

SCHEME INFORMATION DOCUMENT

Sundaram

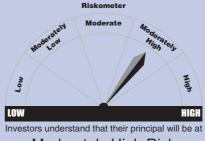
Long Term Tax Advantage Fund Series III

A close ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

This product is suitable for investors who are seeking*

- Capital appreciation over a period of 10 years
- Investment in equity and equity related instruments along with income tax benefit

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Moderately High Risk

Offer of units at Rs 10 during the new fund offer period. New Fund Offer opens: 27/12/2017 New Fund Offer closes: 27/03/2018

Redemption of units under the scheme available only after a three year lock-in period from the date of allotment of units

Mutual Fund	Sundaram Mutual Fund
Trustee Company	Sundaram Trustee Company Limited
Asset Management Company	Sundaram Asset Management Company Limited
Address	Sundaram Towers, I & II Floor, 46, Whites Road, Chennai - 600 014. India
Website	www.sundarammutual.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996 as amended till date and filed with Securities and Exchange Board of India along with a Due Diligence Certificate from Sundaram Asset Management Limited. The units being offered for public subscription have not been approved or recommended by SEBI; SEBI has also not certified the accuracy or adequacy of the Scheme Information Document.

Every person who desires to apply for otherwise acquire any units of the Mutual Fund may do so pursuant to independent enquiry, investigation and analysis and shall not have any claim against the exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever

The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Investors should also ascertain about any further changes to this document after the date of this Document from the Mutual Fund/Investor Service Centres/Distributors/Brokers or visit ww.sundarammutual.com.

Investors are advised to refer to the Statement of Additional Information (SAI) for details of Sundaram Mutual Fund, tax and legal issues and general information. The Statement of Additional Information is available at www.sundarammutual.com and www.amfindia.com

Statement of Additional Information is incorporated by reference and is legally a part of the Scheme Information Document. For a free copy of the current Statement of Additional Information, please contact your nearest Investor Service Centre or visit www.sundarammutual.com. The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated 14/12/2017.

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www.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 28583362 Fax : 044 28583156

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 28583362 Fax : 044 28583156 www.sundarammutual.com





Sundaram Finance Limited CIN: L65191TN1954PLC002429 Registered Office: 21, Patullos Road, Chennai 600 002 India 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.

Sponsor

The Sponsor of Sundaram Mutual Fund is Sundaram Finance Limited. Sundaram Finance holds the entire paid-up capital of Sundaram Asset Management Company Limited and Sundaram Trustee Company Limited. A detailed background of the sponsor-Sundaram Finance Limited-is available in the Statement of Additional Information, which can be accessed at www.sundarammutual.com.

Name of the Scheme

Sundaram Long Term Tax Advantage Fund Series III.

Scheme Type (Fundamental Attribute)

A close ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

Maturity Date of Sundaram Long Term Tax Advantage Fund Series III

The Mutual Fund proposes to offer Sundaram Long Term Tax Advantage Fund Series III tenure of 10 years. Maturity date is reckoned from the date of allotment. If the maturity date is not a business day, the subsequent business day shall be considered as the maturity day for the scheme.

New Fund Offer Period

The Scheme will be open the subscription on 27/12/2017 and close on 27/03/2018. The NFO shall be kept open for at least 3 months in accordance with ELSS 2005 guidelines notified by Central Government.

New Fund Offer Price

Rs. 10 per unit

Investment Objective: (Fundamental Attribute)

The investment objective of the scheme is to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related instruments of companies along with income tax benefit. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

No Guarantee: There is no guarantee or assurance that the investment objective of the scheme will be achieved. Investors are neither being offered any guaranteed / indicated returns nor any guarantee on repayment of capital by the Schemes. There is also no guarantee of capital or return either by the mutual fund or by the sponsor or by the Asset management Company.

Asset Allocation (Fundamental Attribute)

	Minimum	Maximum	Risk Profile
Equity & Equity related securities*	80%	100%	High
Fixed Income and Money Market securities	0%	20%	Low to Medium

*Equity-related securities shall include Cumulative Convertible Preference shares, fully Convertible Debentures and fully Convertible bonds of Companies. It shall also include partly Convertible Debentures and bonds including those issued on Sundaram Long Term Tax Advantage Fund Series III

rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months in accordance with ELSS guidelines.

The scheme will adhere to the requirements of Equity-Linked Savings Scheme (ELSS), 2005 notified by Central Government in terms of clause (xiii) of Section 80C (2) of the Income Tax Act on November 03, 2005. Accordingly, in conformity with the requirements of Equity-Linked Savings Scheme (ELSS), under normal circumstances, a minimum of 80% of the funds of this Scheme will be invested in equities or equity related instruments. The balance portion would be invested in debt and Money Market instruments. The Scheme shall invest in Fixed Income / Money Market securities which mature on or before the maturity date of the scheme. The cumulative gross exposure to equity, debt, money market instruments shall not exceed 100% of the net assets of the scheme.

The scheme will not invest in securitised debt. The Scheme shall not invest in ADR/GDR/Overseas Securities. The scheme shall not engage in securities lending and short selling. The scheme shall not invest in repo in corporate bond. The scheme shall not invest in derivatives.

Pending deployment and in line with the investment objective, the funds of the Scheme pertaining to equity portion may be invested in short-term money market instruments or other liquid instruments or both.

The funds of the Scheme may also be invested, pending deployment and in line with the investment objective, in short-term deposits with scheduled commercial banks in accordance with SEBI Circulars SEBI/IMD/CIR No.9/20306/03 dated November 12, 2003 and SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007.

The Scheme shall invest in Fixed Income / Money Market Instruments which mature on or before the maturity of the scheme.

The Scheme shall commence investment only on completion of the New Fund Offer period according to its objective. Scheme is permitted to invest in CBLO during the NFO period. Investment in CBLO before the closure of NFO: In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42, dated March 18, 2016, the scheme may deploy the NFO proceeds in CBLO before the closure of NFO period. The appreciation received from investment in CBLO shall be passed on to investors. In case if the scheme is not able to garner the minimum subscription amount during the NFO period the interest earned upon investment of NFO proceeds in CBLO shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. The AMC shall not charge any investment management and advisory fees on funds deployed in CBLOs during the NFO period.

Portfolio rebalancing/Changes in Investment Pattern: Subject to SEBI Regulations, the asset allocation pattern may

change from time to time for a short term and for defensive considerations, keeping in view the market conditions/ applicable regulations/political & economic factors, the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Rebalancing across sectors and stocks based on valuation levels relative to growth shall be a dynamic exercise, as this is crucial to performance.

The fund manager of the Scheme shall examine factors such as the overall macro-economic conditions, valuation levels, sector-specific factors, company-specific factors and trends in liquidity, to name a few, and reduce the equity exposure, if warranted, to lower levels and raise the fixed income component of the portfolio as a tactical call.

The fund manager shall seek to raise the equity exposure if the environment is conducive. This process of rebalancing may take place in a dynamic manner on a regular basis. Cash calls (with deployment in appropriate money-market and fixed-income securities), changes in the degree of overweight and underweight to sectors and changes in allocation levels to stocks with varying attributes be used to balance the portfolio.

If the macro-economic conditions and market levels warrant, the fund manager may on an exceptional basis, reduce the equity exposure and raise the fixed-income component of the portfolio beyond the asset allocation boundary indicated in the table for normal circumstances. Such an allocation in exceptional circumstances shall be adopted with the approval of the Executive Committee of Sundaram Asset Management. In the event of deviations, the fund manager will carry out rebalancing within within 30 days. Where the portfolio is not rebalanced within the limit, justification for the same shall be placed before the Executive Committee and the Board of Sundaram Trustee Company Limited with reasons for the same recorded in writing. The Executive committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. In the event of the asset allocation falling outside the limits specified in the asset allocation table due to any of the aforesaid events, the Fund Manager shall rebalance the same within 30 days.

Benchmark

S&P BSE 500 Index.

The Scheme intends to invest in a portfolio of equity instruments diversified across market cap spectrum which is best captured by S&P BSE 500 Index. The composition of the S&P BSE 500 Index is such that it is most suited for comparing the performance of the Scheme. Hence, it is an appropriate benchmark for the Scheme.

Fund Managers

S Krishnakumar & Dwijendra Srivastava The Trustee reserves the right to change the fund manager(s).

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Sundaram Long Term Tax Advantage Fund Series III

Read Risk Factors

Prospective investors should rely solely on the information contained in this Scheme Information Document. They should read the risk factors presented in this document –scheme specific, general and securities-specific and also note that the risk factors are only illustrative and not exhaustive. The Trustee accepts no responsibility for unauthorised information.

Summary of Indicative Scheme-Specific Risks

- a. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
- b. Redemption by the unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.
- c. The tax benefits described in the SAI & SID are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
- d. Sundaram Long Term Tax Advantage Fund Series III would be investing in equity & equity related instruments, debt and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances or unusual market conditions including stock market closure (otherwise than for ordinary holidays), unforeseen circumstances where disposing assets of the scheme is not in the best interest of unitholders, extreme volatility of markets or if so directed by SEBI.

