit & Loss Statement
- c. Valuation
- d. Ratios

These are to be reviewed periodically and updates noted. The report shall take efforts to highlight the competitive edge, management quality & practices, fairness to minority shareholders and transparency. The Research Analyst will submit a report on a stock or sector as required.

**Approval of Stocks for Investment:** All stocks have to be approved by the IIC before the first investment decision can be made in them. The process for approval and maintenance:

- The Managing Director on receipt of the research report oversees the presentation of the same to the IIC. The IIC considers the analysis and approves the name of the company for investment by the Fund Manager. The approval is accorded on an approval note that is then forwarded to operations by the research analyst.
- The Approved list of such stocks will hereinafter be referred as 'Approved Universe'. The list will be reviewed periodically.
- Once a stock has been added to the portfolio, tracking the stock on a regular basis will be done by the research analyst.

### Portfolio Construction and Stock Selection

The Fund Manager will construct the portfolio with the sectors & stocks in the approved universe within the guidelines set by the IIC. The Fund manager will review the portfolio on a daily basis.

The Fund Managers will decide on key issues that will form the basis for portfolio construction. The issues so decided will clearly evidence the thought process of the Fund Manager. The risk criteria applied will form part of the strategy. Standard tools available in the market are also deployed for this decision process.

The key issues mentioned shall also form the basis for filtering the stocks in a sector. This process to a certain extent will be documented to enable easy review and recall. The Fund Manager will normally ensure that the process of eliminating or filtering the stocks in a particular sector is consistent with the criteria above.

The Fund Manager then selects the stocks for buy / sell in a particular portfolio. After identification, the Fund Manager executes the process electronically through Bloomberg POMS/issues a paper trail by means of a deal ticket. This authorizes the Dealer to carry out the transaction within the parameters identified. The deal ticket will also state the decision in concise form the reasons for the decision. In general, before a sell-decision is made, one or more of the following factors needs consideration.

- Out-performance relative to the market;
- Out-performance relative to the sector;
- Out-performance relative to the same class of equities;
- Downgrade in earnings estimates;
- Weight consideration
- Redemption from the fund



- Dividend payment
- Change in the assumptions on the basis of which initial buy decision was made
- Huge absolute returns
- Noticeable trend of the market moving from one type of equities to another type of equities (like from large to mid; MNCs to Indian Professional)
- Asset allocation changes

**The Process of Buying / Selling:** The Fund Manager issues the electronic request / deal ticket to the Dealer for execution. The Regulatory Guidelines are being monitored on line and cleared by the compliance officer before the Dealer can put same to execution. The Dealer then selects the broker from the list approved by the IIC. Deals cannot be executed through any Broker not in this list. The Dealer also decides the optimum time and quantity depending on the stock market conditions. This is to ensure the best deal of the day for the Fund. After the Broker confirms the deal, the Dealer forwards to Operations for further processing. During this process the Dealer will be in constant touch with the Fund Manager and give market feedback.

**Review of Investments:** This is the critical part of the whole process of Investment. The Dealer, as a routine, shall furnish the previous day's market and trading action and results every morning to the investment team. The report shall cover but not be limited to

- Various Indices of the market, their performance
- Sector trends
- Volumes of different groups
- FII activity
- Individual Scheme performance
- Stock Movement & Volumes – sector wise for Approved Universe
- Active Stocks Movement & Volumes – sector wise
- Derivative market trends

The Investment team shall receive the holding statement of all Schemes including available cash flows from Operations.

The following inputs shall also be provided by the Economist periodically

- RBI report
- Economic report
- Commodity prices
- State of Government Finances
- Production data Sheet

With the inputs, the Investment Team will meet every day for review. The Team will review all the companies under coverage and any significant activity, the market reactions, any specific inputs in the newspapers, news and policy statements by the government, to name a few. In addition to the daily meeting, the fund manager & Managing Director review the performance of the funds on a weekly basis. Further a weekly review is also done by the Investment team. The valuation summary prepared by the Head of Research shall be the basis for this review. The issues for daily review shall be dealt in more detail

The reports on fund performance are submitted to the Board of Directors of the Asset Management Company as well as the Trustee Company on a periodical basis.

## 2

### Fixed Income – Investment Process

The Fixed-Income process is classified under

- Analysis of factors affecting Interest rate
- Guidelines & approval of securities by IIC
- Portfolio construction & actual process of buy / call money / sell
- Review

Research & Analysis of Factors affecting Interest Rate

There is a structured process and broadly the factors researched are

Real economic factors such as

- Economic growth
- Credit, investment demand
- Revenue deficit
- Trade deficit

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Monetary Variables such as

- Money supply growth
- Inflation
- Balance of payments
- Exchange value of the rupee

Policy Inputs such as

- Monetary policy & stance
- Fiscal policy & fiscal deficit
- Structural Issues such as administered rates and developments in the reform process, to name a few.

Short -Term Factors

- Shape and Structure of yield curve
- Corporate spreads
- System liquidity
- Market sentiment

**Disclosures on credit evaluation, pursuant to SEBI Circular no Cir/ IMD/ DF/12 /2011 dated August 1, 2011 for closed-end debt schemes.**

#### **1. Credit Evaluation Policy**

The objective of the Credit Evaluation Policy is to adopt the best practices and highest standards in the investment decision making process for appraising fixed income and money market securities.

The policy covers the following aspects:

- a) The Credit Investment Process,
- b) The Credit Investment Strategy and
- c) The Credit Committee

#### **a) The Credit Investment Process:**

The investment process is stated hereunder:

##### **The Macro View:**

- The macro economic variables like economic growth, industrial output, money supply, credit growth, investment demand, revenue deficit, balance of payments.
- The Monetary policy stance, the level of administered rates, Central Bank reference rates and market initiatives.
- The global factors more in line with emerging market context including credit determination, global economic growth, commodity prices and investment preferences.

The above indicators determine some of the parameters like Liquidity, Inflation and money flows in the economy. These parameters drive the future interest rates and these are monitored on a regular basis. Both the external inputs from research wings of various intermediaries like Primary Dealers, Merchant Bankers etc. and the internal research by the Economist are considered to arrive at the Macro View.

##### **Issuer Selection:**

The credit analyst evaluates and prescribes specific issuers along with a limit, for taking the credit exposure. The credit evaluation is based on the process and the proprietary model approved the credit committee. The credit evaluation framework mainly considers the following aspects:

- Company details
- Company's position in the industry it operates
- History
- Management & Shareholdings
- Credit rating - external (with outlook if any)
- Credit rating - internal
- Financial Statement - History/forecast (including cash flow forecast)
- Financial ratios and Qualitative analysis
- Industry / Sector outlook based on their business cycles
- Regulatory environment and Public Policies

The credit analyst reviews each issuer limits on a regular basis, as and when the audited financials of the issuers are available. The fund management team also provides information on issuers, obtained through formal as well as informal sources and through

market feedback to the credit analyst, which is factored in the credit evaluation process.

#### **b) The Investment Strategy:**

Investments in the fund portfolio will be diversified among a variety of sectors, issuer categories, credit profiles, maturity profiles and instruments. This is intended to take care of protection of capital, liquidity need to meet redemption and reducing impact cost while liquidating the portfolio. Protection of the portfolio's principal is of primary concern and hence investments may be largely restricted to securities which have high credit quality. In case ratings get downgraded, subsequent to our investments, to levels which are not in line with the investment strategy, efforts shall be made to liquidate those positions on a best efforts basis.

#### **c) The Credit Committee**

The AMC has constituted an Internal Credit Committee. The Managing Director, Head - Risk Management and Head - Fixed Income are the members of the Committee. The Committee meets periodically to review the following aspects:

1. Decide on whether to include a new entity to the credit / counterparty universe; Review the existing entities in the credit / counterparty universe
2. Fix and review Credit / Counterparty limits for the existing and new entities.
3. Review credit exposures to various entities, asset classes, products, structures and instruments in the fixed income fund portfolios
4. Review the yield curve and liquidity trend in the debt market with respect to various categories of issuers.
5. Recommend Credit strategies for fixed income funds
6. Study the existing formats of risk reports and suggest improvements
7. Review the deviations and overrides to the Fixed Income Risk Guidelines
8. Review the impact on performance of funds owing to credit limits and norms.
9. Such other matters delegated by the Board of AMC / a Board Committee from time to time

#### **2) List of Sectors, the AMC would not be investing**

Any other sectors decided by the Credit Committee from time to time as not suitable for investment

#### **3) Types of Instruments, the plans proposes to invest in**

Please refer section under the heading "D. Indicative Investment Universe" in the SID of the respective schemes.

#### **4) Floors and Ceiling within a range of 5% of the intended allocation against each sub class of asset**

Credit Rating	AAA	AA	A	BBB	A1+	Not Applicable
Instruments						
CDs	—	—	—	—	—	—
CPs	—	—	—	—	—	—
NCDs	—	—	—	—	—	—
Government Securities / Treasury Bills / CBLO / Reverse Repo in Gsecs	—	—	—	—	—	—

**Pursuant to SEBI Circular No: Cir/ IMD/ DF/12 /2011 dated August 1, 2011 and rules issued thereon shall also apply to the schemes:**

- a. The floors and ceilings within a range of 5% of the intended allocation (%) against each sub asset class/credit rating shall be decided at the time of filing the final offer documents with SEBI before launch of the scheme. This will be indicated in the form of letter to the SEBI.
- b. Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively.
- c. **Positive variation in investment towards higher credit rating in the same instrument may be allowed.**
- d. **In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs the scheme may invest in Highest rated CDs(A1) Reverse Repo, T-Bills, CBLO. However, subsequent to investment and after a review, if the scheme finds NCDs of AAA rated and equivalent short term rating for CPs, the scheme may invest in these securities.**
- e. **At the time of building up the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalent.**
- f. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.
- g. **Disclosures with reference to investment in unrated securities, derivatives: The scheme/plan will not make any investments in unrated securities. However the scheme/plan will make investment in derivative instruments.**
- h. **In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced from the date of the said deviation as under:**

<i>where the tenure of the scheme is upto 30 days</i>	<i>Nil</i>
<i>where the tenure of the scheme is more than 30 days and upto 90 days</i>	<i>within 5 days</i>
<i>where the tenure of the scheme is more than 90 days upto 180 days</i>	<i>within 15 days</i>
<i>where the tenure of the scheme is more than 180 days</i>	<i>within 30 days</i>

- i. Further, the above allocation may vary during the duration of the scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In the case of such deviations, the Scheme may invest in highest rated CDs (A1) Gsec, Reverse Repo in Gsec, T-Bills, CBLO. Deviation, if any, due to such instances may continue if NCDs/CPs of desired credit quality is not available.
- j. Further, the above allocation may vary during the duration of the scheme due to occurrence of any adverse credit events such as rating downgrade/credit default. In such case, it would be the discretion of the fund manager to either rebalance the portfolio or continue to hold the instrument in the portfolio in the best interest of the investor.

There will not be any variation between the intended portfolio allocation and the final allocation portfolio allocation apart from the exceptions in the above mentioned clauses c, d, e, h, i, j.

**External Events:** The Investment Manager continuously evaluates market conditions keeping in view all these variables and their expected impact on interest rates. The investment process emphasizes delivery of the labelled objective.

**Approval of Securities For Investment by IIC:** All companies shall have a minimum rating of AA+ by a accredited rating agency of India. Norms for empanelment for brokers & counter parties are laid down by the IIC. Any deviations / exceptions to the investment norms are ratified by the IIC.

**Portfolio Construction & the process of Buy / call money / sell:** The Fund Manager evaluates the risk premium between the Government Securities and the Corporate paper and this will be a key input in determining the weight. The Fund Manager periodically (even during the day) receives from Operations the cash and the holdings statement. Based on this the Fund Manager decides the buy / sell or call money transactions as the situation may demand. The decision is then conveyed to the broker / counter party .

**Review of Investments:** The portfolio is reviewed on a continuous basis, daily as well as intra day by the fund management team as part of its core activity. Performance comparison with peers is also carried out on a daily basis. This performance is then correlated with the day's market movement to get a better idea of the sources of performance of various funds within its peer group. Reports on performance are sent to the Board of Directors of the Investment Manager by the Investment Team on a quarterly and annual basis. All the reports are submitted to the Board of the Asset Management Company as well as the Trustee Company.

**Review of counter parties:** All dealings are carried out only with regular market counter parties in the wholesale market. Any deal struck with a non-market counter party or with any other counter party whose performance under the deal is not in accordance with the norms, is carried out with adequate safeguard to prevent financial losses on this account.

**Monitoring of debt issuers vis-à-vis credit risk:** Regular monitoring of issuers is carried out by the fund management team with the help of information through formal as well as informal sources. Credit ratings, quarterly performance reports and market feedback is taken into account within this monitoring framework.

**Monitoring portfolio for illiquid assets:** The fund management team is conscious of the impact of holding illiquid assets and therefore places great importance to this aspect. Review of illiquid assets and impact costs are done on a daily basis. Wherever necessary and practically possible, corrective action is taken either by getting rid of the asset or by adjusting the valuation to bring it in line with realistic market valuations.

**Review of Profit and Loss reporting:** Profits and losses are reported on a daily basis for the fund management team to review. With the fund being marked to market on a daily basis, accounting profits and losses hold little meaning in the context of fund performance. What matters is expected price movement from last valued price (and not cost price). The fund management team bases all its decisions after considering expected price movement vis-à-vis the last valuation price. Accounting profits and losses come into the picture only in calculations of realized and unrealized gains that assume importance for calculating distributable surplus for dividend payment.

**Current Status on valuations:** Debt fund portfolios are at present valued based on either actual traded prices or on the basis of implied fair values derived out of yield matrices. The Investment Manager keep track actual yield curve from which the prices have been derived. Stress testing to gauge impact of large redemptions is being monitored indirectly through the monitoring of the liquidity of the portfolio as well as the impact cost.

**Risk Management Team:** An independent risk management team is in place to oversee and monitor portfolio risk on a day-to-day basis. Internal risk control guidelines are in place and the portfolio contours are tracked on a daily basis to ensure adherence. Any deviation is brought to the notice of the Managing Director and the fund manager for corrective action. Follow up actions are taken to ensure that the deviation is corrected within the time period prescribed in internal risk control guidelines. Adherence to limits from SEBI Regulations as well as stipulations in the Scheme Information Document is monitored. The risk management team reports to the Managing Director.

**Risk Guidelines:** Sundaram Asset Management has internal investment norms and risk guidelines for equity and debt investments. Also fund specific guidelines are in place.

**Risk Control:** Risk control is customized by product according to the level of risk the fund can expose investors to, as specified in the investment mandate.

**Risk Reports:** A Board level Committee reviews the reports prepared by the Risk Analyst.

**Committee overseeing Risk Management:** The Board of Sundaram Asset Management has constituted a Committee comprising Managing Director, and two Independent Directors to review the reports prepared by the Risk Officers and to look into the implementation of Enterprise Risk Management. The Committee also reviews the risk guidelines with respect to equity and fixed income funds, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats.

The MD, Heads of Equity and Fixed Income, the Risk Analyst and other Senior Management Personnel are the invitees to the Committee. The Compliance Officer acts as the secretary to the committee.

#### **Role of the committee**

The Committee will approve the Global Issuer limits (including limit per maturity), Counterparty limits and Limits applicable to each fund such as Credit Diversification ratio, Duration Limit, WAM Limit, Maximum Maturity Limit, Liquidity Risk Limits, Valuation Risk Limits, Risk Grade Limits etc. The Committee monitors Enterprise Risk Management framework proposed on various functions and processes.

This statement of additional information is applicable to and should be treated as an integral part of the Scheme Information Document of the following schemes in existence as on the date of filing of this document and shall also be treated as integral part of the schemes for which Scheme Information Document is filed with SEBI for approval. Unauthorised claims with respect to schemes not forming part of Statement of Additional Information/Scheme Information Document are not binding & investors are to check for any updation to the documents that may be communicated from time to time on [www.sundarammutual.com](http://www.sundarammutual.com) & [www.amfindia.com](http://www.amfindia.com)

S no.	List of schemes
1	Sundaram Aggressive Hybrid Fund (Formerly Known As Principal Hybrid Equity Fund)
2	Sundaram Arbitrage Fund (Formerly Known As Principal Arbitrage Fund)
3	Sundaram Balanced Advantage Fund (Formerly Known As Principal Balanced Advantage)
4	Sundaram Banking and PSU Fund
5	Sundaram Consumption Fund
6	Sundaram Corporate Bond Fund
7	Sundaram Conservative Hybrid Fund
8	Sundaram Diversified Equity Fund
9	Sundaram Dividend Yield Fund (Formerly Known As Principal Dividend Yield Fund)
10	Sundaram ELSS Tax Saver Fund (Formerly Known As Sundaram Tax Savings Fund)
11	Sundaram Equity Savings Fund (Formerly Known As Principal Equity Savings Fund)
12	Sundaram Financial Services Opportunities Fund
13	Sundaram Flexi Cap Fund
14	Sundaram Focused Fund (Formerly Known As Principal Focused Multicap Fund)
15	Sundaram Global Brand Fund
16	Sundaram Infrastructure Advantage Fund
17	Sundaram Large and Mid Cap Fund
18	Sundaram Large Cap Fund (Formerly Known As Sundaram Bluechip Fund)
19	Sundaram Liquid Fund (Formerly Known As Principal Cash Management Fund)
20	Sundaram Long Term Micro Cap Tax Advantage Fund Series III-10 Years
21	Sundaram Long Term Micro Cap Tax Advantage Fund Series IV - 10 Years
22	Sundaram Long Term Micro Cap Tax Advantage Fund Series V - 10 Years
23	Sundaram Long Term Micro Cap Tax Advantage Fund Series VI - 10 Years
24	Sundaram Long Term Tax Advantage Fund Series I - 10 Years
25	Sundaram Long Term Tax Advantage Fund Series II - 10 Years
26	Sundaram Long Term Tax Advantage Fund Series III - 10 Years
27	Sundaram Long Term Tax Advantage Fund Series IV - 10 Years
28	Sundaram Low Duration Fund (Formerly Known As Principal Low Duration Fund)
29	Sundaram Medium Duration Fund
30	Sundaram Mid Cap Fund
31	Sundaram Money Market Fund
32	Sundaram Multi Asset Allocation Fund
33	Sundaram Multi Cap Fund (Formerly Known As Principal Multi Cap Growth Fund)
34	Sundaram Nifty 100 Equal Weight Fund (Formerly Known As Principal Nifty 100 Equal Weight Fund)
35	Sundaram Overnight Fund
36	Sundaram Services Fund
37	Sundaram Short Duration Fund (Formerly Known As Principal Short Term Debt Fund)
38	Sundaram Small Cap Fund
39	Sundaram Ultra Short Duration Fund (Formerly Known As Principal Ultra Short Term Fund)

Positioning of schemes is indicative, applicable under normal circumstances and subject to change at the discretion of The Trustee/Investment Manager/Mutual Fund

Schemes as of May 2024

**Investor Relations Manager****Baba MJ,**

Head- Customer Services,  
No. 46, Whites Road, Sundaram Towers, 1st Floor,  
Royapettah, Chennai - 600014.

Contact No. 1860 425 7237 (India)  
+91 40 2345 2215 (NRI)

E-mail: customerservices@sundarammutual.com  
(NRI): nriservices@sundarammutual.com

**Registrar and Transfer Agent**

KFin Technologies Limited,  
Unit: Sundaram Mutual Fund,  
Tower - B, Plot No. 31 & 32,  
Selenium building, Gachibowli Road,  
Financial District,  
Nanakramguda,  
Serilingampally Mandal,  
Hyderabad 500032.

The Board of the Trustee and the Investment Manager have ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates to unitholders within the time limit prescribed in the SEBI Regulations and also has sufficient capacity to handle investor complaints.

**Fund Accountant**

Sundaram Fund Services Limited  
CIN: U67120TN2008PLC068388  
No. 221 (Old No.162), Metro Plaza, 1st Floor,  
Above Raymond's Showroom,  
Anna Salai (Mount Road),  
Chennai - 600 002  
Phone: +91 44 - 4010 9936  
Fax: +91 44 4010 9944

Sundaram Fund Services Ltd is the fund accountant for all the schemes of Sundaram Mutual except Sundaram Global Brand Fund and Sundaram World Brand Fund Series for which HSBC and Standard Chartered Bank are respective the fund accountants.

**Custodian**

**Standard Chartered Bank**  
SEBI Registration No IN/CUS/006  
24-25 M. G. Road, Fort, Mumbai 400 0023

**HDFC Bank**

SEBI Registration No IN/CUS/001  
Custody & Depository Services,  
Trade World, A-Wing, Ground Floor, Kamala  
Mills Compound, Senapati Bapat Marg Mumbai  
- 400 013.

**Legal Counsel**

Lakshmikumaran & Sridharan Attorneys  
Chennai.

**Auditors of Sundaram Mutual Fund**

R.G.N.PRICE & CO  
Chartered Accountants  
Simpsons Buildings  
861, Anna Salai,  
Chennai - 600 002.

**Auditors of Sundaram Asset Management Company Limited**

M/s. Suri & Co. Chartered Accountants  
No.4 (Old No.55A),  
Chevaliar Sivaji Ganesan Road,  
(South Boag Road), T Nagar,  
Chennai - 600 017  
Phone No. : +91 - 44 - 24341150 / 40

Details of collecting bankers will be given in the Scheme Information Document / Application forms / otherwise published in the website from time to time

The Trustee reserves the right to change Registrar & Transfer Agent, Custodian and Fund Accountant.

The Trustee reserves the right to appoint other SEBI Registered Service Providers such as Custodians, Registrars and Auditors.



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## Condensed Financial Information on schemes of Sundaram Mutual Fund

Sundaram Flexicap Fund				
Date of Allotment	06/09/2022		06/09/2022	
Financial Year	2022-2023		2023-2024	
	Regular Plan	Direct Plan	Regular Plan	Direct Plan
<b>NAV per Unit at the beginning of the year (₹)</b>				
	06/09/22	06/09/22	31/03/23	31/03/23
Growth	10.0000	10.0000	9.6965	9.7086
IDCW	10.0000	10.0000	9.6965	9.7087
<b>Dividend per Unit net of DDT (Rs.)</b>				
IDCW	-	-	-	-
<b>NAV per Unit at the end of the year (Rs.)</b>				
	31/03/23	31/03/23	31/03/24	31/03/24
Growth	9.5758	9.6770	12.7437	13.0904
IDCW	9.5758	9.6769	12.7437	13.0903
Annualized Return (Growth Option)	-7.52% @	-5.72% @	16.73%	18.75%
Benchmark Returns	-8.31% @	-8.31% @	20.47%	20.47%
Name of the Benchmark	NIFTY 500 TRI		NIFTY 500 TRI	
Net Assets end of Period (Rs. Crs.)	1,847.21		2,104.61	
Ratio of Recurring Expenses to net assets (%)	2.08%	0.23%	1.98%	0.34%

@ Absolute Return

Sundaram Multi Asset Allocation Fund		
Date of Allotment	25/01/2024	
Financial Year	2023-2024	
	Regular Plan	Direct Plan
<b>NAV per Unit at the beginning of the year (₹)</b>		
	25/01/24	25/01/24
Growth	10.0000	10.0000
IDCW	10.0000	10.0000
<b>Dividend per Unit net of DDT (Rs.)</b>		
IDCW	-	-
<b>NAV per Unit at the end of the year (Rs.)</b>		
	31/03/23	31/03/23
Growth	10.3783	10.4117
IDCW	10.3783	10.4117
Annualized Return (Growth Option)	NA	NA
Benchmark Returns	NA	NA
Name of the Benchmark	NIFTY 500 TRI	
Net Assets end of Period (Rs. Crs.)	2,070.44	
Ratio of Recurring Expenses to net assets (%)	1.95%	0.25%

Annualized Return (Growth Option) &amp; Benchmark Returns is not given as the scheme has not completed 1 year.



## Track Record (Equity Funds)

Sundaram ELSS Tax Saver Fund*				Sudhir Kedia, Rohit Seksaria		
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	30.8	35.2	23.0			
Last 3 years	17.3	18.1	14.4			
Last 5 years	16.4	17.8	14.9			
Since Inception	18.3	14.4	-	11,38,072	4,38,167	-

Sundaram Large Cap Fund				Sudhir Kedia, Ravi Gopalakrishnan		
Fund/Period	Fund (%)	Nifty 100 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	25.0	29.0	23.0			
Last 3 years	14.2	15.5	14.4			
Last 5 years	14.0	15.7	14.9			
Since Inception	17.8	-	17.1	3,57,133	-	3,15,339

Sundaram Mid Cap Fund				S Bharath, Ratish B Varier				
Fund/Period	Fund (%)	Nifty MidCap 150 TRI TIER I (%)	Nifty MidCap 100 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	52.9	54.0	54.2	23.0				
Last 3 years	25.4	26.7	27.2	14.4				
Last 5 years	20.3	25.6	24.7	14.9				
Since Inception	24.5	-	-	17.1	11,95,593	-	-	3,15,339

Sundaram Small Cap Fund				Ravi Gopalakrishnan ,Rohit Seksaria				
Fund/Period	Fund (%)	Nifty Small Cap 250 TRI TIER I (%)	Nifty Small Cap 100 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	41.8	58.6	65.3	23.0				
Last 3 years	24.3	26.0	22.7	14.4				
Last 5 years	23.2	24.8	21.7	14.9				
Since Inception	17.9	-	14.8	14.5	2,39,299	-	1,44,711	1,36,867

Sundaram Large and Mid Cap Fund				Ravi Gopalakrishnan, Ashish Aggarwal		
Fund/Period	Fund (%)	Nifty Large Mid Cap 250 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	34.5	41.2	23.0			
Last 3 years	18.1	21.1	14.4			
Last 5 years	18.2	20.7	14.9			
Since Inception	14.8	14.4	12.0	1,07,878	1,02,111	71,071

Sundaram Multi Cap Fund				Sudhir Kedia, Ratish B Varier		
Fund/Period	Fund (%)	Nifty 500 Multicap 50:25:25 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	40.1	42.3	23.0			
Last 3 years	19.6	21.0	14.4			
Last 5 years	17.4	20.6	14.9			
Since Inception	15.9	-	14.8	3,25,333	-	2,62,389

## Track Record (Equity Funds)

Sundaram Flexi Cap Fund				Sudhir Kedia & Ravi Gopalakrishnan (Equity), Dwijendra Srivastava (Debt), Rohit Seksaria (Overseas Equities)			
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
				Fund	TIER I	Additional Benchmark	
Last 1 year	24.7	35.2	23.0				
Since Inception	16.0	21.3	16.3	12,937	13,982	12,984	

Sundaram Focused Fund				Ravi Gopalakrishnan, Sudhir Kedia				
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty Large Mid Cap 250 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	30.1	35.2	41.2	23.0				
Last 3 years	15.4	18.1	21.1	14.4				
Last 5 years	17.7	17.8	20.7	14.9				
Since Inception	15.6	14.2	15.6	13.8	1,48,216	1,18,154	1,47,990	1,10,752

Sundaram Dividend Yield Fund				Ratish B Varier, Ashish Aggarwal				
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty Dividend Opportunites 50 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	40.8	35.2	47.8	23.0				
Last 3 years	19.6	18.1	25.4	14.4				
Last 5 years	18.7	17.8	20.0	14.9				
Since Inception	13.9	15.8	-	15.2	1,28,407	1,77,491	-	1,60,189

Sundaram Consumption Fund				Ratish B Varier, Ashish Aggarwal			
Fund/Period	Fund (%)	Nifty India Consumption TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
				Fund	TIER I	Additional Benchmark	
Last 1 year	29.1	32.5	23.0				
Last 3 years	17.7	20.4	14.4				
Last 5 years	14.9	18.1	14.9				
Since Inception	12.5	13.5	12.0	83,933	99,191	76,978	

Sundaram Services Fund				Rohit Seksaria, Ravi Gopalakrishnan				
Fund/Period	Fund (%)	Nifty Services Sector TRI TIER I (%)	Nifty 500 Multicap 50:25:25 TRI TIER II (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	26.2	18.2	42.3	23.0				
Last 3 years	18.0	10.6	21.0	14.4				
Last 5 years	20.1	12.1	20.6	14.9				
Since Inception	20.1	13.3	18.2	14.5	28,440	20,408	25,967	21,603

Sundaram Infrastructure Advantage Fund				Ashish Aggarwal, Ratish B Varier			
Fund/Period	Fund (%)	Nifty Infrastructure TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested			
				Fund	TIER I	Additional Benchmark	
Last 1 year	62.5	60.2	23.0				
Last 3 years	28.7	27.4	14.4				
Last 5 years	21.8	22.7	14.9				
Since Inception	12.6	9.9	13.6	91,859	58,625	1,08,152	

## Track Record (Equity Funds)

Sundaram Financial Services Opportunities Fund				Rohit Seksaria, Ashish Aggarwal		
Fund/Period	Fund (%)	Nifty Financial Services Index TR TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	31.8	12.7	23.0			
Last 3 years	17.8	10.2	14.4			
Last 5 years	15.9	10.8	14.9			
Since Inception	14.9	15.2	11.8	91,689	95,863	59,695

Sundaram Global Brand Fund				Patanjali Srinivasan		
Fund/Period	Fund (%)	MSCI ACWI TRI (INR) TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	16.7	24.7	23.0			
Last 3 years	6.9	10.1	14.4			
Last 5 years	13.6	15.8	14.9			
Since Inception	8.2	11.3	14.9	49,421	86,413	1,65,683

Sundaram Nifty 100 Equal Weight Fund				Rohit Seksaria, Ashish Aggarwal		
Fund/Period	Fund (%)	NIFTY 100 Equal Weighted Index TR TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	44.2	46.5	23.0			
Last 3 years	18.6	19.9	14.4			
Last 5 years	17.8	19.4	14.9			
Since Inception	11.8	-	13.6	1,59,939	-	2,40,042

Sundaram Aggressive Hybrid Fund				Ravi Gopalakrishnan & S Bharath (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)		
Fund/Period	Fund (%)	CRISIL Hybrid 35+65 Aggressive Index TIER I (%)	NIFTY 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	23.9	23.1	23.0			
Last 3 years	13.5	13.2	14.4			
Last 5 years	13.1	14.3	14.9			
Since Inception	10.8	-	12.9	1,23,265	-	1,93,429

Sundaram Equity Savings Fund				Sudhir Kedia & Rohit Seksaria (Equity Portion), Dwijendra Srivastava (Fixed Income Portion)		
Fund/Period	Fund (%)	Nifty Equity Savings Index TRI TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	18.5	13.1	6.6			
Last 3 years	10.6	8.9	4.1			
Last 5 years	9.8	9.5	5.7			
Since Inception	8.3	-	6.5	58,211	-	40,165

Sundaram Balanced Advantage Fund				S. Bharath & Ravi Gopalakrishnan (Equity Portion), Dwijendra Srivastava (Fixed Income Portion)		
Fund/Period	Fund (%)	NIFTY 50 Hybrid Composite debt 50:50 Index TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	Value of INR 10,000 invested		
				Fund	TIER I	Additional Benchmark
Last 1 year	18.0	14.8	23.0			
Last 3 years	10.7	10.1	14.4			
Last 5 years	11.7	11.6	14.9			
Since Inception	10.1	10.2	11.7	36,538	36,966	44,611

## Track Record (Equity Funds)

Sundaram Multi Asset Allocation Fund				Rohit Seksaria & Bharath S (Equity), Dwijendra Srivastava & Sandeep Agarwal (Fixed Income), Arjun Nagarajan (Gold ETFs)			
Fund/Period	Fund (%)	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%) TIER I (%)	null TIER II (%)	null Additional Benchmark (%)	Value of INR 10,000 invested		
					Fund	TIER I	TIER II
Sundaram Arbitrage Fund				Rohit Seksaria & Ashish Aggarwal (Equity), Dwijendra Srivastava (Fixed Income)			
Fund/Period	Fund (%)	NIFTY 50 Arbitrage Index TRI TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	null Additional Benchmark (%)	Value of INR 10,000 invested		
					Fund	TIER I	Additional Benchmark
Last 1 year	7.0	8.2	7.1				
Last 3 years	5.0	5.8	5.4				
Last 5 years	4.4	5.1	5.5				
Since Inception	4.0	5.2	6.0	13,749	15,068		16,044
Sundaram Diversified Equity Fund (Suspended for fresh inflows)				Sudhir Kedia, Rohit Seksaria			
Fund/Period	Fund (%)	Nifty 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	null Additional Benchmark (%)	Value of INR 10,000 invested		
					Fund	TIER I	Additional Benchmark
Last 1 year	24.4	35.2	23.0				
Last 3 years	15.6	18.1	14.4				
Last 5 years	13.6	17.8	14.9				
Since Inception	12.9	14.9	13.6	1,98,233	2,99,374		2,28,278
Sundaram Long Term Tax Advantage Fund - Series I - IV							
Fund/Period	Fund (%)	BSE 500 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	null Additional Benchmark (%)	Value of INR 10,000 invested		
					Fund	TIER I	Additional Benchmark
Last 1 year	25.4	34.7	23.0				
Last 3 years	16.5	18.1	14.4				
Last 5 years	16.5	18.0	14.9				
Since Inception	12.6	14.4	12.8	29,818	34,541		30,245
Sundaram Long Term Micro Cap Tax Advantage Fund - Series III - VI							
Fund/Period	Fund (%)	NIFTY Small Cap 100 TRI TIER I (%)	Nifty 50 TRI Additional Benchmark (%)	null Additional Benchmark (%)	Value of INR 10,000 invested		
					Fund	TIER I	Additional Benchmark
Last 1 year	37.6	65.3	23.0				
Last 3 years	28.7	22.7	14.4				
Last 5 years	23.1	21.7	14.9				
Since Inception	15.8	16.6	16.0	30,274	31,907		30,567

## Track Record (Liquid/Fixed-Income Funds)

Sundaram Liquid Fund				Dwijendra Srivastava, Sandeep Agarwal				
Fund/Period	Fund (%)	Nifty Liquid Index A-I TIER I (%)	Nifty Liquid Fund Index TIER II (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	7.2	7.4	7.4	7.1				
Last 3 years	5.6	5.7	5.8	5.4				
Last 5 years	5.2	5.2	5.3	5.5				
Since Inception	6.9	7.1	7.0	6.0	37,344	38,689	38,281	31,724

Sundaram Overnight Fund				Dwijendra Srivastava, Sandeep Agarwal				
Fund/Period	Fund (%)	NIFTY1D Rate Index TIER I (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested				
				Fund	TIER I	TIER II	Additional Benchmark	
Last 1 year	6.7	6.9	7.1					
Last 3 years	5.2	5.4	5.4					
Last 5 years	4.7	4.8	5.5					
Since Inception	4.9	4.9	5.6	12,796	12,811		13,268	

Sundaram Ultra Short Duration Fund				Dwijendra Srivastava, Sandeep Agarwal				
Fund/Period	Fund (%)	Nifty Ultra Short Duration Debt Index A-I TIER I (%)	NIFTY Ultra Short Duration Debt Index TIER II (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	6.2	7.5	7.8	7.1				
Last 3 years	4.6	5.9	6.2	5.4				
Last 5 years	4.5	5.8	6.0	5.5				
Since Inception	5.8	7.7	7.8	6.2	25,108	33,881	34,286	27,029

Sundaram Money Market Fund				Dwijendra Srivastava, Sandeep Agarwal				
Fund/Period	Fund (%)	Nifty Money Market Index A-I TIER I (%)	NIFTY Money Market Index TIER II (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	7.2	7.4	7.6	7.1				
Last 3 years	5.6	5.7	5.9	5.4				
Last 5 years	5.5	5.4	5.6	5.5				
Since Inception	5.9	5.8	6.0	6.0	13,835	13,741	13,888	13,893

Sundaram Low Duration Fund				Dwijendra Srivastava, Sandeep Agarwal				
Fund/Period	Fund (%)	Nifty Low Duration Debt Index A-I TIER I (%)	NIFTY Low Duration Debt Index TIER II (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	6.6	7.3	7.6	7.1				
Last 3 years	7.7	5.6	5.9	5.4				
Last 5 years	4.6	5.8	6.1	5.5				
Since Inception	7.1	7.4	7.6	6.0	38,349	41,135	42,394	31,698

Sundaram Banking & PSU Fund				Dwijendra Srivastava, Sandeep Agarwal				
Fund/Period	Fund (%)	Nifty Banking & PSU Debt Index A-II TIER I (%)	NIFTY AAA Short Duration Bond Index TIER II (%)	CRISIL 1Y Tbill Additional Benchmark (%)	Value of INR 10,000 invested			
					Fund	TIER I	TIER II	Additional Benchmark
Last 1 year	6.7	6.7	6.8	7.1				
Last 3 years	4.9	5.0	5.1	5.4				
Last 5 years	5.8	6.4	6.8	5.5				
Since Inception	7.3	7.4	7.7	6.1	39,325	40,365	42,219	31,468

## Track Record (Liquid/Fixed-Income Funds)

Sundaram Short Duration Fund				Dwijendra Srivastava, Sandeep Agarwal				
Fund/Period	Fund (%)	Nifty Short Duration Debt Index A-II TIER I (%)	NIFTY Short Duration Debt Index TIER II (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested			Additional Benchmark
					Fund	TIER I	TIER II	
Last 1 year	6.5	7.1	7.0	6.6				
Last 3 years	7.5	5.3	5.5	4.1				
Last 5 years	5.1	6.4	6.7	5.7				
Since Inception	7.2	7.4	7.5	6.3	45,045	46,802	48,075	37,533

Sundaram Medium Duration Fund				Dwijendra Srivastava, Sandeep Agarwal				
Fund/Period	Fund (%)	Nifty Medium Duration Debt Index A-III TIER I (%)	NIFTY Medium Duration Debt Index TIER II (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested			Additional Benchmark
					Fund	TIER I	TIER II	
Last 1 year	4.6	6.5	6.6	6.6				
Last 3 years	3.2	4.8	5.2	4.1				
Last 5 years	4.2	7.1	7.2	5.7				
Since Inception	7.3	-	-	-	64,134	-	-	-

Sundaram Corporate Bond Fund				Dwijendra Srivastava, Sandeep Agarwal				
Fund/Period	Fund (%)	Nifty Corporate Bond Index A-II TIER I (%)	Nifty AAA Short Duration Bond Index TIER II (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested			Additional Benchmark
					Fund	TIER I	TIER II	
Last 1 year	6.5	6.9	6.8	6.6				
Last 3 years	5.0	5.2	5.1	4.1				
Last 5 years	6.7	6.6	6.8	5.7				
Since Inception	6.9	7.6	7.7	6.2	36,663	41,612	42,219	31,920

Sundaram Conservative Hybrid Fund				Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income Portion), Mr. Bharath S & Mr. Ashish, Aggarwal (Equity Portion)				
Fund/Period	Fund (%)	CRISIL Hybrid 85+15 - Conservative Index TIER I (%)	CRISIL 10Y Gilt Additional Benchmark (%)	Value of INR 10,000 invested			Additional Benchmark	
				Fund	TIER I	Additional Benchmark		
Last 1 year	9.3	10.4	6.6					
Last 3 years	8.5	7.2	4.1					
Last 5 years	6.6	8.8	5.7					
Since Inception	7.3	8.7	6.4	27,450	33,017		24,143	

## Expense Ratio

Total Expense Ratio as on May 31, 2024

Scheme Names	Regular Plan	Direct Plan
Sundaram ELSS Tax Saver Fund*	2.19%	1.65%
Sundaram Large Cap Fund	1.90%	0.61%
Sundaram Mid Cap Fund	1.75%	0.91%
Sundaram Small Cap Fund	1.94%	0.83%
Sundaram Large and Mid Cap Fund	1.80%	0.70%
Sundaram Multi Cap Fund	1.98%	0.87%
Sundaram Flexi Cap Fund	2.00%	0.45%
Sundaram Focused Fund	2.23%	1.12%
Sundaram Dividend Yield Fund	2.27%	1.00%
Sundaram Consumption Fund	2.20%	1.32%
Sundaram Services Fund	1.90%	0.73%
Sundaram Infrastructure Advantage Fund	2.35%	1.78%
Sundaram Financial Services Opportunities Fund	2.13%	0.78%
Sundaram Global Brand Fund	2.30%	1.33%
Sundaram Nifty 100 Equal Weight Fund	1.03%	0.57%
Sundaram Aggressive Hybrid Fund	1.85%	0.70%
Sundaram Equity Savings Fund	2.16%	0.50%
Sundaram Balanced Advantage Fund	2.07%	0.57%
Sundaram Multi Asset Allocation Fund	1.93%	0.21%
Sundaram Arbitrage Fund	0.87%	0.28%
Sundaram Diversified Equity Fund (Suspended for fresh inflows)	2.17%	1.61%
Sundaram Long Term Tax Advantage Fund - Series I - IV	1.42%	1.37%
Sundaram Long Term Micro Cap Tax Advantage Fund - Series III - VI	1.42%	1.24%
Sundaram Liquid Fund	0.27%	0.13%
Sundaram Overnight Fund	0.18%	0.07%
Sundaram Ultra Short Duration Fund	1.46%	0.24%
Sundaram Money Market Fund	0.35%	0.26%
Sundaram Low Duration Fund	1.11%	0.39%
Sundaram Banking & PSU Fund	0.41%	0.27%
Sundaram Short Duration Fund	0.85%	0.29%
Sundaram Medium Duration Fund	2.16%	1.25%
Sundaram Corporate Bond Fund	0.55%	0.32%
Sundaram Conservative Hybrid Fund	2.14%	1.10%

Category of Schemes	Benchmark	Additional Benchmark	Remarks
Sundaram Diversified Equity Fund	Nifty 500 TRI	Nifty 50 TRI	
Sundaram Select Focus Fund - Regular Plan	Nifty 500 TRI	Nifty 50 TRI	
Sundaram Large Cap Fund - Regular Plan	NIFTY 100 TRI	Nifty 50 TRI	
Sundaram Large and Mid Cap Fund	Nifty Large Mid Cap 250 TRI	Nifty 50 TRI	
Sundaram Mid Cap Fund - Regular Plan	Nifty MidCap 150 TRI	Nifty 50 TRI	
Sundaram Multi Cap Fund - Regular Plan	Nifty 500 Multicap 50:25:25 TRI	Nifty 50 TRI	
Sundaram Consumption Fund - Regular Plan	Nifty India Consumption TRI	Nifty 50 TRI	Changed to Nifty India Consumption Index in Sep 2021
Sundaram Services Fund - Regular Plan	Nifty Services Sector TRI	Nifty 50 TRI	
Sundaram Small Cap Fund - Regular Plan	Nifty Small Cap 250 TRI	Nifty 50 TRI	
Sundaram Financial Services Opportunities Fund - Regular Plan	Nifty Financial Services TRI	Nifty 50 TRI	
Sundaram Infrastructure Advantage Fund - Regular Plan	NIFTY Infrastructure TRI	Nifty 50 TRI	Changed to Nifty Infrastructure Index in Sep 2021
Sundaram Smart NIFTY 100 Equal Weight Fund - Regular Plan	Nifty 100 Equal Weighted TRI	Nifty 50 TRI	
Sundaram Aggressive Hybrid Fund - Regular Plan	CRISIL Hybrid 35+65 - Aggressive Index	Nifty 50 TRI	
Sundaram Arbitrage Fund - Regular Plan	Nifty 50 Arbitrage Index	CRISIL 1Y Tbill	
Sundaram Balanced Advantage Fund - Regular Plan	NIFTY 50 Hybrid Composite Debt 50:50 Index	Nifty 50 TRI	
Sundaram Equity Savings Fund - Regular Plan	Nifty Equity Savings TRI	CRISIL 10Y Gilt	
Sundaram Multi Asset Allocation Fund	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%) <sup>A</sup>	Nifty 50 TRI	
Sundaram Global Brand Fund	MSCI ACWI TRI	Nifty 50 TRI	
Sundaram Long Term Micro Cap Tax Advantage Fund Series III - Regular Plan	Nifty Small Cap 100 TRI	Nifty 50 TRI	
Sundaram Long Term Micro Cap Tax Advantage Fund Series IV - Regular Plan	Nifty Small Cap 100 TRI	Nifty 50 TRI	
Sundaram Long Term Micro Cap Tax Advantage Fund Series V - Regular Plan	Nifty Small Cap 100 TRI	Nifty 50 TRI	
Sundaram Long Term Micro Cap Tax Advantage Fund Series VI - Regular Plan	Nifty Small Cap 100 TRI	Nifty 50 TRI	
Sundaram Long Term Tax Advantage Fund Series I - Regular Plan	BSE 500 TRI	Nifty 50 TRI	
Sundaram Long Term Tax Advantage Fund Series II - Regular Plan	BSE 500 TRI	Nifty 50 TRI	
Sundaram Long Term Tax Advantage Fund Series III - Regular Plan	BSE 500 TRI	Nifty 50 TRI	
Sundaram Long Term Tax Advantage Fund Series IV - Regular Plan	BSE 500 TRI	Nifty 50 TRI	
Sundaram Overnight Fund - Regular Plan	Nifty 1D Rate Index	CRISIL 1Y Tbill	
Sundaram Liquid Fund- Regular Plan	NIFTY Liquid Index A-I	CRISIL 1Y Tbill	
Sundaram Ultra Short Duration Fund	NIFTY Ultra Short Duration Debt Index A-I	CRISIL 1Y Tbill	
Sundaram Low Duration Fund - Regular Plan	NIFTY Low Duration Debt Index A-I	CRISIL 1Y Tbill	
Sundaram Money Market Fund - Regular Plan	NIFTY Money Market Index A-I	CRISIL 1Y Tbill	
Sundaram Short Duration Fund - Regular Plan	NIFTY Short Duration Debt Index A-II	CRISIL 1Y Tbill	
Sundaram Medium Duration Fund - Regular Plan	NIFTY Medium Duration Debt Index A-III	CRISIL 10Y Gilt	
Sundaram Corporate Bond Fund - Regular Plan	NIFTY Corporate Bond Index A-II	CRISIL 10Y Gilt	
Sundaram Banking & PSU Fund - Regular Plan	NIFTY Banking & PSU Debt Index A- II	CRISIL 1Y Tbill	
Sundaram Corporate Bond Fund	NIFTY Corporate Bond Index A-II	CRISIL 10Y Gilt	



- 1. Existing Investor Information:** If you are an investor in any fund of Sundaram Mutual Fund serviced by Sundaram Fund Services Limited, please provide the Folio Number. You are not required to fill details required in Section 2. You must proceed directly to Section 3 as details required in Section 2 are available in your existing folio. If you wish to change any of the existing details, use a transaction slip available with your account statement.
- 2. New Investor Information:** Name and address must be written in full. If the investment is on behalf of a minor (a person who is yet to complete 18 years), the Name of the Guardian and his/her PAN must be mentioned.

In case of more than one applicant, applicants are requested to state the Mode of holding as 'Joint' or 'Anyone or Survivor'. In case of omission to choose the mode of holding, the default option shall be 'Anyone or Survivor'.

All communication and payments shall be made to/in the name of and favouring the first/sole applicant.

Applications by a Power of Attorney, a limited company a corporate body, an eligible institution, a registered society, a partnership firm or a trust must be accompanied by documents as mentioned in the checklist. The documents must be attested by the designated or authorised official of the institution/power of attorney or by a notary or gazetted officer of the government/bank manager. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified or attested, must be attached to the Application Form.

#### **Go Green Services: Save the Future**

- **Go Green E-Update/Mobile Services: Registration of Contact Details:** By opting to receive the Account Statement and Abridged Scheme Annual Report in a paperless mode by e-mail, you contribute to the environment. The investor is deemed to be aware of security risks including interception of documents and availability of content to third parties. Sundaram Asset Management provides interesting information on the economy, markets and funds. If you wish to receive documents such as The Wise Investor, India Market Outlook, Global Outlook, Fact Sheet and One Page Product Updates, to name a few, please choose the 'yes' option.
- **Go Green Web Service:** If you are an existing investor and wish to transact online without an IPIN please register online by visiting [www.sundarammutual.com](http://www.sundarammutual.com).
- **Go Green IPIN Service:** If you are an existing investor, please register for your IPIN ( Internet Personal Identification Number) online in 3 Simple Steps by visiting us at [www.sundarambnparibasfs.in](http://www.sundarambnparibasfs.in). With this you can access your account statement/capital gain statement 24x7, view your portfolio and transact online, receive transactional alerts by email/SMS and subscribe for daily NAV alerts. If you are a new investor, you may use the attached PIN agreement Form. Applicants who request a Personal Identification Number (PIN) will be deemed to have read, understood and agreed to the terms and conditions for the PIN available at [www.sundarammutual.com](http://www.sundarammutual.com).
- **Go Green Call Service:** If you are an existing investor and wish to register your email ID & mobile number with us, please call our Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI) between 9.00 & 6.00 pm on any business day

**Employee Unique Identification Number (EUIN)** has to be filled by the distributor, irrespective of whether the transaction is advisory or execution only as EUIN would assist the investor in tackling the problem of mis-selling even if the employee/ relationship manager/sales person leave the employment of the distributor.

#### **Transaction charges:**

Terms and Conditions relating to Transaction Charges (applicable for both existing and new investors in the schemes of Sundaram Mutual) pursuant to SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011:

- 1 The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge

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- where the amount of investment is ₹ 10,000/- and above on a per subscription basis
- 2 For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be ₹ 100/- per subscription of ₹ 10,000/- and above  
For a First Time Mutual Fund Investor, the Transaction Charge allowed will be ₹ 150/- per subscription of ₹ 10,000/- and above
  - 3 The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will be invested in the scheme. Thus units will be allotted against the net investment.
  - 4 No Transaction charges shall be levied:
    - a) Where the distributor/agent of the investor has not opted to receive any Transaction Charges;
    - b) Where the investor purchases the Units directly from the Mutual Fund (i.e. not through any distributors);
    - c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than ₹ 10,000/-;
    - d) On transactions other than purchases / subscriptions relating to new inflows.  
Switches / Systematic Transfers / Allotment of Bonus Units / Dividend reinvestment Units / Transfer / Transmission of units, etc will not be considered as subscription for the purpose of levying the transaction charge.
    - e) Purchases / subscriptions carried out through stock exchange(s), as applicable.

The distributors can opt-in / opt-out of levying transaction charges based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable. However, the distributor shall not be able to opt-in or opt-out at the investor-level i.e. a distributor shall not charge one investor and choose not to charge another investor.

The transaction charges are in addition to the existing system of commission permissible to the Distributors. On subscription through Distributors, the upfront commission if any will be paid directly by the Investors to the Distributor by a separate cheque based on their assessment of various factors including the service rendered by the Distributor.

Any circular/clarification issued by SEBI in this regard will automatically become applicable and will be incorporated in the SID/SAI/KIM wherever applicable.

**Permanent Account Number (PAN):** SEBI has mandated that PAN shall be the sole identification number for all participants in the securities market, irrespective of the amount of the transaction. Accordingly, the applicant (or in case of applications in joint names, each applicant), is required to mention their PAN and attach a signed/attested copy of PAN card with the application. Investors can also submit a copy of PAN attested by the Bank Manager/Gazetted Officer of State or Central Government /Notary Public/Judicial Authority. Applications without a copy of the PAN will be rejected.

Permanent Account Number (PAN) is not required for Micro SIP of an individual investor if the total amount of installments is upto Rs 50,000 per investor in any rolling 12-month period or in a financial year. This exemption is also applicable to other purchase transactions if the amount, including SIPs, is upto Rs 50,000 (aggregate under all the schemes of Sundaram Mutual) in any rolling 12-month period or in a financial year per investor. Investors falling under this category must produce a copy of any of the specified photo identification documents listed in Guide to Investing through Systematic Investment Plan (SIP) forming part of the Common KIM for schemes of Sundaram Mutual. However investors having PAN are not eligible for simplified KYC procedures.

**Instructions for verification of PAN Card:**

- Investment Manager branch officials/Registrar and Transfer Agents and Investor Centres will

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verify the PAN card copy with originals. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested.

- Alternatively copy of the PAN shall be attested by the Bank Manager/Gazetted Officer of State/Central Government / Notary Public/Judicial Authorities.
- Alternatively, the distributors can verify the PAN card copy with originals. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested.
- All other document/copies to be self certified by the investor and certified by AMFI certified distributor (with ARN affixed).
- Applications without required documents will be liable to be rejected. With effect from January 01, 2008 PAN Copy will be mandatory for all applicable transactions.

**Know Your Customer (KYC) Requirement:** The Securities and Exchange Board of India has issued detailed guidelines on 18/01/2006 and measures for prevention Money Laundering and had notified SEBI (KYC Registration Agency) Regulations, 2011 on December 02, 2011 with a view to bring uniformity in KYC Requirements for the securities market and to develop a mechanism for centralization of the KYC records. SEBI has also issued circulars from time to time on KYC compliance and maintenance of documentation pertaining to unit holders of mutual funds. Accordingly the following procedures shall apply:

- KYC acknowledgement is mandatory for all investors.
- An application without acknowledgement of KYC compliance will be rejected
- New Investors are required to submit a copy of Income Tax PAN card, address proof and other requisite documents along with the KYC application form to any of the intermediaries registered with SEBI, including Mutual Funds to complete KYC effective. The KYC application form is available at [www.sundarammutual.com](http://www.sundarammutual.com)
- The Mutual Fund shall perform initial KYC of its new investors and send the application form along with the supporting documents to the KYC Registration Agency (KRA).
- During the KYC process, the Mutual Fund will also conduct In Person Verification (IPV) in respect of its new investors. Sundaram Asset Management Company Limited and the NISM / AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for investors in mutual funds. In case of applications received directly from the investors (i.e. not through the distributors), mutual funds may rely upon the IPV performed by the scheduled commercial banks.
- The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof.
- Investors who have obtained the acknowledgement after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form.
- Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds.

Pursuant to SEBI circular no. MIRSD/Cir-5/2012 dated April 13, 2012, mutual fund investors who were KYC compliant on or before December 31, 2011 are required to submit 'missing/not available' KYC information and complete the 'In Person Verification' (IPV) requirements if they wish to invest in a new mutual fund, where they have not invested / opened a folio earlier, effective from December 03, 2012:

Individual investors have to complete the following missing/not available KYC information:

- a) Father's/Spouse Name,
- b) Marital Status,
- c) In-Person Verification (IPV).

To update the missing information, investors have to use the "KYC Details Change Form" for Individuals Only available at [www.sundarammutual.com](http://www.sundarammutual.com) or [www.amfiindia.com](http://www.amfiindia.com). Section B of the form highlights 'Mandatory fields for KYCs done before 1 January 2012' which has to be

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completed.

In case of Non Individuals, KYC needs to be done afresh due to significant and major changes in KYC requirements by using “KYC Application form” available for Non-Individuals only in the websites stated above.

Additional details like Nationality, Gross Annual Income or Net worth as on recent date, Politically Exposed Person, and Non Individuals providing specific services have to be provided in Additional KYC details form available in the website of the Investment Manager.

Duly filled forms with IPV can be submitted along with a purchase application, to the new mutual fund where the investor is investing / opening a folio.

Alternatively, investors may also approach their existing mutual funds at any investor service centre to update their ‘missing/not available’ KYC information.

### 3. KYC Details of all applicants (Mandatory)

In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 3(d) which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the details of nature of services viz. Foreign Exchange/Gaming /Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

**Politically Exposed Persons (PEP):** PEPs are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc. or senior political figures and their immediate family members and close associates.

**Ultimate Beneficial Owner:** Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and to Guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) (‘UBO’).

The Ultimate Beneficial Owner means ‘Natural Person’, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

In case of a Trust, the settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership is considered as the UBO.

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a listed company.

If you are classified as a passive Non-Financial Foreign Entity (NFFE) for FATCA purposes, while completing the “Declaration for Ultimate beneficial Ownership (UBO)” form please provide details of all the person(s) (excluding those having tax residency in India) having controlling interest in your entity in the “foreign country information” column along with Country of birth, Country of citizenship / Nationality, Country of Tax Residency and Foreign Tax Reference Number for FATCA purposes.

- ### 4. Bank Account Details: Providing bank account details is mandatory according to SEBI regulations.
- Please complete all the details such as account number, name of the bank, branch, address and city. If you opt for ECS fill the nine digit MICR number that is available in your cheque

leaf. If you have opted to receive redemption proceeds by RTGS/NEFT, fill in the additional five fields marked in italics. ***RTGS/NEFT are unique numbers for every account with a bank branch. You can obtain them by contacting your banker. Please attach a cancelled cheque or a photocopy of the cheque to ensure that your account details are captured accurately in your record with the registrar. This is a must if you opt to receive the redemption/dividend proceeds by electronic means.***

In case of NRIs, if the payment is by Demand Draft, or source of funds is not clear on the cheque leaf, please provide a copy of the FIRC (Foreign Inward Remittance Certificate). Proceeds of any redemption will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption payment request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. Valid change of bank mandate requests with supporting documents will be processed within ten business days of necessary documents reaching the head office of the RTA and any financial transaction request received in the interim will be carried based on previous details only.

***Effective May 01, 2012 the forms for redemption request and change of bank account have been segregated to ensure that the two different requests are handled and executed separately for all existing and new customers. For more details please refer to the Website [www.sundarammutual.com](http://www.sundarammutual.com) or contact the offices of the AMC/RTA.***

#### 5. How do you wish to receive:

- ***Redemption Proceeds:*** Please refer to the details of the various facilities for receiving redemption proceeds as outlined hereunder:
- ***RTGS & NEFT:*** RTGS is Real Time Gross Settlement and applicable for payments/fund transfer in excess of Rs 1 lakh. NEFT is National Electronic Funds Transfer and is applicable for payments/fund transfer of less than Rs 1 lakh. RTGS & NEFT are modes of transferring money through electronic system and are easy and secured mode to receive your redemption proceeds.
- ***Direct Credit:*** The redemption proceeds are directly and automatically credited to your designated bank account. It is available now with select banks and Sundaram Asset Management plans to enhance the coverage. At present, Direct Credit Facility is available for investors who have an account with Axis Bank, BNP Paribas Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, ING Vysya, Kotak Mahindra Bank, Royal Bank of Scotland, SBI, Standard Chartered Bank, YES Bank. An investor who opts for Direct Credit facility is requested to enclose a cancelled cheque or a photocopy of the cheque to ensure that the correct bank account number and MICR code are entered in his/her record. In case the bank account of an investor is covered under Direct Credit facility, then the payment of redemption/dividend proceeds (if any), will happen via direct credit payout only.

***Warrants/Draft:*** Warrant/draft will be payable only at cities where Sundaram Mutual Customer Service Centres are located. If an investor is not interested in the electronic fund transfer-based facilities and prefers receiving a cheque or demand draft, he/she must indicate the preference in the application form. Sundaram Asset Management will strive to effect the payout by sending a cheque / demand draft. In case of unforeseen circumstances, the Sundaram Asset Management reserves the right to issue a demand draft / payable at par cheque.