- e. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
- f. Investment in ELSS is subject to lock-in period of three years. During this period investors will not be able to redeem their units. To this extent the liquidity for the investor is restricted and this may restrict exit at opportune moments.
- g. Varying levels of liquidity, higher volatility, lower levels of transparency, management bandwidth, difficulty in accessing funds and technology, low entry barriers, higher impact costs, risks specific to unlisted companies and changes in government policies, to name a few, are key factors that may impact the performance of and liquidity in the Scheme.

Suitability

The Scheme is appropriate for investors who have a moderately high risk-appetite and understand the risks involved, as the investment strategy that may adopted by the Investment Manager may be an aggressive approach in order to seek to optimise the objective the Scheme. The Scheme is appropriate only for who have a sizeable allocation to equity in their portfolio and wish to allocate a part of their corpus for a differentiated strategy to investing in the equity market.

Dividend Policy

The Trustee Company reserves the right to distribute dividend subject to availability of distributable surplus. Any dividend distribution and frequency of dividend distribution will be entirely at the discretion of the trustee.

Minimum Corpus

In accordance with SEBI circular No. Cir/ IMD/ DF/ 15 /2014 dated June 20, 2014, the minimum corpus is Rs 10 crore under each series. If the amount of subscription received during the new fund offer period is less than the minimum collection targeted for the Scheme, the amount collected will be refunded to the applicants of the particular Scheme, in accordance with the SEBI Regulation. There is no limit on maximum corpus.

Plans and Options

Plans: Regular Plan and Direct Plan

Options: Growth, Dividend Payout & Dividend Sweep **Dividend Sweep:** This option will be available only when the dividend amount payable to the investor's account on the Record Date in a folio is equal to or more than Rs.500/-. The dividend so payable will be automatically swept into the Target Scheme (Open ended schemes) on the immediate Business Day, as opted by the unitholder

levels of
iculty in
rs, higher
unies and
d liquidityIf investment option is not indicated the default option will be
Growth. If neither the plan nor the ARN code is mentioned in
the application form, the default plan shall be Direct Plan
All plans and options available for offer under each series will
have the same portfolio.d liquidityDirect Plan is only for investors who purchase /subscribe Units
into the Scheme directly with the Fund and is not available for
investors who route their investments through a Distributor.have aAll categories of investors (whether existing or new

Unitholders) as permitted to invest in this scheme are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.

The expense ratio of Direct Plan shall be lower than that of the Regular Plan as it shall exclude distribution expenses, commission, etc. No commission for distribution of Units will be paid / charged under Direct Plan. The direct plan will also have a separate NAVs for each option.

Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" under the Plans name in the application form.

If investment option is not indicated the default option will be Growth.

The	following	matrix	will	be	applied	for	processing	the
appl	ications in	the Rec	gular	or E	Direct Plar	า:		

Broker Code mentioned	Plan mentioned by	Plan under which
by the investor	the investor	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

Tax Advantage Fund Series III

(through the DSO form available in the website

www.sundarammutual.com) after the Record Date at the

applicable NAV of the Target Scheme, subject to

applicable load and accordingly equivalent units will be

alloted in the Target Scheme (Open ended schemes),

subject to the terms and conditions of the Target Scheme

depending upon whether the investment was registered

with or without broker code of the chosen scheme at the

applicable NAV. The sweep out date shall be the next

business day after the dividend record date.

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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.

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 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 as may be updated from time to time. The Online Transaction Portal of MFU i.e. 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. 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.

International Security Identification Number (ISIN)

The Investor has an option to hold the units either in the physical or demat mode in accordance with his/her own choice. International Security Identification Numbers (ISIN) in respect of the plans/options of the schemes shall be created in National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL) at the time of launch of the scheme.

Minimum Investment Amount

For both Regular and Direct Plan Rs. 500/– and multiples of Rs. 500/- thereafter

Minimum Redemption Amount (after three year lock in period)

Redemption/switch-out is permitted after the lock in period of 3 years from the date of allotment. The minimum amount of Redemption/switch-out would be Rs. 500/- or 50 Units or account balance whichever is lower.

In the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment only after the completion of one year from the date of allotment of the units to the assessee or anytime thereafter.

Liquidity (Fundamental Attribute)

The Scheme will offer redemption / Switch out on every business day at NAV based prices after the lock – in period of three years from the date of allotment.

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Switch-In can be done only during NFO period. On the Maturity Date which will be 10 years, the Units of the Scheme will be redeemed/switched out at the Applicable NAV. (If the maturity date is not a Business Day, the subsequent Business Day shall be considered as the maturity date for the Scheme). This shall be subject to SEBI Regulations / Guidelines and without any further reference to the Mutual Fund / Investment Manager / Unit holders.

Load Structure

Entry Load: Nil

The upfront commission to distributor (ARN holder) will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load: Not applicable.

Please note that buying and selling the units of the scheme on the stock exchange is based on market price. However, investors will have to bear the cost of brokerage and applicable taxes on the brokerage and other relevant charges as applicable for transacting on secondary market.

Transaction Charge to Distributors

- 1 The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 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 Rs. 100/- per subscription of Rs. 10,000/- and above

For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 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 received any Transaction Charges;
- b) Where the investor purchases the Units directly from the Mutual Fund;
- c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 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.

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e) Purchases / subscriptions carried out through stock exchange(s).

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.

Initial Issue Expenses

Initial issue expenses shall be borne by the Investment Manager/AMC and not by the scheme of mutual fund. DD charges shall be borne by Investment Manager as per prevailing SBI charges provided there is no office of the Investment Manager/ Collecting centers in that place

Annual Fee & Recurring Expenses

The total annual recurring expenses of the Scheme, excluding deferred revenue expenditure written off, issue or redemption expenses, but including the investment management/advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. Details are available in Part IV of the Scheme Information Document. The Investment Management Fees and other recurring expenses will be calculated on the basis of daily net assets.

Repatriation Basis

NRIs, registered FIIs and registered sub account of FIIs may invest in the Scheme on full repatriation basis, subject to necessary RBI approvals, if any.

Valuation of Assets

The assets of the Scheme will be valued in conformity with SEBI Regulations / Guidelines as applicable from time to time. For more details please refer to SAI. Valuation of Securities will be based on the principles laid down by SEBI, as amended from time to time. The detailed policy on valuation of securities is available in the Investment Manager's website, www.sundarammutual.com and in Statement of Additional Information.

Transparency: NAV & Portfolio Disclosure

The first NAV of the respective series of the scheme will be

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calculated and published within 5 Business days from the date of allotment. NAV will be determined on every working day, except in special circumstances as mentioned under the section titled as "Net Asset Value, in Part III" of Scheme Information Document. The Investment Manager shall also have the NAV published in two newspapers having circulation all over India. It will also be updated on the Investment Manager's website (www.sundarammtual.com) on every working day.

The Investment Manager shall also update the NAVs on the website of Association of Mutual Funds in India – AMFI www.amfiindia.com) before 9.00 P M every working day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day.

In line with the requirements of ELSS guidelines, the Mutual Fund shall announce repurchase price one year after the date of allotment of the units and thereafter on a half-yearly basis or as frequently as may be decided by AMC. After a period of three years from the date of allotment of units, when the repurchase of units commence, Repurchase price will be declared on every business day.

If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAV.

The Investment Manager shall disclose the portfolio of the schemes in the format prescribed by SEBI on a monthly basis on its website, www.sundarammutual.com. within ten days from the close of the previous month in line with SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012.

Illustrative List of Tax Implications

This summary of tax implications is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. In view of the individual nature of tax implications, investors are advised to refer the provisions of the Income-Tax Act and/or consult their investment/tax advisor with respect to the specific tax implications arising out of an investment in the scheme.

A. For the Mutual Fund:

- Income of Sundaram Mutual Fund: Exempt from tax
- Distribution of Income to Unit holders: Tax free
- **B.** For The Investors:
- Long-term capital gains on Sale of Units held for more than 12 months: Exempted.
- Short-term capital gains on Sale of Units held for less than 12 months: 15% Plus applicable Surcharge & cess.
- Securities Transaction Tax on Repurchase of Units: Payable at 0.001% on the value of units redeemed.
- Tax deduction at source: Not applicable for persons resident in India; TDS applies to NRIs/FIIs on Capital Gains on account of redemption of units.

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- Wealth tax/Gift Tax: Not Applicable.
- Surcharge on Income-tax:

Particulars	Individuals/ HUF/AOP/BOI *	Firm/ Co-op Society	Domestic Company	Foreign Company
Income in the range of Rs. 1 crore – Rs. 10 crore	15%	12%	7%	2%
Income is above Rs. 10 crore	15%	12%	12%	5%

Further, Cess will be payable at 3% of total tax for all the cases.

* As per the Finance Act 2017, Surcharge will be applicable @ 10%, where the income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore w.e.f 01/04/2017.

Investors should also refer to the Statement of Additional Information available at www.sundarammutual.com for more but not exhaustive detail.

Information Access

Investors may access NAV, performance tables, portfolio details, Scheme features, fact sheet, Scheme Information Document, Statement of Additional Information, FAQs and any relevant Scheme-specific material on www.sundarammutual.com.