***Investors expressly agree and authorise the mutual fund to use intermediaries such as post office, local and international couriers and banks, to name a few, to send communication or send cheque / demand draft / warrant. Intermediaries are agents of the investor and not the mutual fund. The Trustees / Investment Manager / Mutual Fund will not be responsible for any loss arising out of fraudulent encashment of cheque/draft or delay / loss in transit of any cheque / draft / communication.***

#### 6. Fund in which you wish to invest and Plans & Options

Please indicate clearly the Plan & option in which you wish to invest. If the investor does not clearly specify the choice of option at the time of investing, the default option will be Growth.



Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate “Direct Plan” against the Scheme name in the application form.

The following matrix will be applied for processing the applications in the Regular or Direct Plan:

Broker Code mentioned by the investor	Plan mentioned by the investor	Plan under which units will be allotted
Not mentioned	Not mentioned	Direct Plan
Not mentioned	Direct	Direct Plan
Not mentioned	Regular	Direct Plan
Mentioned	Direct	Direct Plan
Direct	Not Mentioned	Direct Plan
Direct	Regular	Direct Plan
Mentioned	Regular	Regular Plan
Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan.

The Investment Manager shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

**Payment Details:** The cheque/demand draft must be drawn in favour of ‘**SMF SCHEME NAME**’ and crossed A/c Payee only. Investors must write the Permanent Account Number/Folio Number on the reverse of the cheque / demand draft accompanying the application form. Sundaram Asset Management is pleased to bear DD charges as per rates of State Bank of India where there are no collection centers.

Purchases made through third party cheque(s) will not be accepted. In case of payment from a Joint Bank Account, the First holder in the Application must be one of the Joint Account Holders of the Joint Bank Account.

However the following are excluded from this restriction:

1. Gifts to a minor from Parents/Grand Parents upto Rs 50,000 (for each purchase)
2. Employer’s Remittance of Payroll deduction on behalf of Employees
3. Custodian’s payment on behalf of an FII /Client

**Dematerialization :**

Option to subscribe/hold Units in dematerialized (demat) form:

Pursuant clause 14.4.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023, an option to subscribe in dematerialized (demat) form the units of all the Scheme(s)/Plan(s)/Options(s) is provided to the investors effective October 1, 2011.

Consequently, the Unit holders under the Scheme(s)/Plan(s) /Options(s) shall have an option to subscribe/ hold the Units in demat form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) /Options(s) and in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. If the demat account details are found to be invalid, the investor shall continue to hold the units in physical form.

In case, the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in nondemat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/ Remat Request Form to their Depository Participants.

The option to subscribe/hold units in demat option is available for SIP transactions. However, the units shall be allotted based on the applicable NAV as per the SID and shall be credited to investors demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors demat account every Monday for realization status received in last week from Monday to Friday.

Investors may kindly note that no statement of account will be generated by the Registrar & Transfer Agent ('Kfin') and all those folios for which demat conversion request is received will be blocked for generation of statement of account. Investors may kindly note that if folio number is provided along with additional subscription (against demat folio), the same will be treated as new transaction and fresh folio will be created.

The DPs shall send the unit balances/ confirmations to the investors. The Investors have to approach his/ her DP for all change request updates /holding statements. The R&T of the Mutual Fund shall not accept any requests for change from the investors. Investors shall also note that partial allotment/ conversion of units to Demat within the scheme shall not be permitted.

Process note on allotment of Dematerialization of Mutual Fund Units:-

The existing demat account can be used for holding and converting mutual fund units in dematerialised form. The following process can be followed for dematerialization:

1. How to apply for/ get allotment of units in Demat mode?

Investors opting for demat units of Mutual Fund Schemes (under Direct and Regular Plan) during New Fund Offer and Ongoing Subscription are required to mandatorily provide the details of existing Demat account (Depository Participant (DP) ID and Client ID details and also known as Beneficiary id) held at either CDSL or NSDL.

Please note that, in case the demat account is held with CDSL then 16 digits account number needs to be mentioned and if demat account is held at NSDL then the, DP id is prefixed with IN followed by 6 digits and Client id as 8 digits need to be mentioned in the application form. It is always advisable for investor to enclose a copy of latest Client Master List (CML) not later than 3 months received from the Depository Participant along with complete application form.

Investor must ensure that the Demat account mentioned is Active. Investor must also ensure that Name (s) of the applicants, PAN, Tax status, holding pattern mentioned in the application form should match with Client Master List submitted. Once the aforementioned details are shared, the Mutual Fund Units will be credited to the Investor's Demat Account through Corporate Action. The same can be verified by the investor in their Demat Holding statement obtained from depository participant.

2. How to convert the units held in Statement of Accounts (SoA) mode to Demat mode?

Investors holding units of mutual fund scheme in physical form (Statement of Account), may convert them easily in demat form through Depository Participants (DP).

Investors having a demat account are not be required to open a separate demat account just for mutual fund units. The procedure for converting mutual funds units held in Physical form into demat form is as below: -

- i. Obtain Conversion Request Form (CRF) from your DP.
- ii. Fill-up the CRF and sign it (as per the signature available in the application). In case of joint holders, all holders should sign the form.
- iii. The holding pattern in DP (as per Client master list) should match with Physical form {SOA}.
- iv. Submit the CRF along-with the Statement of Account to your DP.
- v. Please mention correct folio number { refer SOA) in the appropriate place in the CRF.
- vi. In case of lock-in schemes (i.e.,ELSS scheme), please fill up separate CRFs i.e., lock in date wise.
- vii. After due verification, the DP would send such CRF to the respective depository where Investor is having Demat account.
- viii. Depository will send that CRF details to Registrar and Transfer Agent (RTA).
- ix. Post verification, the RTA will confirm the conversion request raised by the DP and the mutual fund units will be credited in your demat account.
- x. In case of rejection, necessary communication will be sent to the investor.

Details of your existing investments in mutual fund units can be found in the Statement of Account received from Sundaram Mutual Fund or KFin Technologies Limited. This information is also available in the Consolidated Account Statement (CAS) that investors receive from Mutual Fund industry vendors. All existing mutual fund investments through Systematic Investment Plan (SIP)

mode can also be converted into demat form.

3. How to convert the units held in Demat mode to Rematerialisation i.e., Physical (Statement of Account)?

Re-materialisation is the process of converting units from demat mode to physical mode i.e., Statement of Account mode. To re-materialise mutual fund units, submit the following documents as mentioned below:

- i. Investors need to approach their respective DP and submit the duly filled and signed Remat Request Form (RRF) for each ISIN, fund, or folio.
- ii. The documents need to be submitted along with the form are as follows:
  - a. Self-attested Address proof copy (any one of these) - Voters ID, Driving Licence, Passport, Aadhaar, Bank statement. If Aadhaar is submitted as proof. please ensure that a masked Aadhaar is submitted, i.e., black out the first 8 digits of the Aadhaar number. Only the last four digits should be visible.
  - b. Self-attested PAN copy.
- iii. Upon verification of such request the DP shall forward these documents to the respective AMC/RTA for further processing.
- iv. Post verification. the AMC/ RTA will confirm the status of conversion request executed by DP and the mutual fund units are extinguished from the Investor's demat account. These Demat units are then converted into Physical (i.e., Statement of Account).

4. How to Redeem mutual fund units held in demat form?

Investors can redeem mutual fund units held in demat form through DP or stock exchanges (through stockbroker).

a. Through your DP:

- i. Obtain Redemption Request Form from your DP.
- ii. Submit the Redemption Request Form duly filled and signed by all the Unit Holders to your DP.
- iii. While submitting the redemption request investor should mention only free units excluding lock-in or pledge units if any as these Locked in or Pledged units are not eligible for Redemption.
- iv. After due verification, DP will execute electronic redemption request. It will be electronically forwarded to the respective depository in which client is having demat account.
- v. Depository will send all such electronic Redemption Request to the respective Asset Management Company (AMC)/ Registrar and Transfer Agent (RTA)
- vi. The AMC/ RTA will verify the redemption request and if in order, confirm it in depository system. This will result in debit/extinguishment of mutual fund units from your demat account opted for redemption.
- vii. AMC/ RTA will arrange the credit of redemption amount to the bank account which is linked to your demat account on the scheduled date.
- viii. Once the request is successfully processed, desired units will be extinguished from your DP account.

b. Through Broker/ Mutual Fund Distributor in Exchange Platform.

- i. Place Redemption order with your stockbroker/mutual fund distributor.
- ii. Deliver/transfer the required number of units redeem to broker//mutual fund distributor by submitting a delivery instruction slip (DIS) to your DP.
- iii. Delivery should be in favour of designated Clearing Member Pool account of the concerned Clearing Corporation. Kindly ensure that delivery instruction is submitted as per the timelines prescribed by your DP. The DIS slip should be filled with proper market type, settlement no, ISIN and number of units.
- iv. Upon receipt of such valid order and units, RTA /AMC processes the redemption with appropriate Net Asset Value and transfer the funds to the clearing house as per schedule.
- v. The Clearing Corporation will credit the funds to investor's bank account directly as per Unique Client Code through usual settlement process.



1. Is switch-transaction permissible if the units are held in Demat?

Yes, demat switch transactions are processed in demat holding also through exchange/clearing corporation. The mechanism is same as in case of normal redemption and subscription. Post processing of switch-out redemption. switch-in (subscription) is processed and equivalent units are settled to clearing house for on-ward credit to the investor's DP account. However. Systematic Transfer Plan & Systematic Withdrawal Plan are not permitted in demat.

2. Procedure for change in investor's profile/ bank account details etc. in respect of units held in demat mode?

In case of any modifications of bank account. address. contact details etc in the demat folios. the investor needs to update in his/her Demat account through their respective Depository Participant (DP). DP follows prescribed guidelines for such profile modifications as formulated by respective Depositories (NSDL/CDSL) in their operating manual. There is no need for the investors to submit any Non-Commercial Transaction (NCT) request to AMC/RTA as the basic information are shared by both NSDL/CDSL to RTAs on weekly basis.

However. few processes are outlined below based upon the information collated from depositories operating manual. The said process mentioned here is just for information only. Therefore, the investor is advised to approach his DP and provide appropriate documents and information as per depository process.

- a. Change in Registered Bank Account

Investors can change bank account details registered in their demat account any time by submitting a written request (prescribed format) to their DP duly signed by all holders. The investor will also need to provide supporting documents for the new bank account such as copy of passbook or account statement or cancelled cheque leaf with account holder's name printed. bank account number. bank name. IFSC/ MICR. DP follows prescribed guidelines for such profile modifications as formulated by respective Depositories (NSDL/CDSL) in their operating manual.

- b. Change of address

Investors can change their address in the depository system by submitting a written request (prescribed format) to their DP. Such a request should be duly signed by all holders. Following documents should be submitted along with the request-

- i. Latest Statement of Transaction (SOT) of the Demat account.
- ii. Self-attested copy of any proof of identity document like PAN card, Passport, Voter identity card, Aadhaar card, Driving license, NREGA card.
- iii. Self-attested copy of any document as proof of new address Passport Voter's identity card, Aadhaar card, Driving license.

The investor would be required to produce original document for the purpose of verification of photocopy by the DP. The investor or their authorized representative should sign the application once again in the presence of the officials of the Participant. Once the request for change in address is processed in the depository system, an email is sent by NSDL to the account holder(s) informing the update, in addition to intimation from the DP. For more details, you may reach out to respective DP for detailed overview.

For any Dematerialisation or Rematerialisation of Mutual Fund Units related queries, investors can contact the AMC:

Email: [customerservices@sundarammutual.com](mailto:customerservices@sundarammutual.com), Ph: 1860 425 7237.

## 7. SIP Information

For a detailed understanding of the SIP process, please read guide to investing through SIP available on the Key Information Memorandum.

## 8. Nomination:

Please indicate a nominee who should be entitled to the benefits of your investment in the event of an untoward development. The section on Nomination is not applicable in the case of Non-individuals. The following points on nomination procedures may please be noted. For detailed procedure, please refer the Statement of Additional Information (SAI):

- (i) Where a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.
- (ii) Nomination shall be compulsory for new folios/accounts especially where the mode of holding is single. Investors who do not wish to nominate must sign confirming their non-intention to nominate. Every new nomination for a folio/account will overwrite the existing nomination.
- (iii) Nomination shall not be allowed in an account/folio held on behalf of a minor. Where the nominee is a minor, various documents like KYC, PAN, Bank details, Indemnity, etc. should be of the guardian of the nominee.

#### 9. Declaration & Signature:

Signature can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his/her official seal. In case of HUF, the signature of the Karta and Karta of HUF seal/stamp are a must. If the application is in joint name, all applicants must sign the form. Please ensure that the signature is consistent not just in this form but in all transaction request documents you may submit subsequent to your investment. Variation in signature can lead to delays or rejection of a transaction request such as redemption, switch, change in address and change in bank mandate, to name a few.

**Details under FATCA/Common Reporting Standards (CRS)/Foreign Tax Laws:** Tax Regulations require us to collect information about each investor's tax residency. If you have any questions about your tax residency, please contact your tax advisor. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

India has joined the Multilateral Competent Authority Agreement (MCAA) on automatic exchange of financial account information on June 3, 2015. In terms of the MCAA, all signatory countries are obliged to exchange wide range of financial information after collecting the same from financial institutions in their country/jurisdiction. Government of India has amended the Income-tax Act, 1961 in August 2015 pursuant to which all the financial institutions including Mutual Funds are required to report the transactions of US citizens / residents and also of other signatory countries to the Government of India.

Further, the Government of India has signed an Inter-Governmental agreement with US on July 09, 2015 (with date of entry into force as Aug 31, 2015) to improve international tax compliance and to implement FATCA in India pursuant to which prescribed details of US Account holders/tax payers has to be reported by the Indian Entities to Government of India which in turn will relay that information to the US Interval Revenue Service (IRS)

Applicants (Including joint holders, Guardian, POA holder) who has a Country of Birth / Citizenship / Nationality or Tax Residency, other than India are required to refer and mandatorily fill/sign off a separate "FATCA-CRS Annexure or Individuals / Entities". Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided / declaration in the application form may undergo a change on receipt of communication / guidelines from AMFI/SEBI.

## Introduction of New Facility for Purchase / Redemption of Units of Sundaram Mutual Fund through Stock Exchanges.

This facility is currently available in the following open ended schemes of Sundaram Mutual Fund

S no.	List of open ended schemes	Particulars
1	Sundaram ELSS Tax Saver Fund*	An open-ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit
2	Sundaram Large Cap Fund	An open-ended equity scheme predominantly investing in large cap stocks
3	Sundaram Mid Cap Fund	An open-ended equity scheme predominantly investing in mid cap stocks
4	Sundaram Small Cap Fund	An open-ended equity scheme predominantly investing in small cap stocks
5	Sundaram Large and Mid Cap Fund	An open-ended equity scheme investing in both large-cap and mid cap stocks
6	Sundaram Multi Cap Fund	An open-ended equity scheme investing across large cap, mid cap and small cap stocks
7	Sundaram Flexi Cap Fund	An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
8	Sundaram Focused Fund	An open-ended equity scheme investing in maximum 30 multi cap stocks
9	Sundaram Dividend Yield Fund	An open-ended equity scheme predominantly investing in dividend yielding stocks
10	Sundaram Consumption Fund	An open-ended equity scheme investing in consumption sector
11	Sundaram Services Fund	An open-ended equity scheme investing in the Services sector
12	Sundaram Infrastructure Advantage Fund	An open-ended equity scheme investing in infrastructure theme
13	Sundaram Financial Services Opportunities Fund	An open-ended equity scheme investing in banking and financial services sector.
14	Sundaram Global Brand Fund	An open-ended Fund of Fund scheme investing in Sundaram Global Brand Fund, Singapore as a Feeder Fund
15	Sundaram Nifty 100 Equal Weight Fund	An open-ended scheme replicating/ tracking NIFTY 100 Equal Weight Index
16	Sundaram Aggressive Hybrid Fund	An open-ended hybrid scheme investing predominantly in equity and equity related instruments
17	Sundaram Equity Savings Fund	An open-ended scheme investing in equity, arbitrage, and debt
18	Sundaram Balanced Advantage Fund	An open-ended Dynamic Asset Allocation fund
19	Sundaram Multi Asset Allocation Fund	An open-ended scheme investing in Equity, Debt & Money Market Instruments and Gold ETFs
20	Sundaram Arbitrage Fund	An open-ended scheme investing in arbitrage opportunities
21	Sundaram Diversified Equity Fund (Suspended for fresh inflows)	An open-ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefits
<b>Scheme as of May 2024</b>		
<b>Liquid &amp; Debt Funds</b>		
1	Sundaram Liquid Fund	An open-ended liquid scheme having a relatively low interest rate risk and moderate credit risk
2	Sundaram Overnight Fund	An open-ended debt scheme investing in overnight securities having a relatively low interest rate risk and relatively low credit risk
3	Sundaram Ultra Short Duration Fund	An open-ended ultra-short-term debt scheme investing in instruments with Macaulay Duration of the portfolio between 3 months to 6 months
4	Sundaram Money Market Fund	An open-ended debt scheme investing in money market instruments
5	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
6	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
7	Sundaram Short Duration Fund	An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years
8	Sundaram Medium Duration Fund	An open-ended medium-term debt scheme investing in Debt & Money Market instruments such that the Macaulay duration* of the portfolio is between 3 and 4 years
9	Sundaram Corporate Bond Fund	An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds
10	Sundaram Conservative Hybrid Fund	An open-ended hybrid scheme investing predominantly in debt instruments
<b>Scheme as of May 2024</b>		
<b>List of Close ended equity schemes</b>		
1	Sundaram Long Term Tax Advantage Fund - Series I - IV	A 10 year close ended Equity Linked Savings Scheme*
2	Sundaram Long Term Micro Cap Tax Advantage Fund - Series III - VI	A 10 year close ended Equity Linked Savings Scheme*

\* Only redemptions are allowed, post the three years mandatory lock-in period

**Following are the salient features of this facility :-**

1. This facility i.e., purchase / redemption of units will be available to both existing and new investors. Switching of units will not be permitted.
2. The investors will be eligible to only purchase / redeem units of the aforesaid schemes. The list of eligible schemes is subject to change from time to time.
3. MFSS is the electronic platform introduced by NSE for transacting in units of Mutual Funds. MFSS will be available on all business days of the Capital Market segment. The MFSS will be available for Participants between 9 a.m. until 3 p.m.
4. The units of eligible schemes are not listed on NSE and the same cannot be traded on the Stock Exchange. The window for purchase / redemption of units on NSE will be available between 9.00 a.m and 3 p.m or such other timings as may be decided, from time to time.
5. The eligible AMFI certified stock exchange brokers will be considered as Official Points of Acceptance (OPA) of Sundaram Mutual Fund
6. Investors have an option to hold the units in Physical or Dematerialized form.
7. Purchase / Redemption of units will be processed in the following manner:-

**1. Purchase of Units****(a) Physical Form**

- (i) The investor who chooses the physical mode is required to submit all requisite documents along with the purchase application (subject to applicable limits prescribed by NSE) to the Eligible Stock Brokers.
- (ii) The Stock broker shall verify the application for mandatory details and KYC compliance.
- (iii) After completion of the verification, the purchase order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor.
- (iv) The investor will transfer the funds to the Eligible Stock Brokers.
- (v) Allotment details will be provided by the Eligible Stock Brokers to the investor.

**(b) Dematerialised Form**

- (i) The investors who intend to deal in depository mode are required to have a demat account with CDSL/ NSDL.
- (ii) The investor who chooses the depository mode is required to place an order for purchase of units (subject to applicable limits prescribed by NSE) with the Eligible Stock Brokers.
- (iii) The investor should provide their depository account details to the Eligible Stock Brokers.
- (iv) The purchase order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor.
- (v) The investor will transfer the funds to the Eligible Stock Brokers.
- (vi) Allotment details will be provided by the Eligible Stock Brokers to the investor.

**2. Redemption of Units****a. Physical Form**

- (i) The investor who chooses the physical mode is required to submit all requisite

documents along with the redemption application (subject to applicable limits prescribed by NSE) to the Eligible Stock Brokers.

- (ii) The redemption order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor.
- (iii) The redemption proceeds will be credited to the bank account of the investor, as per the bank account details recorded with Sundaram Mutual Fund.

#### **b. Dematerialized Form**

- (i) The investors who intend to deal in depository mode are required to have a demat account with CDSL/ NSDL and units converted from physical mode to demat mode prior to placing of redemption order.
  - (ii) The investor who chooses the depository mode is required to place an order for redemption (subject to applicable limits prescribed by NSE) with the Eligible Stock Brokers.
  - (iii) The investors should provide their Depository Participant with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account.
  - (iv) The redemption order will be entered in the system and an order confirmation slip will be issued to investor.
  - (v) The redemption proceeds will be credited to the bank account of the investor, as per the bank account details recorded with the Depository Participant.
8. Applications for purchase/redemption of units which are incomplete /invalid are liable to be rejected.
  9. Separate folios will be allotted for units held in physical and demat mode. In case of non-financial requests/applications such as change of address, change of bank details, etc. investors should approach Investor Service Centres (ISCs) of Sundaram Mutual Fund if units are held in physical mode and the respective Depository Participant(s) if units are held in demat mode.
  10. A Consolidated Account Statement (CAS)^ for each calendar month to the Unit holder(s) in whose folio(s) transaction\*\*(s) has/have taken place during the month shall be sent on or before 10th of the succeeding month by mail/e-mail. The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically..
  11. The applicability of NAV will be subject to guidelines issued by SEBI on Uniform cut-off timings for applicability of NAV of Mutual Fund Scheme(s)/Plan(s). Currently, the cut-off time is 3.00 p.m. for Non-Liquid Schemes.
  12. Investors will have to comply with Know Your Customer (KYC) norms as prescribed by NSE/CDSL/NSDL and Sundaram Mutual Fund to participate in this facility.
  13. Investors should get in touch with Investor Service Centres (ISCs) of Sundaram Mutual Fund for further details.

### Applications Supported by Blocked Amount

**1. Applications Supported by Blocked Amount or ASBA facility:** An application containing an authorization given by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO (New Fund Offer) of a Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.

It is an additional payment option that the investor can use in addition to the existing modes (Cheque/Demand Draft etc) for buying Units during NFO. It is available only to individuals. It is not available for subscribing to Units on an ongoing basis after the NFO. For availing this option the bank, where the investor has an account, should be a Self Certified Syndicate Bank (SCSB)

**2. “Controlling Branches (CBs) of the Self Certified Syndicate Banks (SCSB):** Controlling Branches (CBs) are the branches of the SCSBs acting as coordinating branches for the Registrar and Transfer Agent of Sundaram Mutual Fund schemes, the AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period.

**3. “Designated Branches (DBs) of the SCSBs:** Designated Branches (DBs) are the branches of the SCSBs which shall collect the ASBA Application Forms duly filled by the Investors towards the subscription to the Units of the Scheme offered during the NFO. The list of these Designated Branches is available at <http://www.sebi.gov.in/pmd/scsb.pdf> and [www.sundarammutual.com](http://www.sundarammutual.com)

**4. “Self Certified Syndicate Bank” or SCSB:** Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in).

**5. The ASBA facility during NFO:** In respect of New Fund Offer (NFO) of Schemes/Plan(s) launched on or after October 1, 2010, an investor (being an Individual) can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered in the ASBA Application Form and following the procedure as prescribed in the form. For details please refer to the Section “Applications Supported by Blocked Amount (ASBA) facility, below and also the Application Form/KIM of the Scheme

**Applications Supported by Blocked Amount (ASBA) facility:** Pursuant to SEBI Circular dated SEBI/IMD/CIR No 18 /198647 /2010 March 15, 2010, an investor can subscribe to the New Fund Offer (NFO) launched on or after October 1, 2010 through ASBA facility by applying for the Units in the ASBA Application Form and following the procedure as prescribed in the form.

ASBA is an application containing an authorization given to the Bank by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO of the Scheme of Sundaram Mutual Fund. Thus, for an investor who applies through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. The blocked amount cannot be withdrawn and will earn interest as per account terms applicable. It may be noted that since ASBA Facility is pursuant to an arrangement between the Investor and his /her Bank, Sundaram Mutual Fund or its Trustee/AMC/ its Employees/Directors will not be responsible for any delay, error or omission/commission, or deficiency if any, on the part of the Investor’s Bank.



**Benefits of Applying through ASBA facility**

- (i) Writing cheques / demand drafts and sending them for collection etc are not required, as investor needs to submit ASBA application Form accompanying an authorization to block the account to the extent of application money towards subscription of Units. The balance money, if any, in the account can be used for other purposes by the investors.
- (ii) Release/Unblocking of blocked funds after allotments done instantaneously.
- (iii) Unlike other modes of payment, ASBA facility prevents the loss of interest income on the application money towards subscription of Units as it remains in the bank account of the investor till the allotment is made.
- (iv) Refunds of money to the investors do not arise as the application money towards subscription of Units gets transferred only to the extent of amount payable for the actual allotment
- (v) The investor deals with the known intermediary i.e.his/her own bank.
- (vi) The application form is simpler as the application form for ASBA will be different from the NFO application form.

**ASBA Procedure:**

- (a) An Investor intending to subscribe to the Units of the NFO through ASBA, shall submit a duly completed ASBA Application Form to a Self Certified Syndicate Bank (SCSB),with whom he/she has a Bank Account.
- (b) The ASBA Application Form towards the subscription of Units can be submitted through one of the following modes.
  - a. Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA"); or
  - b. Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").
- (c) An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. (Note: Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for.: Further , if the bank account specified in the ASBA Application Form does not have sufficient credit balance to meet the application money towards the subscription of Units, the Bank shall reject the ASBA Application form.)
- (d) On acceptance of Physical or Electronic ASBA, the SCSB shall block funds available in the bank account specified to the extent of the application money specified in the ASBA Application Form.
- (e) The application money towards the Subscription of Units shall be blocked in the account until (i) Allotment of Units is made or (ii) Rejection of the application.
- (f) SCSBs shall unblock the bank accounts (i) for Transfer of requisite money to the NFO bank account against each valid application on allotment or (ii) in case the application is rejected.
- (g) **For the scheme HDFC Bank Limited has consented to process the ASBA application form.**

*Note: No request for withdrawal of ASBA application form made during the NFO Period will be allowed.*

**Grounds for Technical Rejections of ASBA application forms ASBA**

Grounds on which Application Forms can be rejected, at the discretion of Sundaram Mutual Fund/ Registrar and Transfer Agent of Sundaram Mutual Fund or SCSBs include, but are not limited to-

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane/insolvent persons or where the Bank Account concerned is

the subject matter of any attachment / restraint order by a Court or a competent authority under any law etc.

2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA not selected or ticked properly.
3. The ASBA Application Form is without the stamp of the SCSB.
4. Application by any person/entity outside India if which is not in compliance with applicable foreign and Indian laws/Regulations.
5. Bank account details not given or incorrect /incomplete details given.
6. Relevant Legal Documents (such as Duly certified Power of Attorney, if applicable), not submitted along with the ASBA application form.
7. No corresponding records available with the Depositories matching the parameters namely
  - (a) Names of the ASBA applicants (including the order of names of joint applicants holders)
  - (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.

Mechanism for Redressal of Investor Grievances: All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or CBs, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor.

If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent Sundaram Fund Services (SFS) with a copy to the Investor Service Department of Sundaram Asset Management Company Limited

**Investor Relations Manager**

**Baba MJ**

Head- Customer Services,

No. 46, Whites Road, Sundaram Towers, 1st Floor, Royapettah, Chennai - 600014.

Contact No. 1860 425 7237 (India)

+91 40 2345 2215 (NRI)

E-mail: customerservices@sundarammutual.com

(NRI): nriservices@sundarammutual.com

**MF Utility Platform:** All financial and non-financial transactions pertaining to Schemes of Sundaram Mutual Fund can be done through MFU either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com) as may be updated from time to time. The Online Transaction Portal of MFU i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received on the portal of MFUI i.e. [www.mfuonline.com](http://www.mfuonline.com). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.



**I-PIN Agreement** (For Non Individuals and Folios under Joint Holding)  
Others can register online by logging on to our Registrar's website  
[www.karvyfintech.com](http://www.karvyfintech.com)

Please read the terms & conditions of PIN on this page before signing the application form. PIN will be sent to all new investors along with account statement

**Existing investors: As a one-time exercise, please fill this form and call 1860 425 7237 to enable our service team pick up the form**

A Personal Identification Number – PIN – is a must for effective and speedy transacting online in a mutual fund's products. Do you have one? If you wish to receive a PIN, you can read the PIN agreement attached to this communication and sign at the designated place. On receipt of the same, a PIN will be sent to you at the postal address noted in our records. The PIN will help an investor use the Invest Online facility at [www.sundarammutual.com](http://www.sundarammutual.com) to buy, sell and switch units, to name a few services. The PIN is a vital requirement to do online investment transactions in a safe, secure and convenient way.

We also offer the facility of sending Account Statements by email. In case you wish to do so, please furnish your Email ID and sign at the appropriate place in the attached document.

We do encourage you to use a PIN to execute your transactions online and sign up for sending the Account Statements by email as by increasing the share of paperless transactions in the economy you will be making a vital contribution to a cleaner and healthier environment.

Investor Information										Agreement Date						
Name																
Folio No						Mobile Number				Date	D	D	M	M	Y	Y
E-Mail Address																

**Agreement for Personal Identification Number – PIN**

For detailed PIN Agreement, visit: [www.sundarammutual.com](http://www.sundarammutual.com)

This Agreement between Sundaram Mutual Fund having its office at 46 Whites Road, II Floor, Chennai - 600014 (hereinafter referred to as "the Fund") and the investor (whose details are available in this agreement form hereinafter referred to as "the unit holder") (hereinafter referred to as the Agreement). The date of this agreement is indicated in the panel on Investor Information in this form. WITNESSTH:

**WHEREAS:** The Fund and the Unit holder have entered into a Unit Purchase Agreement, whereby the Unit holder has agreed to purchase units in the Fund;

**AND WHEREAS:** The Fund, through its Registrar and Transfer Agent (hereinafter referred to as "Registrar") offers the facility of a Personal Identification Number (hereinafter referred to as "PIN") for convenience of unit holders

**AND WHEREAS:** The unit holder has indicated to the Fund that he/she/it wishes to avail of the PIN facility offered by the Fund, subject to the terms and conditions stated in the application form and has for this purpose, indicated to Fund the name of his/her/its Bank and Branch Account Number;

**AND WHEREAS:** The Fund is willing to extend the PIN facility to the Unit holder on the terms and conditions as set out herein;

Now THEREFORE, in consideration of the mutual understanding as set forth in this Agreement, the parties hereto have agreed to the following terms and conditions:

The PIN granted to the Unit holder pursuant to this Agreement shall be communicated to the Unit holder by a reliable courier and entirely at the risk of the Unit holder.

The following shall be the mode of operation of the PIN facility:

- a If the unit holder is a company, an institution/ trust or body corporate, the authorised signatories may designate any individual as designated person and his personal details should be submitted to the Registrar
- b If the mode of payment is the first holder only, PIN facility will be made available to the first holder
- c If the mode of operation is joint, all the unit holders may designate only one of them to operate this facility. In such case, the personal details of the such a person shall be submitted to the registrar
- d If the Unit holder is a minor, then the Natural Guardian or the Guardian appointed by the Court alone shall be eligible to operate the PIN facility. In such a case the personal details of the Guardian shall be submitted to the Registrar.

The Unit holder may access the following services through the Internet, using the PIN facility: (a) purchase including switch in (b) redemption including switchout (c) Access to NAV Information (d) Access to balance Information (e) Ability to print Account Statements in a client-independent standard format (f) Links to the other Internet / web-sites of the Fund (g) Ability to email service requests to the Transfer Agent.

The Fund will take best efforts to keep the Fund's web-site updated on a daily basis so as to provide most current information to unit holders. However, the Unit holder agrees that because of communications issues, it is possible that the site may not be current on occasions. The Unit holder also agrees that the look and feel of the Web screen and outputs therefrom may differ based on the nature of the software used by the Unit holder to browse the site. The Fund agrees to take best efforts to protect security of the data placed on the Internet and has for this purpose, required the web service provider engaged by the Registrar to sign a confidentiality agreement with the Registrar specifying confidentiality of the data and to restrict external access to the database on the Internet. The Registrar shall ask the Unit holder for his / her / its name and Folio Number, address or such particulars to ensure the authenticity before accepting instructions on behalf of Fund.

The Registrar may, in the interest of the Unit holder, request a fax confirmation on the instructions received and shall not act until the said fax confirmation and additional confirmation is received from the Unit holder. The Unit holder shall be responsible for safekeeping of the PIN and shall not disclose his / her / its PIN to any person and shall take all possible care to prevent discovery of the PIN by any person. The Unit holder shall not use his / her / its PIN after the disclosure of the same to any third party.

In the event of accidental disclosure of the PIN to any third party or if the unit holder forgets his password, the Fund may at the request of the unit holder and at its absolute discretion issue to the Unit holder a new PIN on these terms and conditions or under such terms and conditions, as the Fund may deem fit. The Unit holder shall be fully liable to the Fund for every transaction entered into using the PIN facility, whether with or without the knowledge of the Unit holder. The Unit holder hereby releases the Fund and the Registrar from any liability whatsoever against misuse of the PIN. Further, neither the Fund nor the Registrar shall be liable at all for any misuse if any, of any data placed on the Internet, by third parties "hacking" or unauthorisedly accessing the server. The Unit holder shall at all times indemnify the Fund, its officers, employees, successors and assigns from and against all actions, proceedings, claims and demands whatsoever for or on account of or in relation to any unauthorised use of the PIN and from and against all damages, costs, charges and expenses in respect thereof, unless the same is caused by gross negligence, bad faith or willful default on the part of the Fund.

The Unit holder acknowledges and agrees that Sundaram Investment Manager/Fund and/or its Registrars or the Service Providers does not guarantee or warrant that Unit holder will not experience any downtime or disruptions in its use of the Service. In the event of any such downtime or disruption, the Investment Manager/Fund or its Registrar or its service providers shall use commercially reasonable efforts to reinstate accessibility and operability. Investment Manager/Fund or its Registrar or its service providers may restrict, suspend, or terminate investor's access to and use of the Service at any time, without notice or liability. The Unit holder agrees that its right to use the Service is non-exclusive, revocable, non-transferable, and non-sublicense able.

The Unit holder agrees to be bound by any terms of use, disclosures, or disclaimers displayed by the Investment Manager/Fund/ Registrar and its service providers and any that Unit holder may affirmatively click through to accept. The investor's use of the Services shall be subject to the terms and conditions of any applicable agreements between Registrar, Service Providers and the Investment Manager/Fund and/or investor.

**Unit holder shall not:** (A) access or use the Service for any purpose inconsistent with the substance and terms of this Agreement; (B) introduce into the Service any code, virus, or mechanism that would impair the Service or Investment Manager's/Fund system, computers or software; (C) use the Service to gain unauthorized access to any system or database; (D) sublicense or otherwise transfer or make available Investor's access to the Service to any third party that is not an Authorized Person (E) disclose to any third party non-public information relating to the content or operation of the Service, which information is confidential and proprietary to the Investment Manager/Fund; or (F) remove or obscure any of Investment Manager's/Fund or Registrars or any Service Provider's trademarks, service marks, or markings of copyright or patent rights contained in the Service. In the case of any disputes, the matter will be referred to arbitration at the first instance and settled through arbitration proceedings as per the rules of the Indian Arbitration and Conciliation Act, 1996. The Place of Arbitration will be at Chennai. The Courts in Chennai shall have jurisdiction over all disputes arising out of or in respect of this Agreement.

In Witness Whereof, the parties to this Agreement have caused these presents to be executed as of the day and year first above written.

Signature			Signed for and on behalf of Fund
First Applicant	Second applicant	Third Applicant	

**Regular & Direct Plan:** Please refer the SID/KIM for minimum investment amount under different schemes of Sundaram Mutual. If SIP is applicable, the minimum amount will be as per the details provided in the SID/KIM of the respective schemes.

Please provide correct and complete data

**KYC is compulsory to all investors.**

Permanent Account Number (PAN) is not required for Micro SIP of an individual investor if the total amount of installments is upto Rs 50,000 per investor in any rolling 12-month period or in a financial year. This exemption is also applicable to other purchase transactions if the amount, including SIPs is upto Rs 50,000 in any rolling 12-month period or in a financial year per investor (aggregate under all the schemes of Sundaram Mutual). Investors falling under this category must produce a copy of any of the following specified photo identification documents:

1. Voter Identity Card
2. Driving License
3. Government / Defence identification card
4. Passport
5. Photo Ration Card
6. Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
7. Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs)
8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
10. Senior Citizen / Freedom Fighter ID card issued by Government.
11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
13. Any other photo ID card issued by Central Government/ State Governments/ Municipal authorities/ Government organizations like ESIC/ EPFO

**Please complete Know Your Customer requirement**

Please use separate forms and issue separate cheques to apply for different funds

Please make the Cheque/Demand Draft in the name of fund in which you would wish to invest and write the PAN number or Folio number (for investors who have an account with Sundaram Mutual) on the reverse of the Cheque/Demand Draft.

***Investors are requested to take note that, if the Scheme name on the application form/transaction slip and on the payment instrument are different, the application shall be processed and units will be allotted at the applicable NAV of the scheme mentioned in the application form /transaction slip duly signed by investor(s) provided that the application is valid and complete in all other aspects.*** The Investment Manager reserves the right to call for other additional documents as may be required, for processing such transactions and also to reject such transactions, if the application is found to be invalid / incomplete. The Investment Manager shall not be responsible for any loss suffered by the investor due to the discrepancy in the scheme name mentioned in the application form/transaction slip and Cheque/ Demand Draft.

If do not wish to nominate any person please write NONE or strike out the box by a cross mark as a measure of precaution and safeguard.

Small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers can invest in the scheme through the mode of cash payment for fresh purchases/additional purchases upto ₹50,000/- per investor, per mutual fund, per financial year subject to:

- (i) Compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under;
- (ii) SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines; and
- (iii) Sufficient systems and procedures put in place by the AMC / Mutual Fund

However, payment to such investors towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.

Sundaram Mutual Fund / Investment Manager is yet to set up appropriate systems and procedures for the said purpose.

Model Application Form is available on pages 84-93 of this document

**If you are a new investor in Sundaram Funds, please ensure you take care to mention:**

- Permanent Account Number (PAN is mandatory for all investors except for Micro SIP of an individual investor).
- Mode of operation in case of joint applicants
- Bank account details of the first applicant
- Bank details for direct credit/ ECS/NEFT/RTGS

If the investor or nominee is a minor, date of birth of minor and name of guardian must be indicated

If investment is made under Power of Attorney, specimen signature of authorized signatory.

For detailed instructions, please refer the Statement of Additional Information:

- The minor shall be the first and the sole holder in an account. No joint holders are allowed in such accounts.
- Guardian in the account/folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian. Documents supporting the date of birth of the minor and also the relationship of the minor and guardian should be enclosed with the application form.

**Please attach:**

- Attested copy of Permanent Account Number Card
- KYC Acknowledgement.
- Signed 'Account Payee' cheque/draft drawn in the name of the fund in which you wish to invest and indicate PAN number on reverse.
- A cancelled cheque or a photocopy of your cheque leaf (a must if you wish to avail the facility of direct credit/ ECS and preferable in all cases to ensure your bank account details are captured accurately)
- If investment is made under Power of Attorney, notarised copy of the Power of Attorney
- In case of a Trust/Fund, a resolution of the Trustee(s) authorising the investment must be submitted.
- If you are an institution, please attach a copy of documents indicated in the table:

**Special Categories** (please attach a copy)

Document	Corporate	Society	Partnership	Trust
Memorandum & Articles	✓			
Resolution/Authorisation to Invest	✓	✓	✓	✓
List of Authorised Signatories & Specimen Signatures	✓	✓	✓	✓
Bye-Laws		✓		
Trust Deed				✓
Partnership Deed			✓	

**Investments made on behalf of Minors :-****A. Accounts of Minors:**

- The minor shall be the first and the sole holder in an account. No joint holders are allowed in such accounts. Only a natural guardian (i.e. father or mother) or a court appointed legal guardian shall be permitted as a Guardian to the folio on behalf of the minor.
- Document evidencing relationship of the guardian (as father, mother or legal guardian, as the case may be) and date of birth of the minor viz. birth certificate, passport copy, school leaving certificate, etc should be mandatorily provided along with the application form.

**B. Change of Status from Minor to Major:**

- Prior to the minor attaining majority, the AMC/Mutual Fund will send a notice to investors at their registered correspondence address advising the minor to submit, on attaining majority, an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. KYC Acknowledgment Letter of investor becoming major should also be provided along with the application form
- Sundaram Asset Management Company Limited (the "AMC")/ Mutual Fund will continue to process existing standing instructions like SIP/STP/SWP etc. (that were registered prior to minor attaining majority) in a folio held by a minor beyond the date of minor attaining the age of majority until the time an instruction from the major to terminate the standing instruction is received by the mutual fund along with the application form and the prescribed documents as stated above.
- The account will be frozen for operation by the guardian from the date minor attains majority until the requisite documents for the change in status are received as stated in B(i) above. The guardian cannot undertake any financial and non financial transactions including fresh registration of STP/SIP/SWP till such period.

**C. Change of Guardian:**

- In case of change in guardian of a minor, the new guardian must be a natural guardian (i.e. father or

mother) or a court appointed legal guardian and should submit the requisite documents viz.

- (a) Request letter for the change in Guardian,
- (b) No Objection Certificate (NoC) or Consent Letter from existing guardian or Court Order for new guardian in case the existing guardian is alive,
- (c) KYC Acknowledgment Letter of new guardian,
- (d) Document evidencing relationship of the guardian as father, mother or legal guardian, as the case may be (e) Bank attestation attesting the signature of the new guardian in a bank account of the minor where the new guardian is registered as the guardian.
- (f) Wherever applicable, Death Certificate of the deceased guardian in original or photocopy duly notarized or attested by gazette officer or a bank manager. In case of certification by bank manager, the document should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

#### **Not In Good Order (NIGO)**

All applications received by the Investment Manager / Registrar & Transfer Agent (RTA) shall be on a "Subject to Verification" basis. Applications that are found to be inaccurate or incomplete upon preliminary scrutiny will be returned at the counter itself to the investor or agent for rectification. Applications that are accepted at the counter and subsequently found as incomplete or inaccurate on material aspects by the Investment Manager / RTA are classified as Not In Good Order (NIGO). Such NIGO applications are liable to be rejected and reasons for incompleteness/inaccuracy shall be communicated to the investor for remedial measures. The applications submitted after remedy will be processed at the NAV of the date and time of receipt of the same at our office/office of the RTA.

#### **Central KYC**

Central KYC Registry is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer creates a new relationship with a financial entity. KYC means the due diligence procedure prescribed by the Regulator for identifying and verifying the proof of address, proof of identity and compliance with rules regulations, guidelines and circulars issued by the Regulators or Statutory Authorities under the Prevention of Money Laundering Act, 2002.

The Central Govt. vide notification dt. Nov, 26, 2015 has authorised Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the CKYC Registry including receiving, storing, safeguarding and retrieving the KYC records in digital form of a Client. A 14 digit CKYC identification Number (KIN) would be issued as identifier of each client.

As per PMLA (Maintenance of Records) Amendment rules, 2015, Rule 9(IA), every reporting entity shall within three days after the commencement of an account based relationship with an individual, file the electronic copy of the client's KYC records with the Central KYC Registry. Institutions need to upload the common KYC template along with the scanned copy of the certified supporting documents (PoI/PoA), cropped signature and photograph. SEBI vide its circular dated November 10, 2016 has advised all mutual funds to upload the KYC records of all existing customers into the CKYC database.

Since the records are stored digitally, it helps institutions de-duplicate data so that they don't need to do KYC of customers multiple times. It helps institutions find out if the client is KYC compliant based on Aadhaar, PAN and other identity proofs. If the KYC details are updated on this platform by one entity, all other institutions get a real time update. Thus, the platform helps firms cut down costs substantially by avoiding multiplicity of registration and data upkeep.

Please note that PAN is mandatory for investing in MF's (Except Micro KYC and other exempted scenarios). If CKYC is done without submission of PAN, then he/she will have to submit a duly self-certified copy of the PAN card alongwith KIN.

First time investing Financial Sector (New investor) New to KRA-KYC: while onboarding investors who are new to the MF & do not have KYC registered as per existing KRA norms, such investors should fill up CKYC form (attached). This new KYC form is in line with CKYC form guidelines and requirements and would help to capture all information needed for CKYC as well mandatory requirements for MF. Investors should submit the duly filled form along with supporting documents, particularly, self-certified copy of the PAN Card as a mandatory identity proof. If prospective investor submits old KRA KYC form, which does not have all information needed for registration with CKYC, such customer should either submit the information in the supplementary CKYC form or fill the CKYC form.

Investors who have obtained the KIN through any other financial intermediary, shall provide the 14 digit number for validation and updating the KYC record.

**IMPORTANT: AMFI has mandated within the Best Practices Circular that the new Process needs to be implemented by all Mutual Funds w.e.f 1st February 2017.**

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- Unit holders have a proportionate right in the beneficial ownership of the assets of the scheme (s) in which they have invested
- Dividend warrants shall be despatched within 30 days of the declaration of the dividend.
- On acceptance of a valid application for subscription, units will be allotted and a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of subscription list and / or from the date of receipt of the request from the unitholders will be sent to the Unit holder's registered e-mail address and/or mobile number. Subject to SEBI Regulations, Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund, unless otherwise required.

**Consolidated Account Statement:**

- 1) A consolidated account statement (CAS)^ for each calendar month to the Unit holder(s) in whose folio(s) transaction\*\*(s) has/have taken place during the month shall be sent on or before 10th of the succeeding month by mail/e-mail.

**^Consolidated Account Statement (CAS)** shall contain details relating to all the transactions\*\* carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor, if any.

**\*\*The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.**

- 2) In case of a specific request received from the Unit holders, the AMC/Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request.
- 3) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.
- 4) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- 5) The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- 6) Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.
- 7) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically.
- 8) Pursuant to SEBI circular CIR/MRD/DP/31/2014 dated November 12, 2014, investors having Mutual Fund investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- 9) Pursuant to SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, the following points have been incorporated to increase the transparency of information to the investors.



- A Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
- B Further, CAS issued for the half-year (ended September/ March) shall also provide:
- (i) The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc.
  - (ii) The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
- C. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

Any circular/clarification issued by SEBI in this regard will automatically become applicable and shall be incorporated in the SID/SAI/KIM wherever applicable.

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- If a Unit holder so desires, the Mutual Fund shall issue a unit certificate (non-transferable) within 30 days of the receipt of request for the certificate.
- The mutual fund shall dispatch redemption proceeds within 10 business days of receiving the valid redemption request.

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- The Trustee is bound to make such disclosures to the unit holders as are essential in order to keep the unit holders informed about any information known to the Trustee may have a material adverse bearing on their investments.
- The appointment of the Investment Manager for the Mutual Fund can be terminated by a majority of the Directors of the Board of Trustee Company or by 75% of the Unit holders of the Scheme.
- 75% of the Unit holders of a Scheme can pass a resolution to wind-up a Scheme.
- The Trustee shall obtain the consent of the Unit holders:
  - whenever required to do so by SEBI in the interest of the unit holders.
  - whenever required to do so if a requisition is approved by three-fourth of the unit holders of the scheme.
  - when the Trustee decides to wind up the scheme or prematurely redeem units.
- The Trustee shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affects the interest of unit holders, shall be carried out unless:
  - a written communication of the proposed change is sent to each unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
  - The unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.
- In specific circumstances, where the approval of unit holders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.

### Investment Valuation Norms for Securities held by Schemes of Sundaram Mutual Fund

SEBI vide gazette notification LAD-NRO/GN/2011-12/38/4290 dated February 21, 2012 has amended Regulation 25, 47 and the Eight Schedule of SEBI (Mutual Funds) Regulations, 1996 pertaining to valuation of investments and introduced overriding principles in the form of "Principles of Fair Valuation".

The guiding principles of fair valuation is to minimize the difference in valuation of mutual fund assets relative to market value to enable fair treatment across all classes of investors (including existing as well as new investors) seeking to purchase or redeem units of mutual funds in all schemes at all points of time. In case of any conflict between the principles of fair valuation and valuation guidelines issued by SEBI, the Principles of Fair Valuation shall prevail.

SEBI's notification further prescribes that the valuation shall be reflective of the realizable value of securities and shall be done in good faith and in a true and fair manner through appropriate valuation model and procedures approved by the Board of the Asset Management Company (AMC).

Further to SEBI's amendment of the valuation policy, the Board of Sundaram AMC has adopted a comprehensive policy on investment valuation and procedures effective from July 02, 2012. Accordingly, the disclosure inter alia of the valuation procedure and policy for each type of investment made by the scheme(s) of Sundaram Mutual Fund is given below:

#### 1. Valuation Methodologies

- a. The methodology for valuing each and every type of security held by the schemes is given in the appended table;
- b. Investment in any new type of security shall be made only after establishment of the valuation methodology for such security with approval of the Board of AMC or any committee constituted in this behalf. If required, the new type of securities may be referred to CRISIL/ICRA for providing daily yield/price.

#### 2. Inter Scheme Transfers

- a. Inter scheme transfers shall be effected as per the regulations and internal policy at prevailing market price (essentially fair valuation price);
- b. The methodology to determine the fair valuation of securities which are intended to be transferred from one scheme to another is set out in appended table.

#### 3. Exceptional Events

Following types of the events, inter alia, could be classified as exceptional events where current market information may not be available / sufficient for valuation of securities or the market quotations are no longer reliable for valuation a particular security:

- i. Major policy announcements by the Reserve Bank, The Government or the Regulator;
- ii. Natural disasters or public disturbances that force the markets to close unexpectedly;
- iii. Absence of trading in a specific security or similar securities;
- iv. Breakdown in the information systems / software
- v. Significant volatility in the capital markets.

#### 4. Escalation Procedure

- i. Valuation Committee shall be responsible for monitoring exceptional events and recommending appropriate valuation methods under the circumstances with due guidance from the AMC Audit Committee / Board;
- ii. Deviation from the valuation policy and principles, if any in order to value the assets/ securities at fair value, will be communicated to the AMC Board, Trustee Board and to the unitholders with suitable disclosures on the website;

#### 5. Conflict of Interest

The valuation committee shall review any differences arising out of valuation, methodology or price adopted and report to the AMC Audit Committee / Board after resolution of conflict.

#### 6. Periodic Review

The Valuation Committee shall be responsible for periodic review of the valuation methodologies in terms of its appropriateness and accuracy in determining the fair value of each security. The Valuation Committee shall report to the AMC Audit Committee / Board on any important issues and changes in the valuation methodology. The Board of Trustees shall also be updated of any significant developments.

The valuation policies and procedures shall be reviewed at least once in a Financial Year by an Independent Auditor.

#### 7. Record Keeping and Disclosure of Policy

Valuation Policy would be disclosed in the AMC website and other documents as prescribed by the SEBI regulations and guidelines.

All the documents which forms the basis of valuation including inter scheme transfers (approval notes and supporting documents) shall be maintained by Sundaram AMC in electronic form or physical papers.

Above records will be preserved in accordance with the norms prescribed by the SEBI regulations and guidelines.

## A. Equity and Related Securities

Valuation Policy updated on 7th February 2024

Asset Class	Category	Basis of Valuation
Equity Shares, Preference Shares and Equity Warrants	Traded	<p>On the valuation day, at the last quoted closing price on the National Stock Exchange (NSE) or Bombay Stock Exchange, where such security is listed. NSE is the Principal Stock Exchange for the purpose of our valuation. If the stock is not traded / quoted on NSE, then the last quoted closing price of BSE or any other stock exchange will be considered.</p> <p>When a security is not traded on any stock exchange on a particular valuation day, the value at which it was traded on NSE or BSE or any other stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than thirty days prior to the valuation date.</p>
	Non Traded	<p>Securities not traded for more than 30 days:</p> <p><b>a. Equity Shares</b> – Valuation price will be in accordance with the SEBI norms i.e. valuation will be computed on the basis of average of book value and the price computed on the basis of PE ratio (25% of the Industry PE Ratio) and further discount of 10% for illiquidity.</p> <p><b>b. Preference Shares:</b> Intrinsic Value will be considered; In case prices of Non –traded preference shares are available from valuation agency(ies) appointed by AMFI, then such Non–traded preference shares shall be valued at average of prices provided by AMFI appointed valuation agency(ies).</p> <p><b>c. Equity Warrants/Rights Entitlement/Partly paid up rights shares:</b> For Equity Warrants / Partly Paid up rights shares: Valuation price will be arrived, after applying appropriate discount (valuation committee delegated power to decide the discounting factor) after reducing the exercise price/issuance price from the closing of the underlying cash equity security. For Rights Entitlement: Until they are traded, the value of the rights shares shall be calculated as <math>V_r = n/m * (P_{ex} - P_{of})</math> Where <math>V_r</math> = Value of Rights; <math>n</math>= no. of rights; <math>m</math>=no. of original shares held; <math>P_{ex}</math>=Ex-rights price; <math>P_{of}</math> = Rights Offer Price.</p> <p><b>d. Demerger:</b> Where at least one resultant company is not immediately listed, valuation price will be worked out by using cum-price before demerger reduced for quoted price of the listed demerged and/or resultant company(ies) or in case of demerger pending listing, the resultant company/ies shall be valued at the intrinsic value arrived at on the date of corporate action. Alternatively, an independent valuation of the security by any Market Participant, (a reputed brokers) shall be obtained. If the resultant companies remained unlisted for more than 3 months, the Valuation Committee to decide on application of illiquidity discount as deemed appropriate on case to case basis.” In case of the demerger or any other corporate action where special price discovery session (pre-open session) is held by the stock exchanges, then price of the resulting company will be the difference in closing price of residual entity on NSE or BSE on day immediately prior to ex-date and closing price determined at the end of special session (pre-open session) on NSE or BSE. <b>Merger:</b> "Valuation of a resulting company would be determined by valuation of merging or amalgamating</p>



Equity Shares, Preference Shares and Equity Warrants		<p>company immediately prior to the ex-date of merger or amalgamation.</p> <p>(a) In case, merging or amalgamating companies being listed, the valuation of resulting companies would be summation of valuation of entities immediately prior to merger date; further if listed company merges into an unlisted surviving company, then the surviving company would be valued at the traded value of merging company immediately before merger; For example:</p> <ol style="list-style-type: none"> <li>1. If company A and B merged to form a new company C, then company C would be value at the price equals to A+B;</li> <li>2. If company A which is a listed company merges into Company B which is unlisted, would be valued at traded price of A immediately before merger;</li> </ol> <p>(b) In case one of the merging or amalgamating companies being unlisted, valuation of resulting companies would be valued on the principles of fair valuation as guided by the valuation committee. If the above companies are unlisted for more than 3 months, valuation committee shall decide on application of illiquidity discount on case to case basis."</p>
	Thinly Traded	<p><b>When trading in an equity/equity related security in a calendar month is both less than INR 5 lacs and the total volume is less than 50,000 shares, it shall be considered as a thinly traded security.</b></p> <p>Valuation will be computed on the basis of average of book value and the price computed on the basis of the PE Ratio with appropriate discount to Industry PE) further discounted for illiquidity.</p>
	Unlisted	Refer note (e)
	Initial Public Offer (IPO)	In case of IPO the security would be valued at cost from the date of allotment till a day prior to listing and on last quoted closing price (as mentioned above under Traded criteria) from the day of listing.
Derivatives - Equity Futures and options		<p><b>Traded Securities:</b> On the valuation day, at the closing price provided by the respective stock exchanges;</p> <p><b>Non-traded Securities:</b> At the settlement price provided by the respective stock exchanges, subject to an illiquidity discount. The rate of illiquidity discount shall be decided by the valuation committee.</p>

#### B. Valuation Of Securities – Fixed Income and Related Securities

Category	Basis of Valuation
Valuation of all Debt and Money Market Instruments	<p>Irrespective of the residual maturity, all Debt and Money Market Instruments shall be valued at average of security level prices obtained from valuation agencies.</p> <p>In case security level prices given by valuation agencies are not available for a new security (which is currently not held by any Mutual Fund), then such security may be valued at purchase yield on the date of allotment / purchase.</p>

Category	Basis of Valuation
Inter Scheme Transfers	<p>Inter-scheme transfer of all debt and money market securities would be done as per the Price provided by valuation agencies for the said purpose.</p> <p>If Prices from both the valuation agencies are received within the pre-agreed turnaround time (TAT), an average of the prices so received shall be used for IST.</p> <p>If Price from only one valuation agency is received within the agreed TAT, then that Price will be used for IST.</p> <p>If Prices are not received from any of the valuation agencies within the agreed TAT, the below mentioned approach would be adopted.</p> <p><b>Inter-scheme transfers will be done at the weighted average YTM :-</b></p> <ol style="list-style-type: none"> <li>1. For Securities with residual maturity &gt;30 days: All trades with minimum traded lot of Rs.25 crores of face value or more will be aggregated for same or similar security on a public platform.</li> <li>2. For Securities with residual maturity &lt;= 30 days: All trades with minimum traded lot of Rs.10 crores of face value or more will be aggregated for same or similar security on a public platform.</li> <li>3. If same or similar security on a public platform is not available at the time of inter scheme transfer, then the yield at which previous day's closing price was provided by the approved agencies or the fair price as per the valuation policy will be applied.</li> </ol> <p><b>Criteria for identifying the similar securities:</b></p> <p>Similar security should be identified by the following waterfall logic:</p> <ol style="list-style-type: none"> <li>1. Same issuer with maturity date +/- 5 days of maturity date of security for inter scheme transfer shall be considered first. If no such instance is available then step 2 to be followed: <b>For example:</b> For inter scheme transfer of SBI CD maturing on 15th July 2012, all secondary market trades of SBI CD maturing between 10th July 2012 to 20th July 2012 shall be considered.</li> <li>2. Similar security from different issuer, having similar rating and within the same category (PSU Bank, Private Bank or Financial Institution etc) with maturity date +/- 5 days of maturity date of security considered for inter scheme transfer. <b>For example:</b> Canara Bank CD maturing on 15th July 2012, all secondary market trades of similar public sector bank CDs having same rating maturing between 10th July 2012 and 20th July 2012 shall be considered.</li> <li>3. Provided that the maturity dates are within the calendar quarter.</li> </ol> <p><b>Note:</b> Outlier trades, if any, shall be ignored after suitable justification by Fund Manager;</p> <p>In case no data point available for a security, in accordance with above principles: Valuation will be at the previously valued YTM.</p>