Investor Relations Manager

S Ravi

Head- Customer Services Sundaram Asset Management Company Limited Sundaram Towers, I Floor, No. 46, Whites Road, Royapettah, Chennai- 600 014. Fax: (044) 28569808 Contact No. 1860 425 7237 (India) +44 4083 1500 (NRI) Email us at : customerservices@sundarammutual.com (NRI): nriservices@sundarammutual.com

Custodian

Standard Chartered Bank, Mumbai registered with SEBI, vide Registration No IN/CUS/006, has been appointed custodian for the securities in the Scheme. The responsibilities of the custodian include:

- to keep in safe custody all the securities and instruments belonging to the Scheme;
- to ensure smooth inflow/outflow of securities and instruments as and when necessary in the best interest of the investors;
- to ensure that the benefits due on the holdings are received;
- to be responsible for the loss or damage to the securities due to negligence on its part or on the part of its approved agents.

The Trustee reserve the right to appoint any other custodian(s) approved by SEBI.

Sundaram Long Term Tax Advantage Fund Series III

Registrar

Sundaram BNP Paribas Fund Services Limited,

CIN: U67120TN2008PLC068388 Registrar and Transfer Agents, SEBI Registration No. INR 000004066 Unit: Sundaram Mutual Fund, Central Processing Center, 23, Cathedral Garden Road, Nungambakkam, Chennal-600034. Tel: 044 - 2830 9100 (India) +91 44 4083 1500 (NRI)

Information to Unit Holders

On acceptance of a valid application for subscription, units will be allotted within 5 Business Days from the date of closure of NFO and a confirmation specifying the number of units allotted by way of email and/or SMS will be sent to the Unit holder's registered email address and/or mobile number.

Subject to SEBI Regulations, Statement of Accounts will be sent to those unitholders by post whose registered email address / mobile number is not available with the Mutual Fund, unless otherwise required. Money would be refunded in respect of applications rejected, within five business days from the closure of the NFO period.

Consolidated Account Statement:

 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.

- 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.
- 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.

- 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.
- 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 transperancy 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 GST (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.

The Investment Manager shall publish the portfolio of the scheme as of March 31 and September 30 of every year before the expiry of one month from the close of each half year. The portfolio shall be published in the SEBI-prescribed format in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the Mutual Fund is situated. The Investment Manager shall disclose the portfolio (along with ISIN) as on the last day of the month for all the schemes in its website www.sundarammutual.com on or before the tenth day of the succeeding month in a user-friendly and downloadable format, preferably a spreadsheet.

Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website www.sundarammutual.com in the prescribed format within one month from the close of each half year, i.e. on 31st March and on

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30th September. The half- yearly unaudited financial results shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. In addition, Sundaram Mutual Fund shall publish an advertisement disclosing the hosting of such financial results in its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of Sundaram mutual fund is situated.

An abridged Scheme-wise annual report shall be only e-mailed to all unit holders, whose e-mail address is available with the Fund, within four months from the date of closure of the relevant accounting year; unit holders who have not provided an email address/who have requested for a physical copy shall receive a copy by post. The link of Scheme-wise annual reports or abridged summary thereof will also be prominently displayed at www.sundarammutual.com

Due Diligence by Sundaram Asset Management Company

It is confirmed that:

- The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulation, 1996 and the guidelines and directives issued by SEBI from time to time.
- All legal requirements connected with the launch of the Scheme as also the guidelines, and instructions issued by the Government of India and any other competent authority in this behalf, have been duly complied.
- The disclosures made in this Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding an investment in the Scheme.
- The intermediaries named in this Scheme Information Document and the Statement of Additional Information are registered with SEBI and the registration is valid as on date.

This Scheme Information Document was approved by the Trustee of Sundaram Mutual Fund vide letter dated 15/11/2017. The aforesaid Due Diligence Certificate was submitted to the Securities and Exchange Board of India.

CI	nennai	P Su	undararajan
14	1/12/2017	Head-Compliance & Compar	ny Secretary
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Definition, Abbreviation & Interpretation

Abbreviation

Definition

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

Benchmark: The index for evaluating the performance of the Scheme.

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, Mumbai or National Stock Exchange of India or RBI and/or banks are closed
- · A day which is a public and/or bank holiday at an investor centre
- A day which falls 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. The expressions "Business Day" and" Working Day" have been used interchangeably.

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) Regulation, 1996 and includes any entity appointed to act as custodian in respect of foreign securities (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 dated August 24, 1996, executed between the Trustee and the Investment Manager. Consequent to the change in the ownership & name of the Asset Management Company and Trustee Company, the agreement stands modified with the name of the Sundaram Asset Management Company Ltd, as Investment Manager and Sundaram Trustee Company, as the Trustee.

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 Scheme of Sundaram Mutual Fund. AMC is also called as Investment Manager alternatively.

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 Investment Manager or its registrars from time to time.

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 the Scheme, calculated in the manner provided in the Scheme Information Document, as may be prescribed by SEBI regulation from time to time

The Regulation: Securities and Exchange Board of India (Mutual Funds) Regulation 1996 as amended from time to time.

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 Scheme of Sundaram Mutual Fund.

Trust Deed: The Trust Deed dated August 24, 1996 (as amended from time to time) establishing the Mutual Fund.

Unit Holder: The term unit holder and investor has been used interchangeably in this document.

AMC	Asset Management Company
AMFI	Association of Mutual Funds in India
AML	Anti-Money Laundering
AUM	Assets Under Management
BSE	Bombay Stock Exchange Limited
SBNPPFS	Sundaram BNP Paribas Fund Services Limited
CBLO	Collateralised Borrowing and Lending Obligation
CCC	Cuntomer Care Centre
CDSC	Contingent Deferred Sales Charge
ECS	Electronic Clearing System
EFT	Electronic Funds Transfer
FATCA	Foreign Account Tax Compliance Act
FPI	Foreign Portfolio Investor
FRA	Forward Rate Agreement
HUF	Hindu Undivided Family
IMA	Investment Management Agreement
IRS	Interest Rate Swap
KIM	Key Information Memorandum
KYC	Know Your Customer
MFU	Mutual Fund Utility
NAV	Net Asset Value
NRI	Non-Resident Indian
NSE	National Stock Exchange of India Limited
PAN	Permanent Account Number
PIO	Person of Indian Origin
PMLA	Prevention of Money Laundering Act, 2002
POS	Points of Service
RBI	Reserve Bank of India
RTGS	Real Time Gross Settlement
SAI	Statement of Additional Information
SEBI	Securities and Exchange Board of India
SEBI Act	Securities and Exchange Board of India Act, 1992
SEFT	Special Electronic Funds Transfer
SI	Standing Instructions
SID	Scheme Information Document
SIP	Systematic Investment Plan
STP	Systematic Transfer Plan

In this document, an investor may find the following abbreviations.

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 Regulation.

Systematic Withdrawal Plan

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 timings relate to Indian Standard Time (IST).
- References to a day are to a calendar day including non-Business
 Day

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SWP

Sundaram Long Term Tax Advantage Fund Series III

Risk Factors

Sundaram Long Term <u>Tax Advantage Fun</u>d Series III

Detailed Scheme-Specific Risks

- The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
- Redemption by the unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.
- The tax benefits described in the SAI & SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
- Sundaram Long Term Tax Advantage Fund Series III would be investing in equity & equity related instruments, debt and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
- The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
- Redemption of units under the Scheme available only after a three year lock-in period from the date of allotment of units
- Transparency/liquidity levels may not be on par with established, large companies. Corporate governance may be an issue with some companies. They may not be resilient enough to withstand shocks of business/economic cycles.

Standard Risk Factors:

 Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

- As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down
- Past performance of the Sponsor/Investment Manager/Mutual Fund does not guarantee future performance of the Scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs 1 lakh made by them towards setting up the Fund.
- The Scheme is not a guaranteed or assured return Scheme.

General Risk Factors

- Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- The main types of risks to which the Scheme is exposed are risk of capital loss, market risk, currency risk, liquidity risk, credit risk, counter party default risk, to name a few.
- As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets.
- The NAV may be affected by factors such as market conditions, level of interest rates, market-related factors, trading volumes, settlement periods, transfer procedures, price/interest rate risk, credit risk, government policy, volatility and liquidity in markets, exchange rate, geopolitical development, to name a few.
- Trading volumes in the securities in which the Scheme invest may inherently restricts the liquidity of the Scheme's investments.
- Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme.
- The tax benefits available under the Scheme is as available under the present taxation laws and subject to relevant conditions. The information given is included for general purposes only and is based on advice that the Investment Manager has received regarding the law and the practice that is now in force in India.
- Unit holders should be aware that the relevant fiscal rules and their interpretation might change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unit holder is advised to consult his/her own professional tax advisor.
- Investors/unit holders are also urged to read the detailed clause(s) titled 'Special considerations'.

Risk Factors

Sundaram Long Term Tax Advantage Fund Series III

• FATCA imposes tax withholding upto 30% on any payments (including redemption and dividend proceeds) made by the Fund/AMC to a US Person classified as recalcitrant account holder in respect of whom the applicable documentation and reporting requirements are not met.

This is only an illustrative list and not an exhaustive list factors that could affect the NAV of the Scheme. They should read the risk factors presented in this document though the list is no way exhaustive. Potential investors should rely solely on the information contained in this Scheme Information Document and are advised to consult their investment advisors before taking investment decisions.