Category	Basis of Valuation
Valuation of money market and debt securities which are rated below investment grade (w.e.f. 20/06/2019)	<p>All money market and debt securities which are rated below investment grade shall be valued at the average of the security level price provided by valuation agencies. A money market or debt security shall be classified as "below investment grade" if the long term rating of the security issued by a SEBI registered Credit Rating Agency (CRA) is below BBB- or if the short term of the security is below A3. The money market and debt security shall be classified as "Default" if the interest and/or principal has not been received, on the day such amount was due or when such security has been downgraded to "default" grade by the CRA.</p> <p>Till such time the valuation agencies compute the valuation of money market and debt securities classified as below investment grade, such securities shall be valued on the basis of indicative haircuts provided by the valuation agencies. These indicative haircuts shall be applied on the date of credit event i.e. migration of the security to sub-investment grade and shall continue till the valuation agencies compute the valuation price of such securities.</p> <p>If security is traded, it will be valued at lower of weighted average traded price available on public platform or valuation determined based on the haircut price provided by valuation agencies. The traded qualification criteria shall be as determined by valuation agencies. In the absence of the information on the traded qualification criteria from the valuation agencies, the qualification criteria shall be as determined by the valuation committee.</p> <p>In absence of the above information the valuation shall be arrived at basis guidance from Valuation Committee.</p> <p>In case of any deviation from the valuation price for money market and debt securities rated below investment grade provided by the valuation agencies, AMC shall follow the procedure as mentioned in SEBI Circular No SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019.</p>
Convertible Debentures	<p>The convertible part of Convertible debentures will be valued as an equity share and the valuation policy for equity shares would be applicable for it.</p> <p>The non-convertible part will be valued as bond and the valuation will be as defined for a bond in the debt valuation policy.</p> <p>If, after conversion the resultant equity instrument would be traded pari passu with an existing instrument, which is traded, the value of later instrument can be adopted after an appropriate discount for the non-tradability of the instrument during the period preceding conversion.</p> <p>The rate of illiquidity discount shall be decided by the valuation committee</p>
Government Securities and Treasury Bills	Irrespective of the residual maturity, Government Securities and T-bills shall be valued at average of security level prices obtained from valuation agencies .
Other Special Securities	To be referred to CRISIL and obtain daily valuation quote.
Securities with Call option	Refer Note (d)
Securities with Put option	Refer Note (d)
Securities with both put and call option	<p>a) Only securities with put / call options on the same day and having the same put and call option price, shall be deemed to mature on such put / call date and shall be valued accordingly. In all other cases, the cash flow of each put / call option shall be evaluated and the security shall be valued on the following basis:</p> <p>i) Identify a 'Put Trigger Date', a date on which 'price to put option' is the highest when compared with price to other put options and maturity price.</p> <p>ii) Identify a 'Call Trigger Date', a date on which 'price to call option' is the lowest</p>

Category	Basis of Valuation	
		<p>when compared with price to other call options and maturity price.</p> <p>iii) In case no Put Trigger Date or Call Trigger Date ("Trigger Date") is available, then valuation would be done to maturity price. In case one Trigger Date is available, then valuation would be done as to the said Trigger Date. In case both Trigger Dates are available, then valuation would be done to the earliest date.</p> <p>b) If a put option is not exercised by a Mutual Fund when exercising such put option would have been in favour of the scheme, in such cases the justification for not exercising the put option shall be provided to the Board of AMC and Trustees.</p> <p>c) Any put option inserted subsequent to the issuance of the security shall not be considered for the purpose of valuation and original terms of the issue will be considered for valuation.</p>
Other Securities	<p>Following assets shall be valued at cost plus accruals / amortisation:</p> <p>a. Short term deposits pending deployment; and</p> <p>b. Repo Transactions including corporate bond repo/TREPS with tenor upto 30 days.</p>	
Units of Mutual Fund/ETF	Traded	<ul style="list-style-type: none"> <li>Valuation will be at the closing price at the principal stock exchange.</li> </ul>
	Non Traded	<ul style="list-style-type: none"> <li>If units are not traded on principal stock exchange on a particular valuation day, the closing price on any other stock exchange where units are traded will be used.</li> <li>If units are not traded on any stock exchange on a particular valuation day, then closing price at which it traded on the principal stock exchange or any other stock exchange, as the case may be, on the earliest previous day will be used provided such date is not more than 30 days prior to valuation date.</li> <li>Where units are not traded on any stock exchange for a continuous period of 30 days then the valuation for such units will be determined by the Valuation Committee.</li> </ul>
	Unlisted	Valuation will be based on the last published Net Asset Value (NAV) of Mutual Fund units.
Units of InvITs / ReITs	Traded	Valuation of units of InvITs and ReITs will be based on the last quoted closing price on the principal stock exchange where such security is listed. National Stock Exchange (NSE) is the principal stock exchange for the purpose of valuation. If no trade is reported on the principal stock exchange on a particular valuation date, units of InvITs and ReITs shall be valued at the last quoted closing price on other recognised stock exchange.
	Non Traded	<ul style="list-style-type: none"> <li>When units of InvITs and ReITs are not traded on any stock exchange on a particular valuation day, the value at which these were traded on the selected stock exchange or any other stock exchange, as the case may be, on any day immediately prior to valuation day, shall be considered for valuation provided that such date is not more than thirty days prior to the valuation date.</li> <li>Where units of InvITs and ReITs are not traded on any stock exchange for a continuous period of 30 days then the valuation for such units of InvITs and ReITs will be determined by the Valuation Committee.</li> </ul>
Corporate Debt Market Development Fund	Units of Corporate Debt Market Development Fund (CDMDF) would be valued at the published NAV as on the valuation day.	

Category	Basis of Valuation
Overseas Equity securities	<p>On the valuation day, the securities issued outside India and listed on the stock exchanges outside India shall be valued at the closing price on the stock exchange at which it is listed or at the last available traded price.</p> <p>In case a security is listed on more than one stock exchange, the AMC reserves the right to determine the stock exchange, the price of which would be used for the purpose of valuation of that security. The Stock Exchange once selected would be used consistently till changed by recording the reasons in writing by Board of AMC.</p> <p>Due to difference in time zones of different markets, in case the closing prices of the security are not available within the given time frame to enable the AMC to upload NAVs for a valuation day, the AMC may use the last available traded price for the purpose of valuation. The use of closing price/last available traded price for the purpose of valuation will also be based on the practice followed in a particular market.</p> <p>In case a security is not traded on valuation day, the price adopted for the previous working day shall be considered, provided that the date on which last available price was available, should not be more than 30 days.</p> <p>If a security is not traded for the last 30 days, AMC may be value it on a fair value basis by the valuation committee.</p> <p>The source of the price shall be taken from (a) Bloomberg or (b) Reuters or (c) any other publicly available sources.</p>

**Remarks:**

- a. Public Platform refers to
  - (i) F-trac – for Corporate bonds/debentures, commercial papers, Certificate of Deposits and securitized debts;
  - (ii) NDS-OM for treasury bills.
- b. Weighted average YTM shall be considered as it is.
- c. The NAV of the units of a scheme will be computed by dividing its net assets by the number of units outstanding on the valuation date.
- d. Securities with Put/Call Option:
  - (i) Securities with Put Option: Once the option is exercised, the put option date would be deemed to be the maturity date of the security and accordingly the valuation of the security would be based on the valuation guidelines. In case the deemed maturity date (put option date) is  $\leq 30$  days, the prices provided by the AMFI approved agencies\* would be ignored and would follow the valuation model applicable to securities with residual maturity of  $\leq 30$  days (e.g.amortisation). If the residual days are more than 30 days, the security shall be valued on the basis of prices provided by the AMFI approved agencies\* till the residual maturity date is  $\leq 30$  days and based on the amortisation for the period less than 30 days.
  - (ii) Securities with Call option: Once the option is exercised, the call option date would be deemed to be the maturity date of the security and accordingly the valuation of the security would be based on the valuation guidelines. In case the deemed maturity date (Call option date) is  $\leq 30$  days, the prices provided by the AMFI approved agencies\* would be ignored and would follow the valuation model applicable to securities with residual maturity of  $\leq 30$  days (e.g.amortisation). If the residual days are more than 30 days, the security shall be valued on the basis of prices provided by the AMFI approved agencies\* till the residual maturity date is  $\leq 30$  days and based on the amortisation for the period less than 30 days.
- e. Unlisted equity shares of a company shall be valued “in good faith” on the basis of the valuation principles laid down below:

- I. Based on the latest available audited balance sheet, net worth shall be calculated as lower of (i) and (ii) below:
  - (i) Net worth per share = [share capital plus free reserves (excluding revaluation reserves) minus miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by number of paid up shares;
  - (ii) After taking into account the outstanding warrants and options, Net worth per share shall again be calculated and shall be =[share capital plus consideration on exercise of option/warrants received/receivable by the company plus free reserves (excluding revaluation reserves) minus miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by {number of paid up shares plus number of shares that would be obtained on conversion of exercise of outstanding warrants and options};

The lower of (i) and (ii) shall be used for calculation of net worth per share and for further calculation in (III) below.
- II. Average capitalization rate (P/E ratio) for the industry based upon either BSE or NSE data (which should be followed consistently and changes, if any, noted with proper justification thereof) shall be taken and discounted by 75% i.e. 25% of the Industry average P/E shall be taken as capitalization rate (P/E ratio). Earnings per share of the latest audited annual accounts will be considered for this purpose.
- III. The value as per the net worth value per share and the capital earning value calculated as above shall be averaged and further discounted by 15% for illiquidity so as to arrive at the fair value per share.

The above methodology for valuation shall be subject to the following conditions:

- (i) All calculations as aforesaid shall be based on audited accounts;
- (ii) In case where the latest balance sheet of the company is not available within nine months from the close of the year, unless the accounting year is changed, the shares of such companies shall be valued at zero;
- (iii) If the net worth of the company is negative, the share would be marked down to zero;
- (iv) In case of EPS is negative, EPS value for that year shall be taken as zero for arriving at capitalized earning;
- (v) In case an individual security accounts for more than 5% of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security. To determine if a security accounts for more than 5% of the total assets of the scheme, it should be valued in accordance with the procedure as mentioned above on the date of valuation.

At the discretion of the AMC and with the approval of trustees, an unlisted equity share may be valued at a price lower than the value derived using the aforesaid methodology.

**\*CRISIL/ICRA Disclaimer**

By using the valuation contained in this document, the user acknowledges and accepts that the valuations are provided severally (and not jointly) by CRISIL and/or ICRA and are subject to the following disclaimers and exclusion of liability which operate severally to the benefit of CRISIL and/or ICRA and AMFI. The valuation uses the methodology discussed by CRISIL and/or ICRA with the Association of Mutual Funds of India (AMFI) and reflects the CRISIL and/or ICRA assessment as to the value of the relevant securities as at the date of the valuation. This is an indicative value of the relevant securities on the valuation date and can be different from the actual realizable value of the securities. The valuation is based on the information provided or arranged by or on behalf of the asset management company concerned (AMC) or obtained by CRISIL and/or ICRA from sources they consider reliable. Neither AMFI nor CRISIL and/or ICRA guarantee the completeness or accuracy of the information on which the valuation is based. The user of the valuations takes the full responsibility for any decisions made on the basis of the valuations. Neither AMFI nor CRISIL and/or ICRA accept any liability (and each of them expressly excludes all liability) for any such decision or use

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14**Tax Rates Specific to Mutual Funds**

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme.

**For the Mutual Fund:**

Income of Sundaram Mutual Fund: Exempt from Tax

**The rates are applicable for the financial year 2024-24 as per Finance Act, 2024.**

**Tax Implications on Income distribution under Income Distribution cum Capital Withdrawal(IDCW) Option received by Unit holders.**

Pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, there was a change in nomenclature of Dividend to Income Distribution cum Capital Withdrawal(IDCW) available across all the plans offered by the schemes of the Fund with effect from April 01, 2021. The Finance Act, 2020 abolished income distribution tax and instead introduced taxing of income from mutual fund units in the hands of the unit holders.

**Income Distributed by a Mutual Fund**

IDCW	Individual/HUF	Domestic Companies	NRI
Equity oriented schemes	At applicable slab rates~	30%^^/25%^^^/ 22%^^^/15%^^^	At applicable slab rates~
Other than Equity oriented schemes	At applicable slab rates~	30%^^/25%^^^/ 22%^^^/15%^^^	At applicable slab rates~

~ Kindly refer Income Tax rates for the applicable rates in case of individuals.

Further, tax needs to be deducted at source as detailed below:

Type of Investor	Withholding Tax rate	Section
Resident@	10%*	194K
NRI/FPI	20% or rate as per applicable tax treaty*** (whichever is lower)	196A***/196D****

\* Tax not deductible if income distribution in respect of units of a mutual fund is below ₹ 5,000 in a financial year. However, on account of practical difficulties involved due to unique nature of mutual fund investments and different schemes involved, Sundaram Mutual Fund shall deduct TDS from each dividend declared once it exceeds Rs. 4,000 threshold benefit on cumulative basis in a Financial year (Consolidate on PAN basis). In case the total TDS exceeds the actual tax liability of any investor, he/she can claim a refund while filing income-tax return.

TDS will not be deducted in the following cases

- The resident individual (not being a company or firm) can submit Form No. 15G to Mutual Fund for non-deduction of TDS under section 194K of the Act provided that the tax on his estimated total income (including such income received from Mutual Fund) of the financial year is NIL and the aggregate income shall not exceed the maximum amount which is not chargeable to tax.
- Form 15H to be submitted by a resident individual (aged 60 years or more) for non-deduction of TDS under section 194K of the Act provided that the tax on his estimated total income (including such income received from Mutual Fund) of the financial year is NIL.
- Certificate from ITO for lower deduction/NIL deduction of TDS under section 197,
- Entities falling under Circular 18/2017 dated 29th May 2017.

The Form 15G or Form 15H or Certificate from ITO should be submitted on an annual basis at the start of the financial year at any of the Official Points of Acceptance of Sundaram Mutual Branch or customer care



center of KFin Technologies Pvt Ltd.

It may be noted that exemption from tax deduction will be granted only from the date of receipt of Form 15G or Form 15H or Certificate from ITO and any tax deducted and remitted to the government on or before that date cannot be refunded under any circumstances.

Fresh Form 15G or Form 15H to be submitted again when there is a change in the estimated total income already declared, even though the investors might have already furnished the forms for the current financial year.

\*\* The base tax is to be further increased by surcharge at the rate of:

- 37% on base tax where total income exceeds ₹ 5 crore;
- 25% where total income exceeds ₹ 2 crore but does not exceed ₹ 5 crore;
- 15% where total income exceeds ₹ 1 crore but does not exceed ₹ 2 crore; and
- 10% where total income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore
- In case investor is opting for 'New Regime' as mentioned, the rate of surcharge not to exceed 25%.

Further, "Health and Education Cess" is to be levied at 4% on aggregate of base tax and surcharge.

\*\*\* Tax treaty benefit can be claimed subject to fulfillment of stipulated conditions as well as interpretation of Article of relevant tax treaty.

\*\*\*\* As per the provisions of section 196D of the Act which is specifically applicable in case of FPI/FII, the withholding tax rate of 20% (plus applicable surcharge and cess) on any income in respect of securities referred to in section 115AD(1)(a) credited / paid to FII shall apply. The Finance Act, 2021 inserted a proviso to section 196D(1) of the Act to grant relevant tax treaty benefits with effect from 1 April 2021 at the time of withholding tax on income with respect to securities of FPIs, subject to furnishing of tax residency certificate and such other documents as may be required. As per section 196D(2) of the Act, no TDS shall be made in respect of income by way of capital gain arising from the transfer of securities referred to in section 115AD of the Act.

@ **Non linking of PAN with Aadhaar** - As per section 139AA of the Income tax Act, 1961 ('the Act') read with rule 114AAA of the Income-tax Rules, 1962, in the case of a resident person, whose PAN has become inoperative due to PAN – Aadhaar not being linked on or before 30 June 2024 or as extended by Govt., it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of the Act. For linking PAN with Aadhaar after 31 March 2022, fees Rs. 500 till 30 June 2022 and Rs. 1,000 till 31 May 2024 has been prescribed.

### Capital Gains

	Individual/HUF \$	Domestic Company @	NRI \$
<b>Equity Oriented schemes */+</b>			
Long Term Capital gain ((Units held for more than 12 months)	10% without indexation	10% without indexation	10% without indexation
Short Term Capital Gains (Units held for 12 months or less)	15%	15%	15%
<b>Other than Specified Mutual Fund &amp; other than Equity Oriented Schemes (funds investing more than 35% &amp; less than 65% of its total proceeds in the equity shares of domestic companies)</b>			
Long Term Capital gain ((Units held for more than 36 months)	20% with indexation	20% with indexation	Listed - 20% with indexation Unlisted - 10% without indexation



Short Term Capital Gains (Units held for 36 months or less)	30%^	30%^/25%^/ 22%^^/15%^^	30%^
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**Specified Mutual Fund Other Than Equity Oriented Schemes \$\$**

Short Term Capital Gains	30%^	30%^/25%^/ 22%^^/15%^^	30%^
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**Tax Deducted at Source (Applicable only to NRI Investors #)**

	Short term capital gains \$	Long term capital gains \$
Equity Oriented Scheme	15%	10% without indexation
Other than Specified Mutual Fund & other than Equity Oriented Schemes (funds investing more than 35% & less than 65% of its total proceeds in the equity shares of domestic companies)	30%^	Listed - 20% with indexation Unlisted - 10% without indexation"
Specified Mutual Fund Other Than Equity Oriented Schemes \$\$		30%^

\* Income-tax at the rate of 10% (without indexation benefit and foreign exchange fluctuation) to be levied on long-term capital gains exceeding Rs. 1 lakh provided transfer of such units is subject to Securities Transaction Tax ('STT'). Further, for Units acquired before the 1st day of February, 2018 the cost of acquisition to compute long-term capital gains is to be higher of (a) Actual cost of acquisition; and (b) Lower of (i) fair market value as on 31 January 2018; and (ii) full value of consideration received upon transfer.

\$ Surcharge to be levied at:

- 37% on base tax where specified income\*\* exceeds ₹ 5 crore;
- 25% where specified income\*\* exceeds ₹ 2 crore but does not exceed ₹ 5 crore;
- 15% where total income exceeds ₹ 1 crore but does not exceed ₹ 2 crore; and
- 10% where total income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore.

In case total income includes income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes, the rate of surcharge on the said type of income not to exceed 15%. In case investor is opting for 'New Regime' the rate of surcharge not to exceed 25%.

\*\* Specified income – Total income excluding income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes.

Further, Health and Education Cess to be levied at the rate of 4% on aggregate of base tax and surcharge.

\$\$ As per amendment to Finance Bill, 2024 gains arising on transfer, redemption or maturity of specified mutual funds acquired on or after 1 April 2024 will deemed to be 'short-term capital gains' (regardless of the period of holding). Specified mutual fund means a mutual fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies.

@ Surcharge at the rate of 7% is levied for domestic corporate unit holders where the income exceeds ₹ 1 crore but less than ₹ 10 crores and at the rate of 12%, where income exceeds ₹ 10 crores. However, Taxation Laws (Amendment) Ordinance, 2019 provides for surcharge at flat rate of 10 percent on base tax for the companies opting for lower rate of tax of 22%/15%.

# Short term/ long term capital gain tax (along with applicable Surcharge and "Health and Education Cess") will be deducted at the time of redemption/switches of units in case of NRI investors only. Tax treaty benefit can be claimed for withholding tax on capital gains subject to fulfillment of stipulated conditions.

## The base year for indexation purpose has been shifted from 1981 to 2001 to calculate the cost of acquisition or to take

fair market value of the asset as on that date. Further, it provides that cost of acquisition of an asset acquired before 1 April 2001 shall be allowed to be taken as fair market value as on 1 April 2001.

- ^ Assuming the investor falls into highest tax bracket.
- ^^ This rate applies to companies other than companies engaged in manufacturing business who are taxed at lower rate subject to fulfillment of certain conditions.
- ^^^ If total turnover or gross receipts during the financial year 2020-21 does not exceed ₹ 400 crores.
- ^^^^ This lower rate is optional and subject to fulfillment of certain conditions as provided in section 115BAA.
- ^^^^^ This lower rate is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfillment of certain conditions as provided in section 115BAB.
- + Securities Transaction Tax ( STT ) will be deducted on equity oriented funds at the time of redemption / switch to other schemes / sale of units.  
Further, Minimum Alternate Tax (MAT) applicable to domestic companies (except for those who opt for lower rate of tax of 22%/15%) are not considered in the above tax rates.

#### Taxability of segregated portfolios of a mutual fund scheme

The Finance Act, 2020 has rationalized capital gains taxability in relation to mutual fund portfolio segregation as per SEBI regulations as follows: -

- ▷ The period of holding for units in the segregated portfolio to be reckoned from the period for which the original units in the main portfolio were held by the taxpayer.
- ▷ Acquisition cost of units in segregated portfolio to be proportionate to the NAV of assets transferred to the segregated portfolio to the NAV of the total portfolio immediately before the segregation. The cost of acquisition of the original units in the main portfolio to be reduced by the acquisition cost of units in the segregated portfolio.

#### Stamp Duty

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, with effect from July 1, 2020, mutual fund units issued against Purchase transactions (whether through lump-sum investments or SIP or STP or switch-ins or dividend reinvestment) would be subject to levy of stamp duty @ 0.005% of the amount invested. Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend reinvestment and switch-in) to the Unit holders would be reduced to that extent. The Stamp duty should be considered for the purpose of cost of the investments while calculating capital gains.

**Special provision for deduction of tax at source for non-filers of income-tax return** - Tax to be deducted at twice the applicable rate in case of payments to specified person (except non-resident not having permanent establishment in India) who has not furnished the return of income for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing return has expired and the aggregate of tax deducted at source in his case is ₹ 50,000 or more in the said previous year. Additionally, if provisions of section 206AA are also applicable then tax to be deducted at higher of the two rates provided i.e. rate as per section 206AB or section 206AA.

**Disclaimer:** The information set out above is included for general information purposes only and does not constitute legal or tax advice. In view of the individual nature of the tax consequences, each investor is advised to consult his or her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme. Income Tax benefits to the mutual fund & to the unit holder is in accordance with the prevailing tax laws. Any action taken by you on the basis of the information contained herein is your responsibility alone. Sundaram Mutual Fund will not be liable in any manner for the consequences of such action taken by you. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of Sundaram Mutual Fund.

### **Prevention of Money Laundering**

The Prevention of Money Laundering Act, 2002 is effective July 1, 2005. The primary objective of the Act is to prevent money laundering and to provide for confiscation of property derived from or involved in money laundering. The Act, inter alia, casts certain obligations on banking companies, financial institutions and intermediaries to furnish information to the Financial Intelligence Unit and maintain records relating to customer identification as well as transactions in the form and manner prescribed under the rules framed by the Central Government.

### **Know Your Customer (KYC) Norms**

The Securities and Exchange Board of India has issued detailed guidelines on 18/01/2006 and measures for prevention Money Laundering. SEBI has also issued circulars from time to time on KYC compliance and maintenance of documentation pertaining to unit holders of mutual funds.

Sundaram Mutual Fund, as an intermediary registered with SEBI, has prescribed a detailed policy in line with the requirements for customer identification, monitoring and reporting of money laundering and suspicious transactions. Sundaram Mutual Fund is committed to be an exemplary enterprise in the area of ethics and compliance. The mutual fund places considerable importance on the fight against money laundering, corruption and the financing of terrorism.

Sundaram Mutual Fund recognizes the value and importance of creating a business environment that strongly discourages money launderers from using the mutual fund. To that end, certain policies have been adopted by the Investment Manager.

As a part of the policy the investor(s) are requested to ensure that the amount invested in the schemes is obtained through legitimate means, does not involve and is not for the purpose of contravening any applicable law in force.

For customer identification, Sundaram Mutual Fund under its KYC policy reserves the right to seek information, records or obtain and retain documentation for proof of identity of investor(s), proof of residence of investor(s) and source of funds, to name a few. The investor(s) is required to produce a photograph, PAN card, documents for address proof and identity proof and such other information as may be required from time to time for verification of financial information of the investor(s).

If the investor refuses to furnish the required information/documents the Investment Manager shall reject the application forthwith. The Investment Manager/Mutual Fund believes that if any transaction is suspicious within the parameters laid down by the Act/Rules, it has absolute discretion and authority to report any suspicious transactions to the Financial Intelligence Unit or to freeze the account of any investor(s), reject any application and effect mandatory redemption of accounts with applicable exit load, if any.

The directors, employees and agents of Sundaram Mutual Fund, Sundaram Asset Management and Sundaram Trustee Company Limited shall not be responsible or liable for any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application, allotment of units or mandatory redemption of units due to non-compliance of provisions of PMLA, SEBI Circular and KYC norms or if the Investment Manager reports any transaction to Financial Intelligence Unit, believing it to be a suspicious transaction.

### **Know Your Customer (KYC):**

KYC acknowledgement is mandatory for all investors. However in the case of Micro SIP of an individual investor (if the total amount of investment, including SIP, is upto Rs 50,000 per investor in any rolling 12-month period or in a financial year) instead of PAN proof other approved document can be accepted. An application without acknowledgement of KYC compliance will be rejected. Investors are required to attach a copy of PAN card as a mandatory document for proof of identity to complete KYC. New Investors are required to submit a copy of Income Tax PAN card, address proof and other requisite documents along with the KYC application form to any of the intermediaries registered with SEBI, including Mutual Funds to complete KYC effective from January 01, 2012. The KYC application form is available at [www.sundarammutual.com](http://www.sundarammutual.com). The Mutual Fund shall perform initial KYC of its new investors and send the application form along with the supporting documents to the KYC Registration Agency (KRA).

During the KYC process, the Mutual Fund will also conduct In Person Verification (IPV) in respect of its new investors effective from January 01, 2012. Sundaram Asset Management Company Limited

and the NISM / AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for investors in mutual funds.

The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof.

Investors who have obtained the acknowledgement after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form. Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds and also to open accounts with any of the SEBI registered Capital Market Intermediaries

#### **Permanent Account Number (PAN)**

In terms of SEBI circular dated 27/04/2007, PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction with effect from July, 2, 2007. Accordingly, in the case of investments of any value, the applicant or in case of applications in joint names, each applicant, is required to mention their PAN (Permanent Account Number) allotted under the Income Tax Act, 1961, and attach a copy of PAN card with the application. Applications accompanying without a copy of the PAN will be liable to be rejected. With effect from January 01, 2008 PAN Copy is mandatory for all applicable transactions.

#### **Instructions for verification:**

- Investment Manager branch officials will verify the correctness of the KYC form duly filled by the investor and verify the relevant supporting documents, including PAN card copy with originals.
- In Person Verification (IPV) has to be conducted by employees of Investment Manager and / or the AMFI / NISM certified distributors who are empanelled with Sundaram Mutual and are KYD compliant for new investors effective from January 01, 2012.
- The person conducting the IPV need to mention the date and time of verification, his/her name, designation, organization name, ARN Code (in case of a distributor) and affix his/her signature, name and company seal with remarks as Originals Verified - Self Certified Document copies received / (Attested) True copies of documents received in the space provided for IPV in the application form.
- The details of supporting documents to be collected from individuals and various categories of non-individuals should be as per the instructions / checklist given in the KYC application form, a copy of which is available at [www.sundarammutual.com](http://www.sundarammutual.com).
- After verification of the details in the application form, collection of the requisite supporting documents and completion of IPV, the Investment Manager shall send the KYC documents to the KRA and shall also update the details in the KRA system. The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof.
- Applications without required documents will be liable to be rejected. With effect from January 01, 2008 PAN Copy will be mandatory for all applicable transactions.

#### **Ultimate Beneficial Owner (UBO):**

Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed thereunder and SEBI Master circular dated December 31, 2010 on Anti Money Laundering (AML), sufficient information to identify persons who beneficially own or control the securities account is required to be obtained. Also, SEBI had vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 prescribed guidelines regarding identification of Ultimate Beneficial Owner(s) ('UBO').

As per these guidelines UBO means 'Natural Person', or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. Investors have to provide 'Declaration for UBO' while submitting the application form.

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#### Nomination Facility:

In terms of Regulation 29A of the SEBI Regulations, the Investment Manager will provide an option to individual investors to nominate a person to whom the units will vest upon the expiry of the investor. Joint holders may collectively nominate a person as a nominee. If the nominee is a minor, the unit holder shall provide the date of birth of the minor and name & address of the guardian of the minor nominee. In terms of AMFI Guidelines the Investment Manager will accept multiple nominations. The unit holder shall indicate the percentage of share in the units held by him of each of the nominees in the event of his demise.

The nomination facility is subject to applicable laws. Investors are requested to comply with the prescribed procedures to avail themselves of this facility. The details are available with the Registrar & Transfer Agents and as [www.sundarammutual.com](http://www.sundarammutual.com)

**Who can be a nominee:** An individual only can be a nominee if he/she is otherwise not disqualified. An NRI can be nominated on a non-repatriable basis only. Applicants can change the nomination at any time during the periodicity of their holding in the scheme. Non-individuals including Societies, Trusts, Body Corporate, Partnership Firms, Karta of Hindu Undivided Family, Association of Persons (AOP), Body of Individuals (BOI), Holders of Power of Attorney can neither nominate or be a nominee.

#### Registration of Nominee:

- (i) Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.
- (ii) Where a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.
- (iii) Every new nomination for a folio/account will overwrite the existing nomination.
- (iv) Nomination shall be compulsory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for individuals in single holding would be opened without nomination.
- (v) Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
- (vi) Nomination shall not be allowed in a folio held on behalf of a minor.

**Disclaimer & Discharge:** By providing this facility, the Investment Manager is not declaring the nominee as the person entitled to the units upon the death of unit holder nor does the Investment Manager purport to confer or grant any rights other than those available under law to the nominee. The nominee receives the units (subject to the rights of any subsisting charge holder) only as an agent/trustee of the person who is entitled to them under law. Transmission of units (subject to the rights of any charge holder) to the nominee will constitute full discharge of the obligations of the Investment Manager/Trustee, towards the estate/legal heirs/successors of the deceased unit holder.

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#### Transfer of Units

The units of Sundaram Mutual Fund are freely transferable (subject to completion of lock-in period, if any) by act of parties or by operation of law. For affecting a transfer the applicable transfer, form(s) shall be duly stamped and signed by all the unit holders and submitted along with the relevant unit certificate(s). The Asset Management Company shall on production of instrument of transfer with

the relevant unit certificates, register the transfer and return the unit certificates to the transferee within 30 days from the date of lodgment of transfer request at the office of the Registrar & Transfer Agent. The work relating to transfer of units is not processed in-house.

**Transmission of Units:-**

1. Applicants claiming units in his/her name shall be required to submit the prescribed documents depending on the requirements under various situations as mentioned below:

**A. Transmission to surviving unit holders in case of death of one or more unit holders:**

- (i) Letter from surviving unit holders to the AMC/ Mutual Fund/RTA requesting for transmission of units,
- (ii) Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager\*,
- (iii) Bank Account Details of the new first unit holder as per prescribed format along with attestation by a bank branch manager\* or cancelled cheque or bank statement bearing the account details and account holders name.
- (iv) KYC of the surviving unit holders, if not already available.

**B. Transmission to registered nominee/s in case of death of Sole or All unit holders:**

- (i) Letter from claimant nominee/s to the AMC/ Mutual Fund/RTA requesting for transmission of units,
- (ii) Death Certificate/s in original or photocopy duly notarized or attested by gazette officer or a bank manager\*,
- (iii) Bank Account Details of the new first unit holder as per prescribed format along with attestation by a bank branch manager\* or cancelled cheque or bank statement bearing the account details and account holders name.
- (iv) KYC of the claimant(s),
- (v) Indemnity duly signed and executed by the nominee(s) in the prescribed format, if the transmission amount is equal to or more than One Lakh Rupees.

**C. Transmission to claimant(s), where nominee is not registered, in case of death of Sole or all unit holders:**

- (i) Letter from claimant(s) to the AMC/ Mutual Fund/RTA requesting for transmission of units;
- (ii) Death Certificate(s) in original or photocopy duly notarized or attested by gazette officer or a bank manager\*;
- (iii) Bank Account Details of the new first unit holder as per prescribed format along with attestation by a bank branch manager\* or cancelled cheque or bank statement bearing the account details and account holders name;
- (iv) KYC compliance of the claimant(s);
- (v) Indemnity Bond from legal heir(s) as per prescribed format;
- (vi) Individual affidavits from legal heir(s) as per prescribed format;
- (vii) If the transmission amount is below Two Lakh Rupees: Any appropriate document evidencing relationship of the claimant(s) with the deceased unit holder(s).
- (viii) If the transmission amount is equal to or more than Two Lakh Rupees: Any one of the documents mentioned below:



- a. Notarised copy of Probated Will, or
- b. Legal Heir Certificate or Succession Certificate or Claimant's Certificate issued by a competent court, or
- c. Letter of Administration, in case of Intestate Succession.

If the claimant submits any document mentioned under sub clause (a) to (c) of Clause (viii) above, then the indemnity bond as mentioned under Clause (v) would not be required.

**D. Transmission in case of HUF, due to death of Karta:**

- (i) Letter from new Karta requesting for change of Karta,
  - (ii) Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager\*,
  - (iii) Duly certified Bank certificate stating that the signature and details of new Karta have been appended in the bank account of the HUF as per prescribed format
  - (iv) KYC of the new Karta and KYC of HUF, if not already available.
  - (v) Indemnity bond signed by all the surviving co-parceners and new Karta as per prescribed format.
  - (vi) In case of no surviving co-parceners OR the transmission amount is equal to or more than One Lakh Rupees OR where there is an objection from any surviving members of the HUF, transmission will be effected only on the basis of any of the following mandatory documents:
    - a. Notarized copy of Settlement Deed, or
    - b. Notarized copy of Deed of Partition, or
    - c. Notarized copy of Decree of the relevant competent Court
2. If the transmission amount is equal to or more than One Lakh Rupees, AMC/ Mutual Fund reserves the right to seek additional documents on a case-to-case basis.
  3. Where the units are to be transmitted to a nominee who is a minor, various documents like KYC, PAN, Bank details, Indemnity, etc. should be of the guardian of the nominee.

\* In case of certification by bank manager, the document should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

**Transmission of Units**

- If the unit holder has appointed a nominee, units shall be transmitted in favour of the nominee on production of death certificate or any other documents to the satisfaction of the Fund, Investment Manager or Registrar.
- If the unit holder has not appointed a nominee, the units shall be transmitted in favour of the unit holder's executor/administrator of its estate/legal heir(s) as the case may be on production of the death certificate or any other documents to the satisfaction of the Fund/Investment Manager/Registrar.
- If there is a joint holding, upon death of the first unit holder, units shall be transmitted to the second unit holder on production of the necessary documents, including death certificate. The rights in the units will vest in the nominee upon the death of all joint unit holders upon the nominee producing the death certificate or any other document to the satisfaction of the Fund/Investment Manager/Registrar.



Applicants claiming units in his/her name shall be required to submit the prescribed documents depending on the requirements under various situations as mentioned below

Sr. No	Documents Required for Transmission	Transmission to Surviving Joint Holders	Demise of Sole/All unit holders & Nominee(s) where Nominee(s) are registered.	Demise of Sole/All unit holders & Nominee(s) are not registered.	Demise of Karta of an HUF.
	<b>Basic Documents</b>				
1	Letter from the Nominee/s or the Claimant/s or new Karta addressed to the AMC/Fund/Registrar.	✓	✓	✓	✓
2	Death Certificate of deceased Unit Holder/s /Karta in original or Photocopy duly notarized or attested by gazetted officer/bank manager*.	✓	✓	✓	✓
3	KYC of Nominee/s or Claimant/s or Surviving Unit holders or HUF & New Karta, OR KYC of the Guardian (in case of nominee /claimant being a minor / of unsound mind).	✓	✓	✓	✓
4	New Bank Mandate details - duly attested by Bank Manager* or Cheque copy with account number and holders' name printed on the cheque.	✓	✓	✓	✓

**Legal Documents (Indemnity Bonds to be on minimum Rs 20/- stamp paper and duly notarized. KYC acknowledgement address should match with the address mentioned in the Indemnity Bond.)**

1A <sup>^</sup>	Indemnity bond signed by all legal heir/s confirming the claimant/s			✓	
1 B	Individual Affidavit by the Legal Heir/s			✓	
2	Transmission value Less than ₹2,00,000: Document evidencing relationship of the claimant/s with the deceased unitholder(s). Transmission value ₹ 2,00,000/- or more: Notarized copy of the Probated Will OR Legal Heir / Succession / Claimant certificate by a competent court OR Letter of Administration, in case of Intestate Succession.				
3 A	Indemnity Bond signed by all the surviving coparceners appointing the new Karta			✓	✓
3 B	Notarized copy of Settlement Deed OR Deed of Partition OR Decree of the relevant competent Court: (In case of no surviving co-parceners and the transmission value ₹ 2,00,000/- or more, OR where there is an objection from any surviving members of the HUF)				✓

\* In case of certification by bank manager, the document should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

• If the transmission amount is equal to or more than Two Lakh Rupees, AMC/ Mutual Fund reserves the right to seek additional documents on a case-to-case basis.

^ If the claimant submits any one of the documents mentioned at point no. 2 above (under Legal Documents) where transmission value is ₹ 2 Lakhs or more, then indemnity bond as mentioned in point 1A would not be required.

#### **Duration of the Scheme/Winding Up**

- A closed-end scheme shall be wound up on the expiry of duration fixed in the scheme on redemption of units unless it is rolled over for a further period under sub-regulation (4) of regulation 33.
- A scheme of a mutual fund may be wound up, after repaying the amount due to the unit holders in the following circumstances:
- on the happening of any event which, in the opinion of the Trustee, requires the scheme to be wound up; or
  - if 75% of the unit holders of a scheme pass a resolution to wind up the scheme
  - If SEBI so directs in the interest of the unit holders.
- If a scheme is to be wound up, the Trustee shall give notice disclosing the circumstances leading to the winding up of the scheme to SEBI and, in two daily newspapers having circulation all over India and a vernacular newspaper circulating at the place where the registered office of the Mutual Fund is formed.

#### **Effect of winding up:**

On and from the date of the publications of the notice of winding up, the Board of Trustee or the Investment Manager, as the case may be, shall:

- Cease to carry on any business activities in respect of the scheme wound up;
- Cease to create or cancel units in the scheme; and
- Cease to issue or redeem units in the scheme.

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#### **Procedure and Manner of Winding up:**

The Trustee shall call a meeting of the unit holders to approve by simple majority of the unit holders present and voting at the meeting for authorising the Board of Trustee Company or any other person to take steps for the winding up of the Scheme. The Trustee or the person authorised shall dispose of the assets of the scheme concerned in the best interest of the unit holders of the scheme.

The proceeds of sale realised shall be first utilized towards discharge of such liabilities as are due and payable under the scheme, and after making appropriate provision for meeting the expenses connected with such winding up, the balance shall be paid to the unit holders in proportion to their respective interest in the assets of the scheme as on the date the decision for winding up was taken.

On completion of the winding up, the Board of Trustee Company shall forward to SEBI and the unit holders a report on the winding up, detailing the circumstances leading to the winding up, the steps taken for disposal of the assets of the scheme before winding up, net assets available for distribution to the unit holders and a certificate from the auditors of the scheme.

SEBI Regulations on half-yearly reports shall continue to be applicable until winding up is completed or the scheme ceases to exist. After receipt of the report referred to above, if SEBI is satisfied that all measures for winding up of the scheme have been complied with, the scheme shall cease to exist.

**Underwriting:**

Subject to SEBI Regulation, the scheme may enter into underwriting agreements after the Mutual Fund obtains a certificate of registration in terms of the Securities and Exchange Board of India (Underwriters) Rules and Securities and Exchange Board of India (Underwriters) Regulations, 1993 authorising to carry on activities as underwriters. The capital adequacy norms for the purpose of underwriting shall be the net assets of the respective schemes and the underwriting obligation of the respective schemes shall not at any time exceed the total net asset value of the respective schemes.

**Stock Lending:**

Subject to SEBI Regulation, the mutual fund may, if the Trustee permits, engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time at a negotiated compensation in order to enhance returns of the portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. The Investment Manager will adhere to prudent limits should it engage in Stock Lending. The Mutual Fund may not be able to sell such lent out securities and this can lead to temporary illiquidity.

**Borrowing by the Mutual Fund:**

The scheme shall have powers to borrow to meet temporary liquidity needs for the purpose of redemption, redemption of units or income distribution to the unit holders as permitted under the SEBI Regulations. Further, as per SEBI Regulations, the scheme shall not borrow more than 20% of the net assets and the duration of such borrowing shall not exceed six months. The scheme under such circumstances may borrow from any body corporate or a bank or from any other person at the prevailing interest rates. The scheme may decide to offer such collateral security as may be necessary under the circumstances. This may result in a reduction in the overall portfolio returns during the currency of the borrowing if the cost of borrowing is higher than the portfolio rate of return and also impair liquidity to the extent collateral is not available for sale by the scheme.

**Inter-Scheme Transfer of Investments:**

Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:

- Such transfers are done at the prevailing market price for quoted instruments on spot basis. (Spot basis shall have same meaning as specified by stock exchange for spot transactions).
- The securities so transferred shall be in conformity with the investment objective of the transferee scheme.

**Soft Dollar Arrangements:**

In terms of Clause F of the SEBI Circular: SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, Soft-dollar arrangement refers to an arrangement between AMCs and brokers in which the AMC executes trades through a particular broker and in turn the broker may provide benefits such as free research, hardware, software or even non-research-related services, etc., to the AMC. The soft dollar arrangements between the Asset Management Companies (AMCs) and the brokers should be limited to only benefits (like free research report, etc.) that are in the interest of investors and the same should be suitably disclosed. In this regard, it may be noted that Sundaram Asset Management Company Limited (SAMC) does not have any Soft-Dollar arrangements with any of its brokers. However, such brokers may provide free research related services which can facilitate in investment decision making process (like research reports, meetings /calls with subject experts, etc.) and / or trade execution related services. Such arrangements are in the interest of investors of Sundaram Mutual Fund.

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**Unclaimed Redemption / Dividend Amount**

The treatment of unclaimed redemption & dividend amount will be as per SEBI circular dated Feb 25, 2016. The unclaimed redemption and dividend amounts, that were earlier allowed to be deployed only in call money market or money market instruments, is also be allowed to be invested in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. In this regard Board of AMC and Trustee of Sundaram Mutual Fund have approved the introduction of unclaimed Amount Plan provided under following link [https://www.sundarammutual.com/pdf2/2016/Addenda/Unclaimed\\_Redemption\\_Dividend.pdf](https://www.sundarammutual.com/pdf2/2016/Addenda/Unclaimed_Redemption_Dividend.pdf). The Investment Manager shall make a continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management and advisory fee charged by the Investment Manager for managing unclaimed amounts shall not exceed 50 basis points.

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**Suspension of Sale/ Redemption of units:**

The sale/redemption of the units of the schemes may be suspended temporarily or indefinitely under any of the following circumstances:

- book closure period, if any
- stock markets stop functioning or trading is restricted
- periods of extreme volatility in the stock markets that in the opinion of the Investment Manager is prejudicial to the interest of the unit holders.
- a complete breakdown or dislocation of business in the major financial markets
- natural calamity
- declaration of war or occurrence of insurrection, civic commotion or any other serious or sustained financial, political or industrial emergency or disturbance.
- SEBI order

In such circumstances, the time limits indicated for processing requests for purchase and redemption of units will not be applicable. Suspension or restriction of redemption/redemption facility shall be made only after approval by the Board of Directors of the Investment Manager and the Trustee, The approval of the Trustee for the suspension shall be conveyed to SEBI in advance with reasons.

**Associate Transactions:**

**Underwriting obligations with respect to issues of Group/Associate Companies:**

Sundaram Mutual Fund has till date not entered into any underwriting contracts in respect of any public issue made by any group / associate company of the Sponsors.

**Subscription to issues lead managed by Group / Associate Companies:**

No Scheme of Sundaram Mutual Fund has till date invested in any public issue lead managed by any Group/Associate company of the Sponsors.

**Investment in Group Companies:** The Schemes of Sundaram Mutual Fund have invested in securities of the sponsor or in the group companies of the sponsor. These investment are made in line with SEBI Regulations.

**Dealings with Group/Associate Companies:** The Investment Manager from time to time, for the purpose of conducting its normal business, uses the services of the Sponsors and the subsidiaries and other associates of the Sponsors. The Investment Manager may utilise the services of the group companies and any other subsidiary or associate company of the Sponsor that may be established in case such an associate company is capable of providing the requisite services to the Investment Manager.

The Investment Manager will conduct its business with the companies on commercial terms, on an arms-length basis and at prevailing market prices to the extent permitted under the applicable laws including the SEBI Regulations after an evaluation of the competitiveness of the pricing offered by the associate companies and services to be provided by them.

The Mutual Fund shall disclose at the time of declaring half yearly and yearly results:

- any underwriting obligations undertaken by the schemes of the mutual fund with respect to issue of securities of associate companies;
- Devolvement;
- Subscription by the schemes in the issues lead managed by associate companies;
- Subscription to any issue of equity or debt on private placement basis where the sponsors or associate companies have acted as arranger or manager.

Associate Brokerage paid to Sundaram Finance Limited for distribution of units

₹ in lacs

S.No.	SCHEME NAME	FY-2023-24	
		Value of Transaction	Commission
1	Sundaram Large Cap Fund (Formerly Known As Sundaram Bluechip Fund) Regular IDCW	0.01	0.00
2	Sundaram Financial Services Opportunities Fund Regular IDCW	0.01	0.00
3	Sundaram Mid Cap Fund Regular IDCW	0.00	0.00
4	Sundaram Long Term Micro Cap Tax Advantage Fund Series III-10 Years Regular IDCW	0.00	0.00
5	Sundaram Long Term Micro Cap Tax Advantage Fund Series VI - 10 Years Regular IDCW	0.00	0.01
6	Sundaram Long Term Tax Advantage Fund Series III - 10 Years Regular IDCW	0.00	1.07
7	Sundaram Long Term Tax Advantage Fund Series III - 10 Years Regular Growth	0.00	1.05
8	Sundaram Long Term Tax Advantage Fund Series IV - 10 Years Regular IDCW	0.00	0.50
9	Sundaram Long Term Tax Advantage Fund Series IV - 10 Years Regular Growth	0.00	0.58
10	Sundaram Arbitrage Fund (Formerly Known As Principal Arbitrage Fund) Regular Plan	885.04	2.25
11	Sundaram Large Cap Fund (Formerly Known As Sundaram Bluechip Fund) Regular IDCW	9.61	6.19
12	Sundaram Large Cap Fund (Formerly Known As Sundaram Bluechip Fund) Regular Growth	678.88	170.00
13	Sundaram Banking & PSU Fund (Formerly Known As Sundaram Banking & PSU Debt Fund) Regular Daily IDCW	0.00	0.00
14	Sundaram Banking & PSU Fund (Formerly Known As Sundaram Banking & PSU Debt Fund) Regular Growth	45.85	0.25
15	Sundaram Banking & PSU Fund (Formerly Known As Sundaram Banking & PSU Debt Fund) Retail Growth	0.00	0.01
16	Sundaram Banking & PSU Fund (Formerly Known As Sundaram Banking & PSU Debt Fund) Regular Weekly IDCW	0.09	0.00
17	Sundaram Corporate Bond Fund Regular Growth	112.56	0.74
18	Sundaram Corporate Bond Fund Regular Quarterly IDCW	0.02	0.01
19	Sundaram Diversified Equity Fund Regular IDCW	0.00	18.45
20	Sundaram Diversified Equity Fund Regular Growth	0.00	19.71
21	Sundaram Conservative Hybrid Fund (Formerly Known As Sundaram Debt Oriented Hybr Regular Growth	0.18	0.02
22	Sundaram Conservative Hybrid Fund (Formerly Known As Sundaram Debt Oriented Hybr Regular Half Yearly IDCW	0.00	0.00
23	Sundaram Conservative Hybrid Fund (Formerly Known As Sundaram Debt Oriented Hybr Regular Monthly IDCW	0.42	0.00
24	Sundaram Conservative Hybrid Fund (Formerly Known As Sundaram Debt Oriented Hybr Regular Quarterly IDCW	0.04	0.02
25	Sundaram Flexi Cap Fund Regular IDCW	0.10	0.18
26	Sundaram Flexi Cap Fund Regular Growth	1,020.64	197.55
27	Sundaram Low Duration Fund (Formerly Known As Principal Low Duration Fund) Regular Fortnightly IDCW	0.13	0.00
28	Sundaram Low Duration Fund (Formerly Known As Principal Low Duration Fund) IDCW Plan Daily	0.04	0.00
29	Sundaram Low Duration Fund (Formerly Known As Principal Low Duration Fund) Regular Plan	330.42	3.21
30	Sundaram Low Duration Fund (Formerly Known As Principal Low Duration Fund) Regular Plan IDCW Monthly	10.89	0.12
31	Sundaram Low Duration Fund (Formerly Known As Principal Low Duration Fund) Regular Plan IDCW Weekly	0.47	0.00
32	Sundaram Low Duration Fund (Formerly Known As Principal Low Duration Fund) Regular Quarterly IDCW	0.02	0.00
33	Sundaram Low Duration Fund (Formerly Known As Principal Low Duration Fund) Regular	0.00	0.01
34	Sundaram Financial Services Opportunities Fund Regular IDCW	3.83	1.41
35	Sundaram Financial Services Opportunities Fund Regular Growth	110.32	16.46
36	Sundaram Global Brand Fund Regular IDCW	0.00	0.29
37	Sundaram Global Brand Fund Regular Growth	5.49	3.76
38	Sundaram Infrastructure Advantage Fund Regular IDCW	4.05	2.60
39	Sundaram Infrastructure Advantage Fund Regular Growth	80.45	29.38
40	Sundaram Short Duration Fund (Formerly Known As Principal Short Term Debt Fund) Growth Plan	0.00	0.00
41	Sundaram Short Duration Fund (Formerly Known As Principal Short Term Debt Fund) Regular Plan	506.91	2.88
42	Sundaram Short Duration Fund (Formerly Known As Principal Short Term Debt Fund) Regular Plan IDCW Monthly	0.00	0.00
43	Sundaram Short Duration Fund (Formerly Known As Principal Short Term Debt Fund) Regular Weekly IDCW	0.04	0.00
44	Sundaram Focused Fund (Formerly Known As Principal Focused Multicap Fund) Regular Plan Growth	42.26	2.28
45	Sundaram Liquid Fund (Formerly Known As Principal Cash Management Fund) Growth Plan	0.00	0.00
46	Sundaram Liquid Fund (Formerly Known As Principal Cash Management Fund) IDCW Plan	0.04	0.00
47	Sundaram Liquid Fund (Formerly Known As Principal Cash Management Fund) Regular Plan Growth	9,335.25	5.25

Associate Brokerage paid to Sundaram Finance Limited for distribution of units

₹ in lacs

S.No.	SCHEME NAME	FY-2023-24	
		Value of Transaction	Commission
48	Sundaram Liquid Fund (Formerly Known As Principal Cash Management Fund) Regular Plan IDCW Monthly	12.81	0.00
49	Sundaram Liquid Fund (Formerly Known As Principal Cash Management Fund) IDCW Plan Weekly	0.12	0.00
50	Sundaram Liquid Fund (Formerly Known As Principal Cash Management Fund) Regular Fortnightly IDCW	17.41	0.01
51	Sundaram Large And Mid Cap Fund Regular IDCW	5.49	2.64
52	Sundaram Large And Mid Cap Fund Regular Growth	888.14	68.47
53	Sundaram Mid Cap Fund Regular IDCW	88.08	23.44
54	Sundaram Mid Cap Fund Regular Growth	1,650.16	239.60
55	Sundaram Multi Cap Fund (Formerly Known As Principal Multi Cap Growth Fund) Regular Plan Half Yearly IDCW	0.74	5.69
56	Sundaram Multi Cap Fund (Formerly Known As Principal Multi Cap Growth Fund) Regular Growth	532.49	74.52
57	Sundaram Money Market Fund Regular Growth	999.40	0.19
58	Sundaram Medium Duration Fund (Formerly Known As Sundaram Medium Term Bond Fund) Regular Bonus Units	0.00	0.00
59	Sundaram Medium Duration Fund (Formerly Known As Sundaram Medium Term Bond Fund) Regular Growth	0.10	0.22
60	Sundaram Medium Duration Fund (Formerly Known As Sundaram Medium Term Bond Fund) Regular Principal Units	0.00	0.00
61	Sundaram Medium Duration Fund (Formerly Known As Sundaram Medium Term Bond Fund) Regular Quarterly IDCW	0.13	0.07
62	Sundaram Multi Asset Allocation Fund Regular IDCW Reinvestment	34.13	0.11
63	Sundaram Multi Asset Allocation Fund Regular Growth	5,158.66	31.80
64	Sundaram Nifty 100 Equal Weight Fund (Formerly Known As Principal Nifty 100 Equa Regular Plan IDCW)	0.44	0.00
65	Sundaram Nifty 100 Equal Weight Fund (Formerly Known As Principal Nifty 100 Equa Regular Growth)	1.66	1.38
66	Sundaram Overnight Fund Regular Daily IDCW	1.74	0.00
67	Sundaram Overnight Fund Regular Growth	163.04	0.07
68	Sundaram Overnight Fund Regular Monthly IDCW	3.40	0.00
69	Sundaram Equity Savings Fund (Formerly Known As Principal Equity Savings Fund) Regular Plan	131.97	5.13
70	Sundaram Equity Savings Fund (Formerly Known As Principal Equity Savings Fund) Regular Plan IDCW Half Yearly	0.00	0.01
71	Sundaram Consumption Fund (Formerly Known As Sundaram Rural And Consumption Fund Regular IDCW)	2.08	0.82
72	Sundaram Consumption Fund (Formerly Known As Sundaram Rural And Consumption Fund Regular Growth)	108.82	17.66
73	Sundaram Balanced Advantage Fund (Formerly Known As Principal Balanced Advantage Regular Plan Monthly IDCW)	2.53	1.15
74	Sundaram Balanced Advantage Fund (Formerly Known As Principal Balanced Advantage Regular Growth)	448.19	56.05
75	Sundaram Aggressive Hybrid Fund (Formerly Known As Principal Hybrid Equity Fund) Regular Plan Monthly IDCW	2,149.17	107.03
76	Sundaram Aggressive Hybrid Fund (Formerly Known As Principal Hybrid Equity Fund) Regular Growth	1,154.08	129.70
77	Sundaram Small Cap Fund Regular IDCW	10.59	5.51
78	Sundaram Small Cap Fund Regular Growth	558.17	67.12
79	Sundaram Services Fund Regular IDCW	16.47	7.93
80	Sundaram Services Fund Regular Growth	2,196.55	196.34
81	Sundaram Elss Tax Saver Fund (Formerly Known As Sundaram Tax Savings Fund) Regular Growth	146.69	7.69
82	Sundaram Elss Tax Saver Fund (Formerly Known As Sundaram Tax Savings Fund) Regular Plan - Half Yearly IDCW	12.31	0.93
83	Sundaram Ultra Short Duration Fund (Formerly Known As Principal Ultra Short Term Growth Plan)	0.00	0.00
84	Sundaram Ultra Short Duration Fund (Formerly Known As Principal Ultra Short Term IDCW Plan Daily)	0.12	0.00
85	Sundaram Ultra Short Duration Fund (Formerly Known As Principal Ultra Short Term Regular Growth)	1,556.98	3.58

The following documents will be available for inspection at the office of the Mutual Fund at Sundaram Towers, II Floor, 46, Whites Road, Chennai – 600 014. during business hours on any day (excluding Saturdays, Sundays and public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between the Mutual Fund and the Custodian
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Consent of Legal Advisors to act in the said capacity
- Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and amendments from time to time thereto.
- Indian Trusts Act, 1882.

**Jurisdiction:**

All disputes arising out of or in relation to the issue made under the schemes of Sundaram Mutual Fund will be subject to the exclusive jurisdiction of courts in India.

Std Ob  
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Excellence in customer service is most important for building long-term relationship with investors and sustained business growth.

Sundaram Mutual Fund recognizes that every aspect of the Mutual Fund business has an impact on customer service. Effective customer service originates from a genuine desire to serve the customer better.

Sundaram Mutual Fund believes that providing prompt and efficient service is essential to develop a sustainable relationship with existing investors as well as to retain and attract new customers.

Service requests and grievances, if any, from the investors are received at the corporate office of the Investment Manager, its branches and at the Investor Service Centres of the Registrar & Transfer Agent.

The service requests, complaints or grievances are closely followed up with the registrar as well as other relevant persons/entities ensure timely redress of grievances and prompt investor service.

A summary of all service requests/complaints/grievances received from the unit holders of the schemes of Sundaram Mutual Fund for a three-year period up to May 31, 2024 is provided below:

Period	Opening Balance	Complaints received	Complaints Redressed	Complaints pending Redressal
01.04.2020 - 31.03.2021	0	864	863	1
01.04.2021 - 31.03.2022	1	810	811	0
01.04.2022 - 31.03.2023	0	1,234	1,225	9
01.04.2023 - 31.03.2024	9	1,013	1,015	7

#subsequently resolved

**Note:** No. of complaints includes Correction in Investor Details (Data Correction), Non Allotment of Units, Non receipt of Account, Statement/Dividend Warrant/Redemption Warrant.

Std Ob  
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#### **Applicability of SEBI (Mutual Fund) Regulations**

Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.

#### **Approval by the Board of Trustee**

The original Statement of Additional Information was approved by the Trustees of Sundaram Mutual Fund vide resolution dated 29/05/2008.

For and on behalf of the Board of Directors of

**Sundaram Asset Management Company Limited**

Place: Chennai  
Date: 30/06/2024

**Ajith Kumar**  
Company Secretary and  
Compliance Officer

Common Application Form

Application No: \_\_\_\_\_

**SUNDARAM MUTUAL**  
Sundaram Finance Group

THE APPLICATION FORM SHOULD BE FILLED IN BLOCK LETTERS WITHIN THE BOXES ONLY

Please refer to Riskometer details available on cover page of this KIM and Your Guide to fill the Application Form before proceeding.

Distributor ARN	Sub Distributor ARN	Internal Sub-Broker/Sol ID	EUIIN*	Employee Code	PMRN / RIA Code	ISC Date Time Stamp Reference No.
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Commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

\*Declaration for "Execution only" transaction (only where EUIIN box is left blank)  We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder
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TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY: In case the subscription amount is ₹ 10,000 or more and your MFD has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the MFD. Units will be issued against the balance amount invested.

I confirm that I am a first time investor across Mutual Funds-₹150.  
 I confirm that I am an existing investor in Mutual Funds-₹100.

**1. MODE OF HOLDING**

**Single**     
  **Joint**     
  **Anyone or Survivor**

**UNIT HOLDING OPTION**

**Physical Mode**     
  **Demat Mode**

**2. Existing Folio no:** \_\_\_\_\_

(If you have an existing folio with KYC validated, please mention here and skip to investment & Payment section)

Demat Account Details of First / Sole Applicant (Name of First / Sole Applicant as per demat account)

Investor willing to invest in Demat option, should provide a copy of the DP Statement / Client Master List (CML) enabling us to match the Demat details as stated in the application form.