Risk Factors associated with closed end equity funds

- The AMC may be required to liquidate the equity portfolio and the proceeds may be kept in cash and invested largely in cash equivalents/money market instruments during the last six months of the tenure of the respective series of the scheme and to that extent, these investments may not be in line with the asset allocation pattern. Such investments may not also provide the returns equivalent to those provided by investment in equity.
- A close-ended Scheme endeavours to achieve the desired returns only at the scheduled maturity of the Scheme. Hence, Unit Holders who sell their Units prior to maturity may not get the desired returns.
- Investment decisions made by the AMC may not always be profitable, even though it is intended to generate capital appreciation by actively investing in equity and equity related securities. Investors therefore will have to accept the returns generated by the underlying equity investments of the scheme which may be unfavourable at the time of maturity of the scheme.

Risk of Capital Loss

The Net Asset Value (NAV) of the Scheme is exposed to market fluctuations, and its value can go up as well as down. Investors may lose their entire principal.

Risk Factors - Equity Markets

Stock Market Volatility: Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Different parts of the market can react differently to these developments. The stock-specific volatility may also change over a period of time as the characteristic of the stock undergoes a change in terms of market-cap category.

Equity Price Risk: Stock prices may rise or decline based on a number of factors. These could be a combination of company-specific and system-specific factors. Their impact on different types of stocks may vary. Prices change due to events that impact entire financial markets or industries (for example, changes in inflation, consumer demand, supply situation and GDP growth). Company-specific factors may include the likes of success or

failure of a new product, mergers, takeovers, earnings announcement and changes in management, to name a few. Securities owned by the Scheme may offer opportunities for growth because of high potential earnings growth; they may also involve greater risks than securities that do not have the same potential.

Dependency Risk: The Scheme may invest in stocks and mutual funds and exchange-traded funds linked to stocks. Equity confers a proportionate share of the ownership of a company. Its value will depend on the success of the company's business, income paid to stockholders by way of dividend, the value of the company's assets, quality of its corporate governance practice, its attractiveness relative to peers and general market conditions. The fund may also invest in convertible securities and warrants. Convertible securities generally are fixed-income securities or preference shares that may be converted into common stock after a prescribed period.

Temporary Investment Risk: If the fund manager is of the view that market or economic conditions may become unfavourable for investors in equities, he may invest a higher proportion of the fund's assets in high quality short-term and medium-term fixed income instruments as well as near-cash equivalents. This may be a defensive and temporary strategy. The fund manager may also adopt such a strategy while zeroing in on appropriate investment opportunities or to maintain liquidity. At times, such investments may lead to lower returns. In these circumstances, the Scheme may be unable to achieve its investment goal. Such temporary investment shall not exceed for period more than 30 days

Non-diversification Risk: The Scheme may pursue only a limited degree of diversification. It may invest a greater proportion of assets in the securities of one issuer (within the limit permitted by regulation) as compared to a diversified fund. This could have implications for the performance of the Scheme. The Scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the Scheme.

Regulation-Change Risk: If the Government of India, RBI and/or SEBI decide to alter the regulatory framework for investment in overseas financial assets by mutual funds, it may have an impact on the Scheme's ability to adhere to the investment objective. If and when such an eventuality materialises, the Trustee reserves the right to alter the investment objective of the Scheme or wind up the Scheme. In such cases of fundamental attribute change, the procedure in accordance with SEBI Regulations as highlighted in this document under the heading "F. Fundamental Attributes" will be adhered to.

Risk Factors - Debt Markets

 Interest Rate Risk: Changes in the prevailing rates of interest may affect the value of the Scheme's holdings and consequently the value of the Scheme's Units. Increased rates of interest, which frequently accompany inflation and /or a

Sundaram Long Term Tax Advantage Fund Series III

growing economy, may have a negative effect on the value of the Units. The value of debt securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates.

- While it is the intent of the fund manager to invest in high rated debt securities, the Scheme may from time to time invest in higher yielding, low rated securities. As a result, an investment in the Scheme may be accompanied by a higher degree of risk relative to an investment consisting exclusively of high rated, lower yielding securities.
- Credit Risk: Credit Risk refers to the risk of failure of interest (coupon) payment and /or principal repayment. All debt instruments carry this risk. Government securities carry sovereign credit risk. The assets of the Scheme will be partly or entirely invested in fixed income securities issued by a corporate entity, bank, financial institution and/or a public sector undertaking owned by the Government of India or by a government inn any state. The credit risk associated with the aforementioned issuers of debt is higher than that of government securities.
- Price Risk: As long as the Scheme will be invested, its Net Asset Value (NAV) is exposed to market fluctuations, and its value can go up as well as down. The portfolio of fixed-income securities that the Scheme invest in would be exposed to price changes on a day-to-day basis.
- These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. In general, price of fixed-income securities go up when interest rates fall, and vice versa.
- Market Risk: The Scheme may also be subject to price volatility due to such factors as interest sensitivity, market perception or the creditworthiness of the issuer and general market liquidity .
- Liquidity Risk: A lower level of liquidity affecting an individual security (ies) or an entire market may have an adverse bearing on the value of the Scheme's assets. This may more importantly affect its ability to sell particular securities with minimal impact cost as and when necessary to meet requirement of liquidity or to sell stocks in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few of the investments.
- Risk relating to investment pattern: Different types of securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate debt carry credit risk unlike Government securities. Further even among corporate debt, AAA rated debt is comparatively less risky (in credit risk terms) than those rated lower (say AA or A).
- Risks relating to duration: Fixed Income securities of any www.sundarammutual.com

issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security.

- Non-diversification Risk: The Scheme may pursue only a limited degree of diversification. It may invest a greater proportion of assets in the securities of one issuer (within the limit permitted by regulation) as compared to a diversified fund. This could have implications for the performance of the Scheme. The Scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the Scheme.
- Limited Liquidity & Price Risk: Presently, secondary market for fixed income papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Minimum Number of Investors & Single-Investor Limit

Each series shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of each series. These two conditions will be complied with immediately after the close of the NFO itself (i.e. at the time of allotment). In case of non-fulfillment with the condition of minimum 20 investors, the scheme shall be wound up in accordance with Regulation 39 (2) (c) of Regulations automatically (without any reference from SEBI). In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within five business days from the date of closure of the New Fund Offer.

As per ELSS 2005 notification, if ninety per cent or more of the units under the scheme are repurchased before completion of ten years, the Mutual Fund may at its discretion, terminate the scheme even before the stipulated period of ten years and redeem the outstanding units at the final repurchase price to be fixed by Mutual Fund

Special Considerations

Prospective investors should review / study this Scheme Information Document carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/ investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal

Part I

Risk Factors

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(sale, transfer, switch or redemption or conversion into money) of units and to the treatment of income (if any), capitalisation, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalisation, disposal (sale, transfer, switch or redemption or conversion into money) of units within their jurisdiction / of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed Scheme to be used to purchase/gift units are subject, and (also) to determine possible legal, tax, financial or other consequences of subscribing / gifting to, purchasing or holding units before making an application for units.

Neither this Scheme Information Document nor the units have been registered in any jurisdiction. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document in certain jurisdictions are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Neither the delivery of this Scheme Information Document nor any sale made hereunder shall, under any circumstances, create any implication that the information contained herein is correct.

Details under FATCA/Common Reporting Standards (CRS)/Foreign Tax Laws

Compliance under Foreign Account Tax Compliance Act /Common Reporting Standard requirements: Foreign Account Tax Compliance Act: Foreign Account Tax Compliance Act ("FATCA") is a United States (US) law aimed at prevention of tax evasion by US citizens and residents ("US Persons") through use of offshore accounts. FATCA obligates foreign financial institution (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information on the accounts of to report accounts held by specified US Persons. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts. With respect to individuals, the US reportable accounts would cover those with US citizenship or US residency. The identification of US person will be based on one or more of following "US indicia" • Identification of the Account Holder as a US citizen or resident; Unambiguous indication of a US place of birth; • Current US mailing or residence address (including a US post office box); • Current US telephone number; • Standing instructions to transfer funds to an account maintained in USA; • Current effective power of attorney or signing authority granted to a person with a US address; or • An "in-care of or "hold mail" address that is the sole address that the Indian Financial Institution has on the file for the Account Holder. Since domestic laws

of sovereign countries, (including India) may not permit sharing of confidential client information by FFIs directly with US IRS, the U.S. has entered into Inter-Governmental Agreement (IGA) with various countries. The IGA between India and USA was signed on 9th July, 2015, which provides that the Indian FIs will provide the necessary information to Indian tax authorities, which will then be transmitted to USA automatically. Common Reporting Standard - The New Global Standard for Automatic Exchange of Information: On similar lines as FATCA, the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a "Standard for Automatic Exchange of Financial Account Information in Tax Matters", in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). The CRS on AEOI was presented to G20 Leaders in Brisbane on 16th November, 2014. On June 3, 2015, India has joined the Multilateral Competent Authority Agreement (MCAA) on AEOI. The CRS on AEOI requires the financial institutions of the "source" jurisdiction to collect and report information to their tax authorities about account holders "resident" in other countries, such information having to be transmitted "automatically' annually. The information to be exchanged relates not only to individuals, but also to shell companies and trusts having beneficial ownership or interest in the "resident" countries. Accordingly with effect from November 1, 2015 all investors will have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the AMC shall reject the application.