NSDL	DPID		CDSL	DPID	
	Beneficiary ID			Beneficiary ID	

Status	Resident Individual	Non Resident	Company	HUF	Minor	Society	FI	PIO	Partnership Firm	Proprietor	NPO	Trust	Others
1st Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Specify
2nd Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Specify
3rd Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Specify

**3. FIRST HOLDER DETAILS (Name as per PAN card) (PLEASE FILL IN BLOCK LETTERS WITHIN THE BOXES ONLY)**

Name	FIRST	MIDDLE	LAST		
PAN*					
DOB/Date of Incorporation *					
CKYC					
KIN					
Mobile No*					
					Email ID*

\*Please tick the Family Code for the Mobile Number and Email ID provided

Mobile:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
 Email:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
 Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓)  Annual Report  Other Statutory Information

\*Mandatory

Guardian / PoA

Name	FIRST	MIDDLE	LAST		
(Name as per PAN card)					
Relationship of Guardian:	<input type="checkbox"/> Father	<input type="checkbox"/> Mother	<input type="checkbox"/> Legal Guardian.	If Legal Guardian is opted, submission of duly notarised court order is mandatory.	
PAN*					
DOB *					
CKYC					
KIN					

**SECOND HOLDER DETAILS (Name as per PAN card) (PLEASE FILL IN BLOCK LETTERS WITHIN THE BOXES ONLY)**

Name	FIRST	MIDDLE	LAST		
PAN*					
DOB					
CKYC					
KIN					
Mobile No*					
					Email ID*

\*Please tick the Family Code for the Mobile Number and Email ID provided

Mobile:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
 Email:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
 Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓)  Annual Report  Other Statutory Information

\*Mandatory

**THIRD HOLDER DETAILS (Name as per PAN card) (PLEASE FILL IN BLOCK LETTERS WITHIN THE BOXES ONLY)**

Name	FIRST	MIDDLE	LAST		
PAN*					
DOB*					
CKYC					
KIN					
Mobile No*					
					Email ID*

\*Please tick the Family Code for the Mobile Number and Email ID provided

Mobile:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
 Email:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
 Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓)  Annual Report  Other Statutory Information

\*Mandatory

www.sundarammutual.com

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Sundaram Asset Management

www.sundarammutual.com

Sundaram Asset Management

**Application Form**

**4. INVESTMENT & PAYMENT DETAILS (Stamp Duty Applicable)**

Scheme Name	Scheme-1	Scheme-2	Scheme-3
Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option	<input type="checkbox"/> Growth <input type="checkbox"/> <b>Income Distribution cum Capital Withdrawal (IDCW)</b> <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Transfer* IDCW Frequency (For Fixed Income Funds only): (applicable as per SID & KIM of respective Funds) *Transfer (IDCW) Target Scheme <input type="checkbox"/> Regular Growth <input type="checkbox"/> Direct Growth	<input type="checkbox"/> Growth <input type="checkbox"/> <b>Income Distribution cum Capital Withdrawal (IDCW)</b> <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Transfer* IDCW Frequency (For Fixed Income Funds only): (applicable as per SID & KIM of respective Funds) *Transfer (IDCW) Target Scheme <input type="checkbox"/> Regular Growth <input type="checkbox"/> Direct Growth	<input type="checkbox"/> Growth <input type="checkbox"/> <b>Income Distribution cum Capital Withdrawal (IDCW)</b> <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Transfer* IDCW Frequency (For Fixed Income Funds only): (applicable as per SID & KIM of respective Funds) *Transfer (IDCW) Target Scheme <input type="checkbox"/> Regular Growth <input type="checkbox"/> Direct Growth
Payment Mode	<input type="checkbox"/> OTM <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> Fund Transfer* (*Subject to realisation)	<input type="checkbox"/> OTM <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> Fund Transfer* (*Subject to realisation)	<input type="checkbox"/> OTM <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> Fund Transfer* (*Subject to realisation)
Cheque / DD / Reference No.			
Payment from Bank Account No.			
Drawn on Bank / Branch			
Amount (₹)	Figures		
	Words		
Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Current <input type="checkbox"/> FCNR <input type="checkbox"/> Others.....		

**5. BANK ACCOUNT DETAILS FOR PAYOUT (Mandatory to attach proof, in case the pay-out bank account below is different from the cheque issued for investment as per section 4)  Same bank as per investment cheque**

IFSC CODE

Bank Account No

Bank Name  Bank Branch

Account Type  Savings  NRO  NRE  Current  FCNR  Others →  Please specify

**6. LEGAL ENTITY IDENTIFIER (Mandatory) - (Only for Non-Individuals including HUF for transactions amounting to Rs. 50 Crores and above) Sundaram Mutual Fund - LEI Number: 335800QDGYSPCN34581 (The LEI expires on March 20, 2029)**

VALIDITY DATE OF LEI

**7. Systematic Transaction Registration Details – Please indicate details of your SIP (skip this section if you wish to make a one-time investment) (Refer Guide to investing through SIP)**

Mode of SIP  OTM/NACH (please submit SIP Registration Form) Each SIP Amount ₹

SIP Period Month/Year  SIP Start  SIP End (Default 40 years)#:

# End date should be less than or equal to 40 years from the application date or equal to end date of NACH period

SIP Date-Any Day  Daily  Weekly  Monthly  Quarterly (Refer to respective Scheme Information Document for minimum criteria)

SIP Date: ..... SIP Frequency **Equity:** • Daily (For Minimum amount of ₹ 100, Minimum period 3 months) • Weekly every Wednesday (For Minimum amount of ₹ 1000, Minimum No. of installments is 6) • Monthly (For Minimum amount of ₹ 100, minimum No. of installments is 6) • Quarterly (For Minimum amount of ₹ 750, minimum No. of installments is 6)

STP		SWP	
Source Scheme		Scheme	
Target Scheme			
Option	<input type="checkbox"/> Fixed Amount <input type="checkbox"/> Capital Appreciation option <sup>§</sup>	Option	<input type="checkbox"/> Fixed Amount <input type="checkbox"/> Capital Appreciation option <sup>§</sup>
Amount (figures)	For fixed Amount Option	Amount (figures)	For fixed Amount Option
Frequency	Daily / Weekly / Monthly / Quarterly	Frequency	Monthly / Quarterly
STP Date - Any Day (for Monthly / Quarterly frequency)	D   D   M   M	SWP Date - Any Day (for Monthly / Quarterly frequency)	D   D   M   M
STP Period	From Date To Date (including Perpetual)	SWP Period	From Date To Date

<sup>§</sup> Note: Capital Appreciation Option for STP/SWP can be availed only under "Growth" Option of the eligible scheme

**Application Form**

8. OCCUPATION											
	Private Sector Service	Public Sector Government Service	Housewife	Business	Professional	Agriculturist	Retired	Student	Forex Dealer	Others	Others
1st Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Specify
2nd Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Specify
3rd Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Specify

GROSS ANNUAL INCOME															
	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	> 25 Lacs - 1 Crore	> 1 Crore	Net worth (Mandatory for Non-Individuals) - ₹	As on date							
1st Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
2nd Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
3rd Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y

PEP & UBO Details												
	I am politically exposed person		Related to PEP		Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company (If no, Please attach mandatory UBO declaration)		Foreign Exchange / Money Changer Services		Farming / Gambling / Lottery / Casino Services		Money Lending Pawning	
	Yes	NA	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
1st Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2nd Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Holder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**9. FATCA-CRS DETAILS For Individuals (Mandatory)** Non Individual investors & HUF should mandatorily fill separate FATCA-CRS Annexure

The below information is required for all applicant(s) / guardian / PoA holder

Category	First Applicant/Guardian	Second Applicant	Third Applicant
1. Are you a Tax Resident of Country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Is your Country of Birth/ citizenship other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Is your Residence address / Mailing address / Telephone No. other than in India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Is the PoA holder / person to whom signatory authority is given, covered under any of the categories 1, 2 or 3 above?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have answered YES to any of above, please provide the below details

Country of Tax Residence			
Nationality			
Tax Identification Number <sup>§</sup> or Reason for not providing TIN			
Identification Type (TIN or Other, please specify)			
Residence address for tax purposes (include City, State, Country & Pin code)			
Address Type	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
City of birth			
Country of birth			

<sup>§</sup> In case any of applicant being resident/ tax payer in more than one country, provide tax identification number for each such country separately.

**FATCA-CRS Instructions**

**Details under FATCA-CRS/Foreign Tax Laws:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities/appointed agencies. If you have any questions about your tax residency, please contact your tax advisor. Should there be any **change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.** Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

**If you are a US citizen or resident or greencard holder, please include United States in the Country of Tax Residence field along with your US Tax Identification Number.** Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

<sup>§</sup> It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation with supporting documents and attach this to the form.

 <b>Acknowledgement</b> Sundaram Asset Management Company Limited, CIN: U93090TN1996PLC034615, 1 & II Floor, 46 Whites Road, Chennai - 600 014. Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI)	Application No.
	Received From Mr./Mrs./Ms. .... Communication in connection with the application should be addressed to the Registrar <b>KFin Technologies Private Limited</b> , Registrar and Transfer Agents, 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai-600034. Contact No: 1860 425 7237 (India) +91 40 2345 2215 (NRI) Please Note: All Purchases are subject to realisation of cheques / demand drafts.
ISC's Signature & Stamp	

**Application Form**

**10. Nomination Details (Refer Instruction 11)**

I / We wish to nominate. (Proportion (%) in which units will be shared by each nominee should aggregate to 100%. In case of single nominee default proportion will be 100%.)

Nominee Name	Nominee PAN	Relationship with applicant	If nominee is minor*		Allocation (%)	Nominee Signature
			Guardian Name	Date of Birth		
1						
2						
3						
Address			*In case of each Minor as Nominee, please mention Guardian's relationship with Minor as Mother / Father / Legal Guardian & Attach proof like Birth Certificate / School Leaving Certificate / Passport / Others.		Total 100%	

I / We DO NOT wish to nominate.

**Nomination Declaration:** I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

**11. Non-Profit Organization (NPO) Declaration**

We are falling under "Non-Profit Organization" (NPO) which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

Yes  
 No

If yes, please quote Registration No. of Darpan portal of Niti Aayog

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

**Declaration:** I/We • having read and understood the contents of the Statement of Additional Information/Scheme Information Document/addenda issued to the SID and KIM till date. • declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. • hereby apply for units under the scheme(s) as indicated in the application form • agree to abide by the terms, conditions, rules and regulations of the scheme(s) • agree to the terms and conditions for OTM/NACH • have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment • do not have any existing Micro SIPs/investments which together with the current application will result in the total investments exceeding ₹ 50,000 in a financial year or a rolling period of twelve months (applicable for PAN exempt category of investors). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

**Applicable to NRIs only:** Please  I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account on a  Repatriation Basis  Non-Repatriation Basis. I/We further declare that I/We am/are not a citizen of USA/Canada.

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I/We further agree not to hold Sundaram Asset Management, its sponsor, their employees, authorised agents, service providers, representatives of the distributors liable for any consequences/losses/costs/damages in case of any of the above particulars being false, incorrect or incomplete or in case of my/our not intimating/delay in intimating any changes to the above particulars. I/We hereby authorise Sundaram Asset Management to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us, to any Indian or foreign governmental or statutory or judicial authorities/agencies, the tax/revenue authorities, other investigation agencies and SEBI registered intermediaries without any obligation of advising me/us of the same. I/We hereby agree to provide any additional information/documentation that may be required in connection with this application.

**Certification:** I/We have understood the information requirements of this Form (read along with the FATCA-CRS Instructions) and hereby certify that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA-CRS Terms and Conditions and hereby accept the same.

I/We agree to indemnify Sundaram Asset Management Company Limited in respect of any false, misleading, inaccurate and incomplete information regarding my/our "U.S. person" status for U.S. federal income tax purposes, or in respect of any other information as may be required under applicable tax laws.

**Stamp Duty:** Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value of units would be levied on applicable mutual fund inflow transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including reinvestment IDCW and switch-in) to the Unit holders would be reduced to that extent.

(Applicable only for investments through RIA) RIA/PMRN Consent Declaration:

I/We, the above-named person/s have invested in the Scheme(s) of Sundaram Mutual Fund under Direct Plan under the above mentioned Account No(s)/Folio No(s). I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the below mentioned Mutual Fund Distributor/SEBI-Registered Investment Advisor/Portfolio Manager:

AMFI Registration Number ARN -	SEBI Registration No.
Name:	
Address	
City	PIN
E-Mail ID	Tel.No

Name of First / Sole Applicant / Guardian	Name of Second Applicant	Name of Third Applicant

Particulars				
Scheme Name / Plan / Option / Sub-option	Goal	Cheque / DD / Payment Instrument Number / Date	Drawn on (Name of Bank & Branch)	Amount in figures (₹) & Amount in words
	<input type="checkbox"/> Lumpsum Purchase <input type="checkbox"/> SIP			

**SUNDARAM MUTUAL**  
Sundaram Finance Group

For office use only UMRN \_\_\_\_\_ Date DDMMYY

**NACH/OTM Registration**

Sponsor Bank Code CITI000PIGW  Create  Modify  Cancel

Utility Code CITI00002000000037 I/We authorise **SUNDARAM MUTUAL FUND**

To debit Tick   SB  CA  SB-NRE  SB-NRO  Others..... Bank A/c No \_\_\_\_\_

With Bank \_\_\_\_\_ Name of customers bank \_\_\_\_\_ IFSC \_\_\_\_\_ or MICR \_\_\_\_\_

An amount of ₹ (in words) \_\_\_\_\_ ₹

DEBIT TYPE  Fixed Amount  **Maximum Amount** FREQUENCY  Monthly  Quarterly  Half-Yearly  Yearly  **As & when presented**

Reference 1 URN Reference 2 Folio No

Phone No \_\_\_\_\_ Email ID \_\_\_\_\_

I agree for the debit of Mandate processing charges by the Bank whom I am authorizing to debit my account as per latest Schedule of charges of the Bank. This is to confirm that the declaration has been carefully read, understood and made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the Bank where I have authorized the debit.

PERIOD From DDMMYY To DDMMYY

Signature of the Primary Holder \_\_\_\_\_ Signature of the Joint Account Holder \_\_\_\_\_ Signature of the Joint Account Holder \_\_\_\_\_

To: 1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

\*Maximum period of validity of this mandate is 40 years only

**SUNDARAM MUTUAL** SIP Registration / Renewal Form / Modification - NACH / One Time Mandate (OTM) (First time investors should use this form along with the application form)

Please tick  as applicable:  
 NACH/OTM Form is attached and to be registered in the folio. SIP will start after mandate registration which may take 30 days.  
 NACH/OTM Form is already registered in the folio. [No need to submit again].

Distributor's ARN & Name	Sub-broker's ARN (Code)	Sub-broker Code (Internal)	EUN* (Employee Unique Identification Number)	Registered Investment Advisor (RIA) Code	For Office use only
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I/We confirm that the EUN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

ISC's signature & Time Stamping

Sole/First Applicant's Signature Mandatory

Name of First/Sole Applicant (Name as per PAN card)

First MIDDLE LAST Mobile\* DOB/Date of incorporation DDMMYY

E-Mail

\*Please tick the Family Code for the Mobile Number and Email ID provided  
 Email:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  Other Statutory Information  
 Mobile:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
 Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick  Annual Report  Other Statutory Information

Name of Second Applicant (Name as per PAN card)

First MIDDLE LAST Mobile\* DOB DDMMYY

E-Mail

\*Please tick the Family Code for the Mobile Number and Email ID provided  
 Email:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  Other Statutory Information  
 Mobile:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
 Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick  Annual Report  Other Statutory Information

Name of Third Applicant (Name as per PAN card)

First MIDDLE LAST Mobile\* DOB DDMMYY

E-Mail

\*Please tick the Family Code for the Mobile Number and Email ID provided  
 Email:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  Other Statutory Information  
 Mobile:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
 Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick  Annual Report  Other Statutory Information

Existing Investor Folio No. \_\_\_\_\_ New Investor Application No. \_\_\_\_\_

Permanent Account Number (PAN)*	PEKRN	Central KYC Number	<input type="checkbox"/> CKYC Proof attached (Mandatory)
First/Sole Applicant/Guardian			
Second Applicant			
Third Applicant			

1. Bank Name \_\_\_\_\_ Cheque No \_\_\_\_\_ Dated \_\_\_\_\_  
 2. Bank Name \_\_\_\_\_ Cheque No \_\_\_\_\_ Dated \_\_\_\_\_

Please tick   SIP Registration  SIP with Top-up Registration  SIP-Change in Bank Details

Scheme Name	1	2
Plan / Option		
SIP Installment Amount (₹)		
SIP Date: (for Monthly and Quarterly frequency).	DATE	DATE
Frequency:	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly* <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly* <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly
Start Month/Year:	M   M   Y   Y   Y   Y	M   M   Y   Y   Y   Y
End Month/Year (Default 40 years):	M   M   Y   Y   Y   Y#	M   M   Y   Y   Y   Y#
SIP Top Up amount (Optional): ₹ (in multiples of ₹ 500/-)	₹..... Top-up Frequency^ <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly	₹..... Top-up Frequency^ <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly

\*Default frequency; ^Top-up is applicable for SIPs under Monthly & Quarterly Frequencies. @ Only on Wednesday; # End date should be less than or equal to 40 years from the application date or equal to end date of NACH period.

Turn overleaf for Declaration & Signature (Mandatory) → → →



To be submitted mandatorily: 1. Your FATCA (Foreign Account Tax Compliance Act) Details (if not already submitted) and 2. Ultimate Beneficial Owner (UBO) information (for non-individuals only) which can be downloaded from our website.

Distributor's ARN & Name	Sub-broker's ARN (Code)	Sub-broker Code (internal)	EUN* (Employee Unique Identification Number)	Registered Investment Advisor (RIA) Code	For Office use only
--------------------------	-------------------------	----------------------------	--	--	---------------------

I/We confirm that the EUN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned. Upright commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Sole/First Applicants Signature Mandatory

Name of First/Sole Applicant (Name as per PAN card) Folio No

FI	HS	ST	MI	DL	LA	DOB/Date of Incorporation*	D	D	M	M	Y	Y	Y	Y
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E-Mail\* Mobile\*

\*Please tick the Family Code for the Mobile Number and Email ID provided  
Email:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
Default Communication mode is E-mail only, if you wish to receive following documents) via physical mode. Please tick  Annual Report  Other Statutory Information

Mobile:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian

Name of Second Applicant (Name as per PAN card)

FI	HS	ST	MI	DL	LA	DOB*	D	D	M	M	Y	Y	Y	Y
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E-Mail\* Mobile\*

\*Please tick the Family Code for the Mobile Number and Email ID provided  
Email:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
Default Communication mode is E-mail only, if you wish to receive following documents) via physical mode. Please tick  Annual Report  Other Statutory Information

Mobile:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian

Name of Third Applicant (Name as per PAN card)

FI	HS	ST	MI	DL	LA	DOB*	D	D	M	M	Y	Y	Y	Y
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E-Mail\* Mobile\*

\*Please tick the Family Code for the Mobile Number and Email ID provided  
Email:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  
Default Communication mode is E-mail only, if you wish to receive following documents) via physical mode. Please tick  Annual Report  Other Statutory Information

Mobile:  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian

Permanent Account Number (PAN)\* PEKRN Central KYC Number  CKYC Proof attached (Mandatory)

First/Sole Applicant/Guardian														
Second Applicant														
Third Applicant														

Transferring funds from Scheme Sundaram Plan:  Regular  Direct

Option: Income Distribution cum Capital Withdrawal (IDCW)  Payout  Reinvestment  Transfer  Growth

Transferring funds to Scheme Sundaram

Plan:  Regular  Direct Option: IDCW  Payout  Reinvestment  Growth  Fixed Amount ₹ \_\_\_\_\_ OR  Capital Appreciation

STP Frequency  Daily  Weekly (every Wednesday)  Monthly  Quarterly

STP Date - Any Day (for Monthly / Quarterly frequency) STP Period including Perpetual OR  Till further notice# Request Date

DD	From	To Date	0	1	2	2	0	9	9	D	D	M	M	Y	Y	Y	Y
----	------	---------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(# The end date - 01/12/2099 as end date. If not specified by the investor.)

**Nomination Details**

I / We wish to nominate. (Proportion (%) in which units will be shared by each nominee should aggregate to 100%. In case of single nominee default proportion will be 100%.)

Nominee Name	Nominee PAN	Relationship with applicant	If nominee is minor*		Allocation (%)	Nominee Signature
			Guardian Name	Date of Birth		
1						
2						
3						
Address					Total 100%	

\*In case of each Minor as Nominee, please mention Guardian's relationship with Minor as Mother / Father / Legal Guardian & Attach proof like Birth Certificate / School Leaving Certificate / Passport / Others.

I / We DO NOT wish to nominate  
**Nomination Declaration:** I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in nonappointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Turn overleaf for Terms & Conditions/Declaration & Signature (Mandatory) → → →

**Acknowledgement** Request Date: DDMMYY

Folio No  Fixed Amount ₹ \_\_\_\_\_ OR  Capital Appreciation

From:  Regular  Direct  Others \_\_\_\_\_ To: \_\_\_\_\_

Options: IDCW  Payout  Reinvestment  Transfer  Growth Plan:  Regular  Direct

Options: IDCW  Payout  Reinvestment  Transfer  Growth

Time Stamp/Seal

**Details of Ultimate Beneficial Owner (UBO) including additional FATCA & CRS information**  
(please include other references for completeness sake)

Name of the entity: .....

Type of address given at KRA  Residential or Business  Residential  Business  Registered Office  
 \*Address of tax residence would be taken as available in KRS database. In case of any change, please approach KRA and notify the changes\*  
 Customer ID / Foio Number: .....

PAN/Aadhaar..... Date of incorporation ...../...../.....  
 City of incorporation:.....  
 Country of incorporation:.....  
 Net Worth in INR. In ₹ Lakhs [ ] Net Worth as on [ D ] [ M ] [ M ] [ Y ] [ Y ] [ Y ] (Date should not be older than one year)

Is the entity involved in / providing any of these services:	Foreign Exchange / Money Changer Services	Yes No	Gaming / Gambling / Lottery Services [e.g. casinos, betting syndicates]	Yes No	Money Laundering / Pawning	Yes No	Any other information [if applicable]
--	---	-----------	---	-----------	----------------------------	-----------	---------------------------------------

Entity Constitution Type: **A** Partnership Firm **B** HUF **C** Private Limited Company **D** Public Limited Company **E** Society **F** AOP/BOI **G** Trust **H** Liquidator **I** Limited Liability Partnership **J** Artificial Juridical Person **K** Others specify.....

Please tick the applicable tax resident declaration:

Is "Entity" a tax resident of any country other than India  Yes  No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below)

Country	Tax Identification Number%	Identification Type (TIN or Other%, please specify)

\*In case Tax Identification Number is not available, kindly provide its functional equivalent\*

In case TIN or its functional equivalent is not available, please provide Company Identification Number or Global Entity Identification Number or GIIN etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here: .....

**FATCA & CRS declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)**

**Part A (to be filled by Financial Institutions or Direct Reporting NFEs)**

1	We are a <input type="checkbox"/> Financial institution <sup>1</sup> or <input type="checkbox"/> Direct reporting NFE <sup>2</sup> (please tick as appropriate)	GIIN:..... Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below: Name of sponsoring entity: .....	GIIN not available (please tick as applicable): <input type="checkbox"/> <b>Applied for</b> If the entity is a Financial Institutions: <input type="checkbox"/> <b>Not required to apply for</b> (Please specify 2 digits sub-category <sup>3</sup> .....) <input type="checkbox"/> <b>Not obtained - Non-participating FI</b>
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**Part B (please fill any one as appropriate 'to be filled by NFEs other than Direct Reporting NFEs')**

1	Is the Entity a <b>publicly traded company</b> <sup>4</sup> (that is, a company whose shares are regularly traded on an established securities market)	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of the stock exchange .....
2	Is the Entity a <b>related entity of a publicly traded company</b> <sup>5</sup> (a company whose shares are regularly traded on an established securities market)	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of the listed company..... Nature of relation: <input type="checkbox"/> Subsidiary of the listed company or <input type="checkbox"/> Controlled by a listed company Name of the stock exchange .....
3	Is the Entity an active NFE <sup>6</sup>	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please, fill UBO declaration in the next section) Nature of business ..... Please specify the sub-category of Active NFE:..... (Mention code - refer 2c of Part D)
4	Is the Entity a passive NFE <sup>7</sup>	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please, fill UBO declaration in the next section) Nature of business .....

<sup>1</sup> Refer 1 of Part D    <sup>2</sup> Refer 3(vii) of Part D    <sup>3</sup> Refer 1A. of Part D    <sup>4</sup> Refer 2a of Part D    <sup>5</sup> Refer 2b of Part D    <sup>6</sup> Refer 2c of Part D    <sup>7</sup> Refer 3(ii) of Part D

KYC additional details & FATCA-CRS Annexure for Entities including UBO

UBO Declaration

Category (Please tick applicable category):  Unlisted Company  Partnership Firm  Limited Liability Partnership Company  
 Unincorporated association / body of individuals  Public Charitable Trust  Religious Trust  Private Trust  
 Others (please specify.....)

Please list below the details of controlling person(s), confirming ALL Countries of Tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).

Owner-documented FFI's<sup>8</sup> should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Forms W8 BEN E

Name - Beneficial Owner / Controlling person	Tax ID Type - TIN or Other, please specify	Address - Include State Country, PIN / ZIP Code & Contact Details
Country - Tax Residency*	Beneficial Interest - in percentage	Address Type -
Tax ID No. - Or functional equivalent for each country*	Type Code <sup>9</sup> - of controlling person	
1. Name .....	Tax ID Type.....	Address.....
Country .....	Beneficial Interest .....	.....
Tax ID No. % .....	Type Code .....	.....
	Address Type .....	.....
	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	ZIP [ ][ ][ ][ ][ ][ ] State:.....Country:.....
2. Name .....	Tax ID Type.....	Address.....
Country .....	Beneficial Interest .....	.....
Tax ID No. % .....	Type Code .....	.....
	Address Type .....	.....
	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	ZIP [ ][ ][ ][ ][ ][ ] State:.....Country:.....
3. Name .....	Tax ID Type.....	Address.....
Country .....	Beneficial Interest .....	.....
Tax ID No. % .....	Type Code .....	.....
	Address Type .....	.....
	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	ZIP [ ][ ][ ][ ][ ][ ] State:.....Country:.....

<sup>#</sup> If Passive NFE, please provide below additional details. (Please attach additional sheets if necessary)

PAN / Any other Identification number PAN, Aadhaar, Election ID, Govt ID, Driving Licence, NREGA Job Card, Others)	Occupation Type - Service, Business Others	DOB - Date of Birth
City of Birth - Country of Birth	Nationality	Gender - Male, Female, Other
	Father's Name - Mandatory if PAN is not available	
1. PAN/Aadhaar .....	Occupation Type .....	DOB D D / M M / Y Y Y Y
City of Birth .....	Nationality .....	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth .....	Father's Name .....	Others <input type="checkbox"/>
2. PAN/Aadhaar .....	Occupation Type .....	DOB D D / M M / Y Y Y Y
City of Birth .....	Nationality .....	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth .....	Father's Name .....	Others <input type="checkbox"/>
3. PAN/Aadhaar .....	Occupation Type .....	DOB D D / M M / Y Y Y Y
City of Birth .....	Nationality .....	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth .....	Father's Name .....	Others <input type="checkbox"/>

<sup>#</sup> Additional details to be filled by controlling persons with Tax residency / permanent residency / citizenship / Green Card in any country other than India:

<sup>\*</sup> To include US, where controlling persons is a US citizen or green card holder  
<sup>%</sup> In case Tax identification is not available, kindly provide functional equivalent

<sup>8</sup> Refer 3(vi) of Part D <sup>9</sup> Refer 3(iv) (A) of Part D

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal tax and beneficial owner information and certain certifications and documentations from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly i.e. within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Sundaram Asset Management Company/Sundaram Mutual Fund or its group entities. Therefore, it is important that you respond to our request even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the country of Tax Residence field along with the US Tax Identification Number. <sup>%</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**Certification:** I/We have understood the information requirements of this Form (read along with the FATCA & CRS instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name			
Designation			
Signature	Signature	Signature	Place .....
			Date .....

## KYC additional details & FATCA-CRS Annexure for Entities including UBO

### Part D: FATCA-CRS Instructions & Definitions

**1. Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- **Depository institution** is an entity that accepts deposits in the ordinary course of banking or similar business.
- **Custodial institution** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- **Investment entity is any entity:**
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons ;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) the period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

- **FIs not required to apply for GIIN:**

#### A. Reasons why FI not required to apply GIIN

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

### 2. Non-financial entity (NFE) – Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

#### a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

**KYC additional details & FATCA-CRS Annexure for Entities including UBO**

*b. Related entity of a publicly traded company*

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

*c. Active NFE: (is any one of the following):*

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> <li>It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>It is exempt from income tax in India;</li> <li>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p><i>Explanation</i> - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

**3. Other definitions**

*(i) Related entity*

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

*(ii) Passive NFE*

The term passive NFE means

(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;

or

(ii) an investment entity defined in clause (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

*(iii) Passive income*

**KYC additional details & FATCA-CRS Annexure for Entities including UBO**

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

*(iv) Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the investor/applicant is a trust, the financial institution shall identify the beneficial owners of the investor/applicant and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

*(A) Controlling Person Type:*

Code	Sub-category
C01	CP of legal person-ownership
C02	CP of legal person-other means
C03	CP of legal person-senior managing official
C04	CP of legal arrangement-trust-settlor
C05	CP of legal arrangement--trust-trustee
C06	CP of legal arrangement--trust-protector
C07	CP of legal arrangement--trust-beneficiary
C08	CP of legal arrangement--trust-other
C09	CP of legal arrangement—Other-settlor equivalent
C10	CP of legal arrangement—Other-trustee equivalent
C11	CP of legal arrangement—Other-protector equivalent
C12	CP of legal arrangement—Other-beneficiary equivalent
C13	CP of legal arrangement—Other-other equivalent
C14	Unknown

*(v) Specified U.S. person – A U.S person other than the following:*

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue

KYC additional details & FATCA-CRS Annexure for Entities including UBO

- Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (A) The FFI is an FFI solely because it is an investment entity;
- (B) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (C) The FFI does not maintain a financial account for any nonparticipating FFI;
- (D) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (E) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 FFI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

(viii) Exemption code for U.S. persons

Code	Sub-Category
A	An organization exempt from tax under section 501 (a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	Regulated investment company a sdefined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan



- 1. Applications Supported by Blocked Amount or ASBA facility:** An application containing an authorization given by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO(New Fund Offer) of a Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.