Sundaram Mutual Fund / the AMC is classified as a 'Foreign Financial Institution' under the FATCA provisions. Accordingly, the AMC / Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information / documentary evidences of the US and / or non-US status of its investors / Unit holders and disclose such information (directly or through its agents or service providers) as far as may be legally permitted about the holdings / investment returns to US Internal Revenue Service (IRS) and / or the Indian Tax Authorities. The AMC has registered with US Internal Revenue Service (IRS) and has obtained a Global Intermediary Identification Number (GIIN): EY9227.99999.SL.356 for the said reporting purposes.

FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor) and on being identified as a reportable person / specified US person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor / Unit holder will therefore be required to furnish such information as and when sought by the AMC in order to comply with the information reporting requirements stated in IGA and circulars issued by SEBI/Government of India in this regard from time to time. The information disclosed may include (but is not limited to) the identity of the investors and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / Unitholders should consult their tax advisors regarding FATCA/CRS requirements with respect to their situation.

A. Type (Fundamental Attribute)

A close ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

B. Investment Objective (Fundamental Attribute)

The investment objective of the scheme is to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related instruments of companies along with income tax benefit. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

No Guarantee: There is no guarantee or assurance that the investment objective of the scheme will be achieved. Investors are neither being offered any guaranteed / indicated returns nor any guarantee on repayment of capital by the Schemes. There is also no guarantee of capital or return either by the mutual fund or by the sponsor or by the Asset management Company.

C. Indicative Asset Allocation (Fundamental Attribute)

	Minimum	Maximum	Risk Profile
Equity & Equity related			
securities*	80%	100%	High
Fixed Income and Money			Low to
Market securities	0%	20%	Medium

*Equity-related securities shall include Cumulative Convertible Preference shares, fully Convertible Debentures and fully Convertible bonds of Companies. It shall also include partly Convertible Debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months in accordance with ELSS guidelines.

The scheme will adhere to the requirements of Equity-Linked Savings Scheme (ELSS), 2005 notified by Central Government in terms of clause (xiii) of Section 80C (2) of the Income Tax Act, 1961 on November 03, 2005. Accordingly, in conformity with the requirements of Equity-Linked Savings Scheme (ELSS), under normal circumstances, a minimum of 80% of the funds of this Scheme will be invested in equities or equity related instruments. The balance portion would be invested in debt and money market instruments.

The Scheme shall invest in Fixed Income / money market securities which mature on or before the maturity date of the scheme. The cumulative gross exposure to equity, debt, money market instruments shall not exceed 100% of the net assets of the scheme.

The scheme will not invest in securitised debt. The Scheme shall not invest in ADR/GDR/overseas securities. The scheme shall not engage in securities lending and short selling. The scheme shall not invest in repo in corporate bond. The scheme shall not invest in derivatives.

Pending deployment and in line with the investment objective, the funds of the Scheme pertaining to equity portion may be invested in short-term money market instruments or other liquid instruments or both.

For the fixed income portion, the funds of the Scheme may be

Sundaram Long Term Tax Advantage Fund Series III

invested, pending deployment and in line with the investment objective, in short-term deposits with scheduled commercial banks in accordance with SEBI Circulars SEBI/IMD/CIR No.9/20306/03 dated November 12, 2003 and SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007.

The Scheme shall commence investment only on completion of the New Fund Offer period according to its objective. Scheme is permitted to invest in CBLO during the NFO period. In the last six months of the tenure of the respective series of the scheme.

Portfolio rebalancing/Changes in Investment Pattern: Subject to SEBI Regulations, the asset allocation pattern may change from time to time for a short term and for defensive considerations, keeping in view the market conditions/ applicable regulations/political & economic factors, the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Rebalancing across sectors and stocks based on valuation levels relative to growth shall be a dynamic exercise, as this is crucial to performance.

The fund manager of the Scheme shall examine factors such as the overall macro-economic conditions, valuation levels, sector-specific factors, company-specific factors and trends in liquidity, to name a few, and reduce the equity exposure, if warranted, to lower levels and raise the fixed income component of the portfolio as a tactical call.

The fund manager shall seek to raise the equity exposure if the environment is conducive. This process of rebalancing may take place in a dynamic manner on a regular basis. Cash calls (with deployment in appropriate money-market and fixed-income securities), changes in the degree of overweight and underweight to sectors and changes in allocation levels to stocks with varying attributes be used to balance the portfolio.

if the macro-economic conditions and market levels warrant, the fund *manager may on an exceptional basis, increase or reduce the equity exposure and correspondingly reduce or increase the fixed-income component of the portfolio beyond the asset allocation boundary and market cap indicated in the table for normal circumstances

In the event of deviations, the fund manager will carry out rebalancing within 30 days. Where the portfolio is not rebalanced within the limit, justification for the same shall be placed before the Executive Committee and the Board of Sundaram Trustee Company Limited with reasons for the same recorded in writing. The Executive committee of the Investment Manager shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

D. Indicative Investment Universe

According to Equity Linked Savings Scheme, 2005 issued by Government of India vide Notification No. 226/2005 dated November 03, 2005 the investment of the Scheme shall be as under:

- Equities, Cumulative Convertible Preference shares and Fully Convertible Debentures and bonds of Companies.
- Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the

Part II

assessee (unitholders) are protected

the units for repurchase.

entities.

from time to time.

treasury bills,

months.

non-convertible portion of the debentures so acquired or

subscribed, shall be disinvested within a period of twelve

The scheme shall ensure that funds of the scheme remain invested to the extent of atleast 80% in securities specified

in clause (a) above. The Mutual Fund shall strive to invest

their funds in the manner stated above within a period of

six months from the date of closure of the plan. In

exceptional circumstances, this requirement may be

dispensed with by the Fund in order that the interests of the

manner, the Mutual Fund may invest the funds in short-term

money market instruments or other liquid instruments or both. After three years of the date of allotment of the units,

the Mutual Fund may hold upto twenty per cent of net

assets of the plan in short term money market instruments

and other liquid instruments to enable them to redeem

investment of those unit holders who would seek to tender

· Equity and equity-related securities such as fully/partly

Convertible bonds and debentures, cumulative convertible

preference shares carrying the right to obtain equity shares.

In case of non-convertible portion of bonds or debentures,

as far as possible, the non-convertible part shall be

governments, government agencies, statutory bodies,

public sector undertakings, scheduled commercial banks,

non-banking finance companies, development financial

institutions, supranational financial institutions, corporate

securities as may be permitted by SEBI and RBI regulation

undertakings and private sector corporate entities, reverse

repo agreements on Gsecs, CBLOs (Collateralised

Borrowing and Lending Obligation), certificates of deposit

of scheduled commercial banks and development financial

institutions, government securities with unexpired maturity

commercial paper of public sector

· Debt and Money Market securities and such other

Money market instruments including but not limited to,

Debt securities of the Government of India. state and local

Types of Securities in which the scheme will invest:

disinvested within a period of twelve months.

· Pending investment of funds of a plan in the required

Information about the Scheme

Any other like instruments as may be permitted by RBI / SEBI / such other Regulatory Authority from time to time. The securities mentioned above and such other securities the Scheme is permitted to invest in, could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity bearing fixed-rate or floating coupon rate. The securities may be acquired through Initial Public Offerings (IPO s), secondary market operations, private placement, rights offers or negotiated deals. The Scheme may also enter into repo and reverse repo obligations on Gsecs held by it as per the guidelines and regulation applicable to such transactions.

The Scheme shall invest in the instruments rated as investment grade or above by a recognised rating agency.

In case, the instruments are not rated, specific approval of the Board of Directors of the Investment Manager or a Committee approved by the Trustee Company shall be obtained.

• Pending deployment of funds in terms of investment objectives of the Scheme, the funds pertaining to equity portion may be invested in short-term money market instruments or other liquid instruments or both. For the fixed income portion, the funds of the Scheme may be invested, pending deployment and in line with the investment objective, in short-term deposits with scheduled commercial banks in accordance with SEBI Circulars SEBI/IMD/CIR No.9/20306/03 dated November 12, 2003 and SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007.

Brief note on fixed-income and money market in India

(i) Debt Instrument Characteristics:

A Debt Instrument is basically an obligation which the borrower has to service periodically and generally has the following features:

Face Value: Stated value of the paper /Principal Amount Coupon: Zero, fixed or floating

Frequency: Semi-annual; annual, sometimes quarterly Maturity: Bullet, staggered

Redemption: FV; premium or discount **Options: Call/Put**

Issue Price: Par (FV) or premium or discount

A debt instrument comprises of a unique series of cash flows for each paper, terms of which are decided at the time of issue. Discounting these cash flows to the present value at various applicable discount rates (market rates) provides the market price.

(ii) Types of Debt Market Instruments:

The Indian Debt market comprises of the Money Market and the Medium / Long Term Debt Market.

Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, CBLOs etc. They are mostly discounted instruments that are issued at a discount to face value.

Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year.