It is an additional payment option that the investor can use in addition to the existing modes (Cheque/Demand Draft etc) for buying Units during NFO. It is available only to individuals. It is not available for subscribing to Units on an ongoing basis after the NFO. For availing this option the bank, where the investor has an account, should be a Self Certified Syndicate Bank (SCSB)

- 2. "Controlling Branches (CBs) of the Self Certified Syndicate Banks (SCSB):** Controlling Branches (CBs) are the branches of the SCSBs acting as coordinating branches for the Registrar and Transfer Agent of Sundaram Mutual Fund schemes, the AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period.
- 3. "Designated Branches (DBs) of the SCSBs:** Designated Branches (DBs) are the branches of the SCSBs which shall collect the ASBA Application Forms duly filled by the Investors towards the subscription to the Units of the Scheme offered during the NFO. The list of these Designated Branches is available at <http://www.sebi.gov.in/pmd/scsb.pdf> and [www.sundarammutual.com](http://www.sundarammutual.com)
- 4. "Self Certified Syndicate Bank" or SCSB:** Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in).

- 5. The ASBA facility during NFO:** In respect of New Fund Offer (NFO) of Schemes/Plan(s) launched on or after October 1, 2010, an investor (being an Individual) can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered in the ASBA Application Form and following the procedure as prescribed in the form. For details please refer to the Section "Applications Supported by Blocked Amount (ASBA) facility, below and also the Application Form/KIM of the Scheme

**Applications Supported by Blocked Amount (ASBA) facility:** Pursuant to SEBI Circular dated SEBI/IMD/CIR No 18 /198647 /2010 March 15, 2010, an investor can subscribe to the New Fund Offer (NFO) launched on or after October 1, 2010 through ASBA facility by applying for the Units in the ASBA Application Form and following the procedure as prescribed in the form.

ASBA is an application containing an authorization given to the Bank by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO of the Scheme of Sundaram Mutual Fund. Thus, for an investor who applies through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. The blocked amount cannot be withdrawn and will earn interest as per account terms applicable. It may be noted that since ASBA Facility is pursuant to an arrangement between the Investor and his/her Bank, Sundaram Mutual Fund, or its Trustee/AMC/ its Employees/Directors will not be responsible for any delay, error or omission/commission, or deficiency if any, on the part of the Investor's Bank.

#### Benefits of Applying through ASBA facility

- Writing cheques / demand drafts and sending them for collection etc are not required, as investor needs to submit ASBA application Form accompanying an authorization to block the account to the extent of application money towards subscription of Units. The balance money, if any, in the account can be used for other purposes by the investors.
- Release/Unblocking of blocked funds after allotments done instantaneously.
- Unlike other modes of payment, ASBA facility prevents the loss of interest income on the application money towards subscription of Units as it remains in the bank account of the investor till the allotment is made.
- Refunds of money to the investors do not arise as the application money towards subscription of Units gets transferred only to the extent of amount payable for the actual allotment
- The investor deals with the known intermediary i.e. his/her own bank.
- The application form is simpler as the application form for ASBA will be different from the NFO application form.

#### ASBA Procedure:

- An Investor intending to subscribe to the Units of the NFO through ASBA, shall submit a

duly completed ASBA Application Form to a Self Certified Syndicate Bank (SCSB), with whom he/she has a Bank Account.

- The ASBA Application Form towards the subscription of Units can be submitted through one of the following modes.
  - Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA"); or
  - Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").
- An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. (Note: Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for. Further, if the bank account specified in the ASBA Application Form does not have sufficient credit balance to meet the application money towards the subscription of Units, the Bank shall reject the ASBA Application form.)
- On acceptance of Physical or Electronic ASBA, the SCSB shall block funds available in the bank account specified to the extent of the application money specified in the ASBA Application Form.
- The application money towards the Subscription of Units shall be blocked in the account until (i) Allotment of Units is made or (ii) Rejection of the application.
- SCSBs shall unblock the bank accounts (i) for Transfer of requisite money to the NFO bank account against each valid application on allotment or (ii) in case the application is rejected.
- For the scheme HDFC Bank Limited has consented to process the ASBA application form.**

Note: No request for withdrawal of ASBA application form made during the NFO Period will be allowed.

#### Grounds for Technical Rejections of ASBA application forms ASBA

Grounds on which Application Forms can be rejected, at the discretion of Sundaram Mutual Fund/ Registrar and Transfer Agent of Sundaram Mutual Fund or SCSBs include, but are not limited to-

- Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane/insolvent persons or where the Bank Account concerned is the subject matter of any attachment / restraint order by a Court or a competent authority under any law etc.
- Mode of ASBA i.e. either Physical ASBA or Electronic ASBA not selected or ticked properly.
- The ASBA Application Form is without the stamp of the SCSB.
- Application by any person/entity outside India if which is not in compliance with applicable foreign and Indian laws/Regulations.
- Bank account details not given or incorrect /incomplete details given.
- Relevant Legal Documents (such as Duly certified Power of Attorney, if applicable), not submitted along with the ASBA application form.
- No corresponding records available with the Depositories matching the parameters namely
  - Names of the ASBA applicants (including the order of names of joint applicants holders)
  - DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.

Mechanism for Redressal of Investor Grievances: All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or CBs, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor.

If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent Sundaram BNP Paribas Fund Services (SBNPPFS) with a copy to the Investor Service Department of Sundaram Asset Management Company Limited

#### Investor Relations Manager

**Baba MJ**

Head- Customer Services,

No. 46, Whites Road, Sundaram Towers, 1st Floor, Royapettah,

Chennai - 600014.

Contact No. 1860 425 7237 (India)

+91 40 2345 2215 (NRI)

E-mail: [customerservices@sundarammutual.com](mailto:customerservices@sundarammutual.com)

(NRI): [nriservices@sundarammutual.com](mailto:nriservices@sundarammutual.com)

# Model Applications Supported by Blocked Amount

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## ASBA Application Form

Investors must read the Scheme Information Document/Key Information Memorandum and Instructions before completing this Form.

### APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM (can be used for both demat and non-demat account holders)

				Date		D	D	M	M	Y	Y	Y	Y
		ASBA Application No.											
		NFO Application No. [mandatory]											
Broker/Agent Information				For office use only									
Name and AMFI Regn No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.								
ARN:		[Name & Code]	[11 digit code]	[Name & Code]									
Name of first applicant													
(Mr./Ms./Mrs./M/s.) <i>For Demat Account holders, please fill in name as is appearing in Demat account</i>													
Existing Folio No.													
(If you have an existing folio number of any Scheme with Sundaram Mutual Fund, please mention the number here)													
Depository Account Details: <i>[Mandatory if the investment is in demat mode]</i>													
Depository Name [Please tick]	National Securities Depository Ltd				Central Depository Services [India] Limited								
Depository Participant Name													
DP-ID													
Beneficiary Account Number													
PAN of 1st applicant [Permanent Account Number]													
Investment Details													
Plans: <input type="checkbox"/> Regular <input type="checkbox"/> Direct Options: <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout													
Details Of Bank Account For Blocking Of Funds <i>[Bank Account should be in the name of First Applicant only]</i>													
Bank Account Number													
Bank Name													
Branch Name where account is held													
Total Amount to be blocked [Rs. In figures]						[Rs. In words]							
UNDERTAKING BY ASBA INVESTOR													
<p>1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Sundaram Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Sundaram Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Sundaram Mutual Fund or Sundaram Asset Management Company Limited or Sundaram Trustee Company Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/Investment Manager quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details (if it has been provided), Amount applied for and the account number from where NFO amount was blocked.</p>													
Signature													
Signature of Bank Account Holders													

#### Acknowledgement Slip To The Investor (To be filled up and retained by the investor)

Sundaram Asset Management, II Floor, 46 Whites Road, Chennai - 600 014. Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI)				SUNDARAM MUTUAL Sundaram Finance Group			
Application Number:				ASBA Application Number:			
Plans: <input type="checkbox"/> Regular <input type="checkbox"/> Direct Options: <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout							
Date	D	D	M	M	Y	Y	Y
Received from Mr./Ms./Mrs./M/s.	ASBA Application Number		Total Amount to be Blocked		SCSB Stamp, Signature		
Address	A/C No.		Rs. In figures		Date & time of receipt		
	Bank Name		Rs. In words				
	Branch Name						

**Agra**, Shop no.9/4, Shanker Point, Sanjay Place, Near Income Tax Building, Pin code: 282002. **Ahmedabad**, 602, 6th Floor, 323 Corporate Park, Near Samudra Complex, Near Girish Cold Drink, C.G Road, Navrangpura, Ahmedabad 380009. **Ajmer**, 1st Floor, Adjoining K C Complex Opp: Daulat Bagh, Ajmer 305001. **Akola**, C-13, First Floor, Dakshata Nagar, Vyapari Complex, Sindhi Camp Chowk, Akola-444001. **Allahabad**, Vashishtha Vinayal Tower, Upper Ground Floor, 38/1 Tashkhan Marg, Allahabad-211001. **Amritsar**, SCO-25, 1st Floor, District Shopping Complex B Block, Ranjit Avenue Amritsar 143001. **Anand**, 202 Drashit Arcade, Opp. HDFC Bank, Lambhvel Road. Anand 388001. **Aurangabad**, Office No-36 Motiwalu Trade Center, Niralu Bazar Opp HDFC Bank, Aurangabad-431001. **Bangalore**, No.F18, First Floor, Lucky Paradise, 8th F Main, 22nd Cross, 3rd Block Jayanagar, Bangalore-560011. **Bangalore**, Ground Floor Sana Plaza, 21 / 14-A, M.G. Road, Near Trinity Metro Station, Bangalore-560001. **Baroda**, Office No. 109, First Floor, Siddharth Complex, R C Dutt Road, Baroda – 390007. **Bhagalpur**, ANN Tower, 1st Floor, RBSS Road, Bhikhanpur, Bhagalpur 812 001, Bihar. **Bhavnagar**, F1 Krishna Complex, Near desai nagar petrol pump, Chitra, Bhavnagar-364003. **Bhilai**, 36/5, 1st Floor, Nehru Nagar, Beside of ING Vysa Bank, Bhilai 490020. **Bhopal**, Plot no, 6 VNV Plaza 2nd Floor Bank Street, M.P Nagar Zone 2, Bhopal-462011. **Bhubaneswar**, Office No. 16, 2nd Floor, Deen Dayal Bawan, Ashok Nagar, Bhubaneswar 751009. **Burdwan**, 43 G.T.ROAD, EAST END OFFICERS COLONY RAYMONDS BUILDING (2 nd FLOOR), SREEPALLI, BURDWAN, 713103. **Calicut**, 1st Floor, Karupalli Square, YMCA Cross Road, Calicut-673001. **Chandigarh**, S.C.O II Floor, 2475-2476, 22/C, Chandigarh 160022. **Chennai (HO)**, Sundaram Towers 1st & 2nd Floor, No.46 Whites Road, Royapettah, Chennai-600014. **Chennai (Mount Road)**, 1st Floor Metro Plaza, 221 (Old No. 162), Anna Salai, Mount Road, Opp. Spencer Plaza, Chennai-600 002. **Cochin**, Kassim Towers, 36/1899 Door No, D I Floor Sebastian Road, Off. Kaloor, Kadavanthra Road, Kaloor, Cochin-682017. **Coimbatore**, No. 100 West Periyasamy Road, R S Puram, Coimbatore – 641002. **Cuttack**, 1st Floor, Kailash Plaza, (In Front of BSNL Office), Link Road, Cuttack-753012. **Davangere**, #1953/35, "Kamakshi Nivasa", 6th cross, Siddhaveerappa badavane, Davangere-04. **Dehradun**, 2nd Floor, International Trade Tower, 1 Old Survey Road, Above Bank of Baroda, Adjacent to Cross Road Mall, Dehradun,Uttarakhand – 248001. **Delhi**, Room no. 301/314, 3rd floor, Ashoka Estate, 24 Barakhamba Road, New Delhi-110001. **Dhanbad**, Sri Ram Plaza, Room No-107, 1st Floor, Bank More, Dhanbad 826 001. **Durgapur**, A-307, Bengal Shristi Complex, II Floor, Citi Center, Durgapur-713 216. **Goa**, F 30, Alfran Plaza, Opp Don Bosco, MG Road Panjim, Goa-403001. **Gorakhpur**, Shop No. 20, 2nd Floor, Cross Road The Mall, Bank Road, Gorakhpur-273 001. **Gurugram**, Unit No 11, Vipul Agora, Agora, Mehrauli-Gurugram Road, Gurugram-122002. **Guwahati**, 4th Floor, Ganpati Enclave Above Datamation, Bora Service. G.S Road, Guwahati 781007. **Gwalior**, II Floor, 44 City Centre, Narayan Krishna, Madhav Rao Scindia Road, Gwalior - 474002. **Hubli**, Shop No. UGF 4/5, Eureka Junction, T.B.Road Hubli, Karnataka – 580029. **Hyderabad**, 6-3-1085/D/501/B/C, 5th Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500082. **Indore**, 205 Starlit Tower 29/1 Y N Road, Indore-452001. **Jabalpur**, No.936 Wright Town 2nd Floor, Digamber Tower, Pandith Bhavani prasad ward ,Napir town, , Jabalpur, 482002. **Jaipur**, No. 202, Second Floor, OK Plus Towers, Church Road, C-Scheme, Jaipur – 302001. Jalandhar, Shop No-11 B, 3rd Floor, City Square Mall, Civil Lines, Jalandhar 144 001. **JALGAON**, Second Floor, India Plaza Complex, Vivekanand Nagar, Swatantry Chowk, Jilha Peth, Jalgaon-425 001. **Jamnagar**, 404, Corporate House, Opp. To St. Ann'S High School, Pandit Nehru Marg, Jamnagar -361008. **Jamshedpur**, Shop No-4, 3rd Floor, Meghdeep Building, Beside Hotel South Park, Q Road, Bistupur, Jamshedpur – 831004. **Jodhpur**, 116, 1st Floor, Mody Arcade, Chopasani Road, Near Bombay Motor Cycle, Jodhpur-342001. **Kanpur**, Room No. 217/218, Kan Chambers, 14/113 Civil Lines, Kanpur 208001. **Kolhapur**, Office No:12, 2nd Floor, R.D.Vichare Complex (Gemstone) Near Central Bus Stand, New Shahupuri Kolhapur 416001. **Kolkatta**, P-38 Princep Street, Ground Floor, Off Bentinck Street, (Opp Orient Cinema), Kolkatta-700072. **Kolkatta**, No. 7, Camac Street, Azimganj House III Floor, Block No. 6, Kolkatta-700017. **Kota**, Second Floor, (Above Reebok Showroom), 393, Shopping Centre, NR.Ghode Wale Baba Circle, Kota, Rajasthan-324007. **Kottayam**, CSI ascension Square, Logos Junction, Collectorate .P.O, Kottayam-686002. **Lucknow**, 104, UGF Sky Hi Chambers, 5- Park Road, Lucknow-226001. **Ludhiana**, SCO 18, Cabin No.401, 4th Floor, Feroz Gandhi Market, Ludhiana-141001. **Madurai**, No. 183 C-North Veli Street, Opp Duke Hotel, Madurai-625001. **Mangalore**, B-2, Souza Arcade, Balmatta Road, Mangalore 575001. **Moradabad**, Junaid Malik, Near Chakker Ki Milak Chauraha TV Tower Road Moradabad Pin 244001. **Mumbai (Andheri East)**, Unit No. 002, Ground floor, B (West) Wing, Satellite Gazebo, Andheri Ghatkopar Link Road, Chakala, Andheri East, Mumbai – 400093. **Mumbai (Port)**, 5th Floor, City Ice Building, Plot No.298, Perin Nariman Street, Mumbai-400001. **Mumbai (Thane West)**, Shop No 3, Ramrao Sahani Sadan, Kaka Sohoni Road, Behind P.N.Gadgil Jewellers, Off Ram Maruti Road, Thane West-400601. **Muzaffarpur**, Saroj Complex, Diwan Road, Muzaffarpur-842002. **Mysore**, 145, 2nd Floor, 5th main, 5th cross, Opposite to Syndicate Bank, Saraswathipuram, Mysore -570009, Karnataka, Phone: 97310-11115. **Nagpur**, C/O.Fortune Business Centre, Plot No.6, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur-440010. **Nashik**, Shop No. 1, Shrinath Apartment, Pandit Colony- Lane No. 3, Sharanpur Road, Nashik- 422 002. **Panipat**, No 75 BMK market, Sundaram finance near Hive Hotel GT above Airtel office, Panipat-132103. **Patna**, 305 & 306 Ashiana Harniwas, New Dak Bungalow Road, Patna-800001. **Pondicherry**, Jayalakshmi Complex, Door No.114 & 116, Shop No.: 7,8,9 First Floor, hiruvalluvar Salai, Pondicherry 605 013. **Pune**, CTS No. 930 / Final, Plot No.314, 1st Floor, Office No. 1, Aditya Centeegra Apts, Condominium, F.C. Road, Shivaji Nagar, Pune – 411005. **Raipur**, Office no. S-8, 2nd floor, Raheja Towers, Near Fafadh Square, Jail Road, Near Fafadh Square, Jail Road, Raipur, PIN 492001. **Rajkot**, 301, Metro Plaza, Nr Eagle Travels, Jansata Press Road, Bhilwas Chowk, Rajkot-360001. **Ranchi**, Satya Ganga Arcade, 205, 2nd Floor, Lalji Hirji Road, Ranchi-834001 (Jharkhand). **Rourkela**: C/O OM PRAKASH PRASAD, PLOT NO - P4/18, GROUND FLOOR, CIVIL TOWNSHIP OPPOSITE GST BHAWAN, ROURKELA. Raghunathapali, Sundergarh, Odisha - 769004. **Sangli**, S1-S2, Second Floor, Shiv Ratna Complex, CST No 1047B, Shiv Ratan Complex, College Corner North Shivaji Nagar, Madhav Nagar, Sangli-416416. **Siliguri**, C/O Home Land, 4th Floor, Opp. Sona Wheels Showroom, 2.5 Mile, Sevoke Road, P.S-Bhakti Nagar, Siliguri-Dist-Jalpaiguri-734008, West Bengal. Surat, HG-18 International Trade Centre, Majuragate, Surat-395002. **Thirunelveli**, First Floor, No 985/1-C2, 1D, Indira Complex, South Bye Pass Road, Opp To Passport Office, Tirunelveli 627005. **Thrissur**, 2nd Floor, Sri Lakshmi Building, Shernool Road, Near, Thiruvampady Temple, Thrissur-680022. **Trichy**, 60/2, Krishna Complex, I St Floor, Shastri Road, Thennur, Trichy-620017. **Trivandrum**, 1st Floor, Bava Sahib Commercial Complex, Ambujavilasam Road, Old GPO, Thiruvananthapuram-695001. **Udaipur**, C/O Sundaram Finance Ltd, 04th Floor, Plot No-32/1105 Centre Point Building, Opposite- B.N College, Udaipur, Rajasthan-313001. **Vapi**, Shop No-19 & 20, First Floor, Walden Plaza, Imran Nagar (opp to SBI), Daman-Silvassa Road, Vapi-396191. **Varanasi**, Shop no. 05, 1st Floor, Kuber Complex, Rathyatra Crossing, Varanasi-221010. State- Uttar Pradesh. **Vellore**, C/O Sundaram Finance Limited. First floor, 141/3, M P Sarathi Nagar, Vellore District Bus Owners Association Building, Chennai-Bangalore Bye Pass Road, Vellore-632012. **Vijayawada**, Rajagopala Chari Street, Mahalakshmi Towers, Ist Foor, Shop No 4. Buckinghampet Post Office Road, Vijayawada-520 002. **Visakhapatnam**, Shop No.2, 3 Rd Floor, Navaratna Jewel Square, Dwarakanagar, Beside Jyothi Book Depot, Visakhapatnam-530016.

**Dubai-Representative Office**, Unit No. 714, Level 7, Burjuman Business Tower, Bur Dubai, Dubai UAE

**Agartala:** Ols Rms Chowmuhani Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001. **Agra:** House No. 17/2/4 2nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002. **Ahmedabad:** Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009. **Ajmer:** 302 3rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001. **Akola:** Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001. **Aligarh:** 1st Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001. **Allahabad:** Meena Bazar 2nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001. **Alwar:** Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001. **Amaravathi:** Shop No. 21 2nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601. **Ambala:** 6349 2nd Floor Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001. **Amritsar:** Sco 5 2nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001. **Anand:** B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001. **Ananthapur:** #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001. **Asansol:** 112/N G. T. Road Bhangra Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303. **Aurangabad:** Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001. **Azamgarh:** Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001. **Balasore:** 1-B. 1st Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001. **Bangalore:** No 35 Puttanna Road Basavanagudi Bangalore 560004. **Bankura:** Plot Nos- 80/1/Anatunchati Mahalla 3rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101. **Bareilly:** 1st Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001. **Baroda:** 1st Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007. **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101. **Belgaum:** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011. **Bellary:** Ground Floor 3rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103. **Berhampur (Or):** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001. **Bhagalpur:** 2nd Floor Chandralok Complexghantagar Radha Rani Sinha Road Bhagalpur 812001. **Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001. **Bhatinda:** Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001. **Bhavnagar:** 303 Sterling Point Waghawadi Road - Bhavnagar 364001. **Bhilai:** Office No.2 1st Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020. **Bhilwara:** Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001. **Bhopal:** Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011. **Bhubaneswar:** A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007. **Bikaner:** H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. **Bilaspur:** Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001. **Bokaro:** City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004. **Borivali:** Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400092. **Burdwan:** Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101. **Calicut:** Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001. **Chandigarh:** First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022. **Chennai:** 9th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600034. **Chinsura:** No: 96 Po: Chinsurah Doctors Lane Chinsurah 712101. **Cochin:** Door No: 61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015. **Coimbatore:** 3rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018. **Cuttack:** Shop No-45 2nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001. **Darbhangha:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004. **Davangere:** D.No 162/6 1st Floor 3rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002. **Dehradun:** Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001. **Deoria:** K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001. **Dhanbad:** 208 New Market 2nd Floor Bank More - Dhanbad 826001. **Dhule:** Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001. **Durgapur:** Mwav-16 Bengal Ambuja 2nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216. **Eluru:** Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002. **Erode:** Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003. **Faridabad:** A-2B 2nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001. **Ferozpur:** The Mall Road Chawla Buiding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002. **Gandhidham:** Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfe Bank Gandhidham 370201. **Gandhinagar:** 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011. **Gaya:** Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001. **Ghaziabad:** Ff - 31 Konark Building Rajnagar - Ghaziabad 201001. **Ghazipur:** House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001. **Gonda:** H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001. **Gorakhpur:** Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001. **Gulbarga:** H No 2-231 Krishna Complex 2nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105. **Guntur:** 2nd Shatter 1st Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002. **Gurgaon:** No: 212A 2nd Floor Vipul Agora M. G. Road - Gurgaon 122001. **Guwahati:** Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007. **Gwalior:** City Centre Near Axis Bank - Gwalior 474011. **Haldwani:** Shoop No 5 Kmvn Shoping Complex - Haldwani 263139. **Haridwar:** Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410. **Hassan:** Sas No: 490 Hemadri Arcade 2nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201. **Hissar:** Shop No. 20 Ground Floor R D City Centre



Railway Road Hissar 125001. **Hoshiarpur:** Unit # Sf-6 The Mall Complex 2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001. **Hubli:** R R Mahalaxmi Mansion Above Indusind Bank 2nd Floor Desai Cross Pinto Road Hubballi 580029. **Hyderabad:** No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016. **Hyderabad(Gachibowli):** Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032. **Indore:** 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore. **Jabalpur:** 2nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001. **Jaipur:** Office No 101 1st Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001. **Jalandhar:** Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001. **Jalgaon:** 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001. **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101. **Jammu:** 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K. **Jamnagar:** 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008. **Jamshedpur:** Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001. **Jhansi:** 1st Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001. **Jodhpur:** Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003. **Junagadh:** Shop No. 201 2nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001. **Kannur:** 2nd Floor Global Village Bank Road Kannur 670001. **Kalyan:** Seasons Business Centre, 104 / 1st Floor, Opposite KDMC (Kalyan Dombivali Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan-421301, Maharashtra. **Kanpur:** 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001. **Karimnagar:** 2nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001. **Karnal:** 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001. **Karur:** No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002. **Khammam:** 11-4-3/3 Shop No. S-9 1st Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002. **Kharagpur:** Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304. **Kolhapur:** 605/1/4 E Ward Shahupuri 2nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001. **Kolkata:** 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb. **Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. **Kota:** D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007. **Kottayam:** 1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002. **Kurnool:** Shop No:47 2nd Floor S Komda Shopping Mall Kurnool 518001. **Lucknow:** Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001. **Ludhiana:** Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001. **Madurai:** No. G-16/17 Ar Plaza 1st Floor North Veli Street Madurai 625001. **Malda:** Ram Krishna Pally; Ground Floor English Bazar - Malda 732101. **Mandi:** House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001. **Mangalore:** Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka. **Margoa:** Shop No 21 Osia Mall 1st Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601. **Mathura:** Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001. **Meerut:** Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India. **Mehsana:** Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002. **Mirzapur:** Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001. **Moga:** 1st Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001. **Moradabad:** Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001. **Morena:** House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001. **Mumbai:** 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001. **Muzaffarpur:** First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001. **Mysore:** No 2924 2nd Floor 1st Main 5Th Cross Saraswathi Puram Mysore 570009. **Nadiad:** 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001. **Nagerkoil:** Hno 45 1st Floor East Car Street Nagercoil 629001. **Nagpur:** Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010. **Nanded:** Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601. **Nasik:** S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002. **Navsari:** 103 1st Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445. **Nellore:** 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta, Nellore 524003. **New Delhi:** 305 New Delhi House 27 Barakhamba Road - New Delhi 110001. **Noida:** F-21 2nd Floor Near Kalyan Jewelers Sector-18 Noida 201301. **Palghat:** No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001. **Panipat:** Shop No. 20 1st Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana. **Panjim:** H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001. **Pathankot:** 2nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001. **Patiala:** B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001. **Patna:** Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001. **Pondicherry:** No 122(10B) Muthumariamman Koil Street - Pondicherry 605001. **Pune:** Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005. **Raipur:** Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001. **Rajahmundry:** No. 46-23-10/A Tirumala Arcade 2nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103 . **Rajkot:** 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001. **Ranchi:** Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001. **Renukoot:** C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P) Renukoot 231217. **Rewa:** Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001. **Rohtak:** Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001. **Roorkee:** Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. **Rourkela:** 2nd Floor Main Road Udit Nagar Sundargarh Rourekla

769012. **Sagar:** li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002. **Salem:** No.6 Ns Complex Omalur Main Road Salem 636009. **Sambalpur:** First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001. **Satna:** 1st Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001. **Shillong:** Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001. **Shimla:** 1st Floor Hills View Complex Near Tara Hall Shimla 171001. **Shimoga:** Jayarama Nilaya 2nd Corss Mission Compound Shimoga 577201. **Shivpuri:** A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551. **Sikar:** First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001. **Silchar:** N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001. **Siliguri:** Nanak Complex 2nd Floor Sevoke Road - Siliguri 734001. **Sitapur:** 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001. **Solan:** Disha Complex 1st Floor Above Axis Bank Rajgarh Road Solan 173212. **Solapur:** Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007. **Sonepat:** Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001. **Sri Ganganagar:** Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001. **Srikakulam:** D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. **Sultanpur:** 1st Floor Ramashanker Market Civil Line - Sultanpur 228001. **Surat:** Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002. **Thane:** Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602. **Tirunelveli:** 55/18 Jeney Building 2nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001. **Tirupathi:** Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501. **Tiruvalla:** 2nd Floorerinjery Complex Ramanchira Opp Axis Bank Tiruvalla 689107. **Trichur:** 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001. **Trichy:** No 23C/1 E V R Road Near Vekkaliyaman Kalyana Mandapam Putthur - Trichy 620017. **Trivandrum:** 3rdFloor, No- 3B TC-82/3417, Capitol Center, Opp Secretariat, MG Road, Trivandrum- 695001. **Tuticorin:** 4 - B A34 - A37 Mangalmai Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003. **Udaipur:** Shop No. 202 2nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001. **Ujjain:** Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001. **Valsad:** 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001. **Vapi:** A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191. **Varanasi:** D.64 / 52, G - 4 Arihant Complex , Second Floor, Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010. **Vashi:** Vashi Plaza Shop No. 324 C Wing 1st Floor Sector 17 Vashi Mumbai 400703. **Vellore:** No 2/19 1st Floor Vellore City Centre Anna Salai Vellore 632001. **Vijayawada:** Hno26-23 1st Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010. **Vile Parle:** Shop No.1 Ground Floor Dipti Jyothi Co-Operative Housing Society Near Mtnl Office P M Road Vile Parle East 400057. **Visakhapatnam:** Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016. **Warangal:** Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002. **Yamuna Nagar:** B-V 185/A 2nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001.

## Collection centres of KFin Technologies Limited.

**Hyderabad(Gachibowli),** Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad, 500032. **Vashi,** Vashi Plaza, Shop no. 324, C Wing, 1ST Floor, Sector 17, Vashi Mumbai, 400705. **Vile Parle,** Shop No.1 Ground Floor., Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, Vile Parle East, 400057. **Borivali,** Gomati SmutiGround Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, 400 092. **Thane,** Room No. 302 3rd Floor Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada Thane West, Mumbai, 400602.

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