Long Term Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities include central, state and local issues. The main instruments in this market are dated securities (Fixed or Floating) and Treasury bills (Discounted Papers). The Central Government securities are generally issued through auctions on the basis of 'Uniform price' method or 'Multiple price' method while State Govt. are through on-tap sales.

Corporate Debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs) and development financial institutions (DFIs). The debentures are rated by a rating agency and based on the feedback from the market, the issue is priced accordingly. The bonds issued may be fixed or floating. The floating rate debt market has emerged as an active market in the rising interest rate scenario. Benchmarks range from Overnight rates or Treasury benchmarks.

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The following table gives approximate yields prevailing during the month of November 2017 on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro economic conditions and RBI policy

1			
lssuer	Instruments	Maturity	Yields
GOI	Treasury Bill	91 days	6.11%
GOI	Treasury Bill	364 days	6.26%
GOI	Short Dated	1-3 Yrs	6.20% - 6.58%
GOI	Medium Dated	3-5 Yrs	6.58% - 6.85%
GOI	Long Dated	5-10 Yrs	6.85% - 7.02%
Corporates	Bonds (AAA)	1 - 3 years	6.99% - 7.30%
Corporates	Bonds (AAA)	3 - 5 years	7.30% - 7.33%
Corporates	CPs (A1+)	3 months - 1 yr	6.40%-6.95%
Banks	CDs	3 months - 1 yr	6.75%-6.89%
Source: Bloon	nberg.	As on	November 15, 2017

(iii) Regulators:

The RBI operates both as the Monetary authority and the debt manager to the Government. In its role as a Monetary authority, the RBI participates in the market through openmarket operations as well as through Liquidity Adjustment Facility (LAF) to regulate the money supply. It also regulates the bank rate and repo rate, and uses these rates as indirect tools for its monetary policy. The RBI as the debt manager issues the securities at the cheapest possible rate. The SEBI regulates the debt instruments listed on the stock exchanges.

(iv) Fixed income and money market segments

The market for fixed-income securities in India can be briefly divided into the following segments:

The money market – The market for borrowing / lending money;

• The securities market – The market for trading in securities In this predominantly institutional market, the key market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and companies. Provident / pension funds, though present, are not active players.

The Money Market

The money market can be classified into two broad categories The market for clean borrowing/lending without backing of any collateral:

- Call Money: The market for overnight borrowing/lending.
- Notice Money: The market for borrowing/lending from 2 days to a fortnight.
- Term Money: The market for borrowing/lending from a fortnight to six months.

The market for collateralised borrowing/lending:

- Repo transactions: These are redemption-obligation transactions in which the borrower tenders securities to the lender; these securities are bought back by the borrower on the redemption date. The price difference between the sale and redemption of the securities is the implicit interest rate for the borrowing/lending. The eligible underlying securities for these transactions are government securities and treasury bills. Corporate bonds are not allowed as eligible securities for repo transactions. The minimum repo term (lending /borrowing period) is one day.
- CBLO: CBLO stands for Collateralized Borrowing and Lending Obligation. CBLO is a discount instrument

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introduced by the Clearing Corporation of India Limited (CCIL). They can be traded like any other discount instrument. Lenders buy CBLOs and borrowers sell CBLOs. CCIL manages the risks inherent in issuing these securities through a system of margins and deposits that it takes from both lenders and borrowers. CBLOs can be issued/bought/sold for a minimum of one day to a maximum of 364 days.

The Securities Market

The market for fixed-income securities can be broadly classified into

- The market for money market (short-term) instruments: Money-market securities are generally discount securities maturing within one year from the date of issuance. Instruments satisfying this criterion are treasury bills (obligations of the government), commercial paper (obligations of the corporate sector) and certificate of deposit (obligations of banks).
- The market for Government Securities: Government securities are medium-/long-term fixed income securities of the government. The market for government securities is the most liquid segment of the fixed-income market in India. Most of the secondary market trading is concentrated in government securities. Trading in government securities is now done mostly through an electronic trading, reporting and settlement platform developed by the Reserve Bank of India (RBI) called Negotiated Dealing System. The role of brokers, which was an important element of the Indian bond market, is now less significant in this segment than in the past.
- The market for corporate bonds: Trading in corporate bonds is relatively subdued (in comparison to government securities). Price discovery and trading in this segment are still through the telephone. Attempts at improving the trading, settlement and risk-management practices for trading corporate bonds are currently underway.
- The market for floating-rate securities: The coupon rate in floating-rate securities is linked to an acceptable benchmark. Floating-rate securities generally have a coupon rate, which is reset over a regular period depending on the benchmark chosen. The market widely uses the MIBOR benchmarks announced by Independent agencies such as NSE and Reuters. When benchmark interest rate rises, the income generated on these floatingrate securities may also rise. When the benchmark interest rates decline, the income generated on these floating-rate securities may decline. Increasingly more companies are raising resource through floating-rate securities. Most of such securities are in the form of floating-rate debentures at a spread over NSE MIBOR. The other popular benchmark is the Indian Government securities benchmark yield (known as INBMK). The reset in such cases happen after a period of time, generally six months. The Government of India has also started issuing floatingrate securities using INBMK 1 year as the benchmark.

(v) Market Participants:

Given the large size of the trades, the debt market has remained predominantly a wholesale market.

Primary Dealers

Primary Dealers (PDs) act as underwriters in the primary

market, and as market makers in the secondary market. *Brokers*

Brokers bring together counterparties and negotiate terms of the trade.

Investors

Banks, Insurance Companies, Mutual Funds are important players in the debt market. Other players are Trusts, Provident and pension funds.

(vi) Trading Mechanism:

Government Securities and Money Market Instruments Negotiated Dealing System (NDS) is an electronic platform for facilitating dealing and online reporting of transactions. Government Securities (including T-bills), call money, notice/term money, repos in eligible securities, etc. are available for negotiated dealing through NDS. Currently G-Sec deals are done telephonically and reported on NDS.

Corporate Debt is basically a phone driven market where deals are concluded verbally over recorded lines. The reporting of trade is done on the NSE Wholesale Debt Market segment.

E. Investment Strategy

The focus of this Scheme is to primarily provide to investors a reasonably diversified portfolio of stocks essentially intended to give optimum returns in the medium to long term. Investments may also be made in Initial Public Offerings, Medium and Small Capitalisation stocks and unlisted securities. The fund may also from time to time invest in unrated and non publicly offered illiquid securities. The fund has a policy of internal valuation of all debt investments and such investments will be made subject to necessary approvals. The fund shall follow a combination of Top-down and Bottom-up approach to investing in equity and equity related investments. Investments will be pursued in select macro themes, which cut across various industries and sub sectors (e.g. Restructuring, Infrastructure spending, Skilled labour, etc.). Within such a framework, the emphasis will be on investing in companies with quality management unique business strength, sustainable medium/long term growth and reasonable valuations.

The Investment Manager will keep in mind the Investment Objective of the Scheme and the applicable Regulations/Equity- Linked Savings Scheme Guidelines.

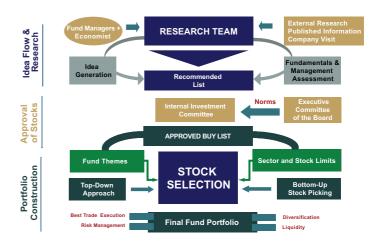
- Our portfolio will consist of around 50 stocks and one of the criteria for selecting a stock will be liquidity (i.e. adequate trading volumes). We will ensure that only stocks with adequate trading volume will be purchased. (Adequate trading volume will be defined as trading volume sufficient to exit the stock in its entirety within 15 days based on the 10 day trading volume prior to the date of purchase). We have an in-house risk management team who will monitor the trading volumes of each of the stocks on a daily basis and will red flag any potential cause for concern if the trading volumes were to fall for any reason. Once a stock has been red flagged we will have an Investment committee meeting comprising of the Fund Manager, the CEO, the MD and Head of Operations and the committee will decide if we need to exit the stock.
- We will also ensure on an ongoing basis that the entire portfolio can be liquidated within 30 days assuming 50%

of the average trading volume of the stocks.

3. As we near the maturity date for the Fund we will gradually liquidate the least liquid of these stocks first and move them to money market instruments thereby ensuring adequate liquidity for redemptions.

In the event of deviations, the fund manager will carry out rebalancing within 30 days.

Procedure for investment decisions



The Investment Process may be classified into:

Research & Analysis: Research is meant to look at opportunities differently from the market and competition. The Investment Manager has a research set up that works to identify investment opportunities through continuous research on sectors and companies that are relevant to the theme and investment objectives of the Scheme. The analysis focuses on the past performance and future prospects of the company and the business, financial health, competitive edge, managerial quality and practices, minority shareholder fairness, transparency. Companies that adequately satisfy the prescribed criteria are included in the portfolio. The weight of individual companies will be based on their upside potential relative to downside risk.

Approval of Securities: After the identification of the stock on the basis of four minimum parameters- balance sheet, profit and loss statement, valuation and ratios- the stock is approved by the Internal Investment Committee (comprising of the Managing Director, CEO, Head-Equity and Head Fixed Income) before any investment can be made. For research, in-house research reports and 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 is endavoured to be made once a quarter.

Portfolio Construction & Selection of Stock for Investment / Sale: The Fund Manager will construct the portfolio with stocks in the approved universe within the guidelines set in the Scheme Information Document and by the Executive Committee for the Scheme. The Fund Manager will be the sole deciding authority in relation to stock selection, allocation of weight, sale & purchase of stocks and other issues that are related to portfolio construction.

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Monitoring: The Executive Committee (EC) of the Board reviews the performance of the Scheme and the decisions of the Internal Investment Committee. Head Equity and Head-Fixed Income attends the meetings of the committee on invitation. The reasons for purchase / sale are recorded in the system/Deal Tickets. Every quarter, details on fund performance are presented to the Board of Directors of the Investment Manager and the Trustee Company

Risk Control

As investing requires disciplined risk management, the Investment Manager would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification. With the aim of controlling risk, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Investment Manager.

Risk Mitigation

The risk of concentration in the portfolio shall be mitigated by having internal fund management guidelines that provide for single-stock – subject to the SEBI prescribed limit of 10% and sector exposure limits. The adherence shall be monitored by the Risk Management team that reports to the Managing Director / Chief Executive Officer of the Investment Manager. Deviation, if any, from the limit, together with justification by the Fund Manager, will be placed before Managing Director / Chief Executive Officer for approval.

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 / Chief Executive Officer and the fund manager for corrective action. Follow up actions are made 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 by the compliance team.

Committee monitoring risk management: The Board of Sundaram Asset Management has constituted a Committee comprising Managing Director & two Independent Directors to monitor risk management. CEO, Heads of Equity and Fixed Income and the Risk Officer are invitees to the Committee. The Compliance Officer shall act as the Secretary to the Committee. The Committee will review the risk guidelines with respect to equity and fixed income funds, check deviations from set limits of investments, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats.

The Internal Investment Committee and Credit Committee will approve the:

- Guidelines in the Universe of securities
- Global Issuer limits (including limit per maturity)
- Counterparty limits
- Revised existing issuer and counterparty limits
- 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.

Risk Guidelines: Sundaram Asset Management has internal

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investment norms and risk guidelines for equity and debt investments.

Risk Control: Risk control is customized by for each scheme according to the level of risk the fund can expose investors to, as specified in the investment mandate of the Scheme Information Document.

Portfolio turnover

Portfolio turnover is defined as the lower of the aggregate value of purchases or sales, as a percentage on the average corpus of the Scheme during a specified period of time. This will exclude purchases and sales of money market securities.

It is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio(s), but being a closed end scheme, it is estimated to be low. It will be the endeavour of the Fund Manager to optimise the portfolio turnover rate and keep it as low as possible. There may be trading opportunities that present themselves from time to time, where in the opinion of the fund manager, there is an opportunity to enhance the total returns of the portfolio. The fund manager will endeavour to balance the increased cost on account of higher portfolio turnover, if any, with benefits likely to be derived from such an approach.

F. Fundamental Attributes

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI Regulation:

- (i) Type of a scheme: Close ended Equity scheme (As indicated in Part II of this Document)
- (ii) Investment Objective: To generate consistent long-term returns by investing predominantly in equity/equity related instruments (As indicated in Highlights & Scheme Summary and Part II of this Document).
- (iii) Investment pattern (As indicated in Highlights & Scheme Summary and Part II of this Document).
- (iv) Terms of Issue-Provisions in respect redemption of units, fees and expenses: As indicated in this Scheme Information Document.
 - Liquidity provisions such as listing, repurchase/redemption.: As indicated in this Scheme Information Document (As indicated in Part III of this Document).
 - Aggregate fees and expenses charged to the scheme. As indicated in this Scheme Information Document (As indicated in Part IV of this Document).
 - Any safety net or guarantee; There is no such safety net/Guarantee

In accordance with Regulation 18(15A) of the SEBI Regulation, the Trustee shall ensure that no change in the fundamental attributes of the Scheme the Trustee, fee & expenses and any other change which would modify the Scheme and affect the interests of unit holders is carried out unless:

- A written communication about the proposed change is sent to each unit holder
- 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

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 The unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load

G. Benchmark

S&P BSE 500 Index.

The Scheme intends to invest in a portfolio of equity instruments diversified across market cap spectrum which is best captured by BSE 500 Index. The composition of the BSE 500 Index is such that it is most suited for comparing the performance of the Scheme. Hence, it is an appropriate benchmark for the Scheme.

The Trustee reserves the right to change the benchmark if due to a change in market conditions, a different index appears to be providing a more appropriate basis for comparison of fund performance or if the indicated benchmark ceases to exist or undergoes a substantial change that renders it an ineffective base for performance comparison and analysis.

Name	Age	Educational	Type and Nature of past	Name of the Scheme(s)
name	Aye	Qualification	experience including	managed
		quantouton	assignments held	managoa
			during the past 10 Years	
(rishnakumar S	49	B.E. (Hons.), PGDBA	Sundaram Asset Management Co Ltd.	
		1 p	Fund Manager	
			Apr 2015 - till date	Sundaram Select Midcap, Sundaram S.M.I.L.E
			CIO - Equity	Sundaram Select Small Cap Series
			Apr 2014 - Mar 2015	Sundaram Value Fund - Series I
			Head - Equity	Sundaram Tax Saver
			Mar 2008 - Mar 2014	Sundaram Select Micro Cap Series
			Fund Manager – Equity	Sundaram Long Term Micro Cap Series III
			May 2005 - Mar 20080	Sundaram Long Term Micro Cap Series IV
			Head – Equity Research and	
			Fund Manager	Co-fund Manager
			Mar 2004 - May 2005	Sundaram Hybrid Fund Series M & N
			Head – Equity Research	Sundaram Rural India
			Dec 2003 - Mar 2004	Sundaram Infrastructure Advantage Fund
			Senior Research Analyst	Sundaram Value Fund - Series VII
Dwijendra	43	Bachelor	Sundaram Asset Management	Co-fund Manager
Srivastava		of Technology	Company Limited	Sundaram Money Fund,
		(Textile Technology),	Apr 2014 – till date	Sundaram Ultra Short-Term Fund,
		CFA, PGDM (Finance)	Chief Investment Officer - Debt	Sundaram Flexible Fund Short-Term Plan,
			Jul 2010 - Apr 2014	Sundaram Flexible Fund Flexible Income Plan
			Head – Fixed Income	Sundaram Gilt Fund,
				Sundaram Bond Saver,
			Deutsche Asset Management	Sundaram Select Debt Short-Term Asset Plan,
			(India) Limited	Sundaram Monthly Income Plan,
			Jul 2007 - Jul 2010	Sundaram Capital Protection Oriented Funds,
			Vice President and Fund Manager	Sundaram Fixed Term Plans
			JM Financial Asset	Sundaram Hybrid Fund Series M & N
			Management Limited	
			May 2006 – Jul 2007	
			Fund Manager	
			Tata Asset Management Company	
			Private Limited	
			Jan 2003 – May 2006	
			Manager (Investments)	

I. Investment Restrictions

As per the Trust Deed read with the SEBI (MF) Regulations,

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the following investment restrictions apply in respect of the Schemes at the time of making investments. however, all investments by the Schemes will be made in accordance with the investment objective, asset allocation described earlier, and as per SEBI (MF) Regulations, including schedule VII thereof, as amended from time to time. SEBI vide notification No. SEBI/LADNRO/ GN/2015-16/034 dated February 12, 2016 pertaining to Securities and

Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2016 and vide circular no SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016 made amendment in Investment Restrictions. The modified Investment restrictions as follows:

1 The Scheme shall not invest more than 10% of its NAV in debt instrumederderivants comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI.

- 2 A mutual fund Scheme shall not invest more than 10% of its NAV in un-rated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investment shall be made with the prior approval of the Board of Trustees and the Board of AMC.
- 3 The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights.
- 4 Transfer of investments from one Scheme to another Scheme, including this Scheme shall be allowed only if such transfers are made at the prevailing market price for quoted securities on a spot basis and the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
- 5 The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.

Provided that this clause shall not apply to any fund of funds scheme

- 6 The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities.
- 7 The scheme shall get the securities purchased/ transferred

in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.

- 8 No mutual fund Scheme shall make any investments in;
- a any unlisted security of an associate or group company of the sponsor; or
- b any security issued by way of private placement by an associate or group company of the Sponsor; or
- c the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets.
- 9 The schemes shall not invest in Fund of funds scheme.
- 10 No mutual fund Schemes shall invest more than 10% of its NAV in equity shares of any one company.

Provided that, the limit of 10% shall not be applicable for investments in case of index fund or sector or industry specific scheme

- 11 A mutual fund scheme shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments in case of open ended scheme and 10% of its NAV in case of close ended scheme.
- 12 No loans for any purpose can be advanced by the Scheme.
- 13 The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest and dividend to the unit holders. Such borrowings shall not exceed more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
- 14 i) The scheme shall not engage in securities lending and short selling

ii) The scheme shall not invest in repo in corporate bond, securitized debt or in credit default swap.

16 SECTOR EXPOSURES

Total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) should not exceed 25% of the net assets of the scheme.

Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs should not exceed 25% of the net assets of the scheme.

18 GROUP EXPOSURES

a) Mutual Funds / AMCs shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme

with the prior approval of the Board of Trustees.

b) For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

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20 The Schemes will comply with any other Regulation applicable to the investments of mutual funds from time to time. Pursuant to SEBI Circular No: SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016.

SHORT TERM DEPOSITS:

Pending deployment of funds of the Schemes in terms of the investment objective of the Schemes, the Mutual Fund may invest them in short term deposits of scheduled commercial banks in accordance with applicable SEBI guidelines as stated below:

- a) "Short Term" for parking of funds by Mutual Funds shall be treated as a period not exceeding 91 days.
- b) Such deposits, if made, shall be held in the name of the scheme.
- c) The scheme shall not park more than 15% of its net assets in short term deposits of all scheduled commercial banks put together. This limit however may be raised to 20% with prior approval of the Trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of the total deployment by the scheme in short term deposits.
- d) The scheme shall not park more than 10% of the net assets in short term deposits with any one scheduled commercial bank including its subsidiaries.
- e) Trustees shall ensure that funds of a particular scheme are not parked in short term deposit of a bank which has invested in that scheme.
- f) half Yearly portfolio statements shall disclose all funds parked in short term deposit(s) under a separate heading. Details shall also include name of the bank, amount of funds parked, percentage of NAV.
- g) Trustees shall, in the half Yearly Trustee Reports certify that provisions of the Mutual Funds Regulations pertaining to parking of funds in short term deposits pending deployment are complied with at all points of time. The AMC(s) shall also certify the same in its CTR(s).

The Trustee of the Mutual Fund may alter these limitations/objectives from time to time to the extent the SEBI Regulation change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for the mutual fund in order to achieve its investment objective. All investments of the Scheme will be made in accordance with the SEBI Regulation. All the Investment restrictions will be considered at the point of Investment.

J. Scheme Performance

This scheme is a new scheme and does not have any performance track record.

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Part III	Units & Offer	Scheme Information Document	Sundaram Long Term Tax Advantage Fund Series III	
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This section provides details you need to know for investing in the scheme.

A. New Fund Offer

New Fund Offer period

This is the period during which a new scheme sells its unit to the investor. The NFO shall be kept open for at least 3 months in accordance with 2005 ELSS notification. 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 NFO 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.

The New Fund Offer for Sundaram Long Term Tax Advantage Fund Series III will commence on 27/12/2017 and closes on 27/03/2018.

Maturity Period of the series- Sundaram Long Term Tax Advantage Fund Series III. The Mutual Fund proposes to offer two Series of Sundaram Long Term Tax Advantage Fund Series III with tenure of 10 years. Maturity period is reckoned from the date of allotment. If the maturity date is not a business day, the subsequent business day shall be considered as the maturity day for the scheme.

Extension or termination of NFO period

The Trustee reserves the right to extend the closing date of the New Fund Offer period. A notice will be issued for any such extension. The Trustee also reserves the right to close the subscription list at an earlier date that indicated by giving a prior notice of at least one day in one daily newspaper, subject to the condition that the subscription list shall be kept open for a minimum period of three months as required in accordance with 2005 ELSS notification.

New Fund Offer price: This is the price per unit that the investors have to pay to invest during the NFO.	During the New Fund Offer period, units are offered at Rs.10/- per unit and the entire amount is payable on application.		
Minimum amount for application in the NFO	For both Regular and Direct Plan Rs 500/- and in multiples of Rs. 500/- thereafter per application		
Minimum Target amount This is the minimum amount required to operate the Scheme.	In accordance with SEBI circular No. Cir/ IMD/ DF/ 15 /2014 dated June 20, 2014, the minimum targeted amount under each series is Rs.10 crore. In accordance with SEBI Regulation, if each series fails to collect the minimum subscription as indicated above, the fund and the Investment Manager shall be liable to refund the subscription within a period of 5 business days from the closure of the NFO to the applicants of each series without any return. If the fund refunds after 5 business days, interest @ 15% per annum shall be paid by the Investment Manager.		
Maximum amount to be raised (if any) This is the maximum amount which can be collected during the NFO Period	There is no upper limit on the total amound is assured to eligible applicants as long	as applications are valid and ir	n order
Plans and Options	Plans: Regular Plan and Direct Plan Options: Growth, Dividend Payout & Dividend Sweep If investment option is not indicated the default option will be Growth. If neither the plan nor the ARN code is mentioned the application form, the default plan shall be Direct Plan If investment option is not indicated the default option will be Growth. All plans and options available for offer under each series will have the same portfolio. Direct Plan is only for investors who purchase /subscribe Units into the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. All categories of investors (whether existing or new Unitholders) as permitted to invest in this scheme are eligible subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund investing directly with the Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applicatio for subscription of units are routed through Distributors}. The expense ratio of Direct Plan shall be lower than that of the Regular Plan as it shall exclude distribution expense commission, etc. No commission for distribution of Units will be paid / charged under Direct Plan. The direct plan will al have a separate NAVs for each option. Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" under the Plans name the application form.		
	The following matrix will be applied for proces		
	Broker Code mentioned by the investor Not mentioned	Plan mentioned by the investor Not mentioned	Plan under which units will be allotted 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 co		
	Regular Plan. The Investment Manager shall contact and obi form from the investor/ distributor. In case, the the transaction under Direct Plan from the dat Growth option: Investors who prefer to acc meet specific financial goals can opt for th Scheme and will be reflected in the Net Ass are held as a capital asset for a period of a treated as long-term capital gains for tax pu Dividend Payout : Unit holders opting for tappear in the Register of the Scheme/ Stat Option category as on the Record Date will Investors may note that where the Units are I provided to the respective Depository Part	contact and obtain the correct ARN code within 30 calendar days of the receipt of tor. In case, the correct code is not received within 30 calendar days, the AMC s an from the date of application without any exit load. o prefer to accumulate the income and also do not have a need to receive th can opt for the growth option. The income earned on the units will remain ir in the Net Asset Value. No dividend will be declared under this option. If units or a period of at least 12 months from the date of allotment, income from suc ains for tax purposes. Scheme/ Statement of beneficial owners maintained by the Depositories in accord Date will be entitled to the dividend. The details of the Record Date for notified through the designated investor service centers/ newspapers. a the Units are held in Demat Form, details of any change in address / bank det lepository Participant for the purpose of dividend payment. The dividend pag- it any, payable by the Mutual Fund as per the Income Tax Act or other laws in bution of dividend, the NAV per unit may decline to the extent of the payout ar all dispatch the dividend cheque/warrant to unit holders within 30 days of nt will be drawn in the name of the sole/first holder and will be posted/mailed to the will be drawn in the name of the sole/first holder and will be posted/mailed to the will be drawn in the name of the sole/first holder and will be posted/mailed to the will be drawn in the name of the sole/first holder and will be posted/mailed to the will be drawn in the name of the sole/first holder and will be posted/mailed to the will be drawn in the name of the sole/first holder and will be posted/mailed to the will be drawn in the name of the sole/first holder and will be posted/mailed to the will be drawn in the name of the sole/first holder and will be posted/mailed to the will be drawn in the name of the sole/first holder and will be posted/mailed to the will be drawn in the name to the sole/first holder and will be posted/mailed to the will be draw	

Part III	Units & Offer	Scheme Information Document	Sundaram Long Term Tax Advantage Fund Series III
	bank, branch and account number - ir to availability of necessary facility at e Dividend Sweep: This option will be the Record Date in a folio is equal t into the Target Scheme (Open ended the DSO form available in the webs the Target Scheme, subject to applic (Open ended schemes), subject to	the application form. Dividend part ach location. For further details part available only when the divider or or more than Rs.500/ The d d schemes) on the immediate Bu ite www.sundarammutual.com) cable load and accordingly equi- the terms and conditions of the thout broker code of the choser	Ind amount payable to the investor's account on ividend so payable will be automatically swept usiness Day, as opted by the unitholder (through after the Record Date at the applicable NAV of ivalent units will be alloted in the Target Scheme e Target Scheme depending upon whether the in scheme at the applicable NAV. The sweep out
Dividend Policy	 calculated in accordance with the Refrequency or the certainty of dividence on the performance of the scheme a time to time. The decision of the Trus 10 per unit. Unit holders opting for the Dividend appear in the Register of the Scheme dividend. The dividend payment will Income Tax Act or other laws in force Effect of dividend! In the Dividend decline to the extent of the pay out declaration. Post declaration of dividend the NAV dividend declared and applicable di In case of delay, the Investment Ma specified by SEBI for the period of s 	egulations. There is no assurand d distribution. The decision on v and availability of distributable s stee will be final in this regard. D Option only will be eligible to re e in the Dividend Option categ be subject to the distribution ta e. option, after the record date for and distribution tax, if any. Div / of the Units under the in Divid vidend distribution tax/any othe unager will be liable to pay inte such delay. The prescribed rate	It to the availability of distributable surplus as be/guarantee with respect to the quantum or the whether to declare a dividend or not will depend urplus. The rate of dividend may also vary from ividend will be declared on the face value of Rs eceive dividends. All unit holders whose names ory as on the Record Date will be entitled to the x, if any, payable by the Mutual Fund as per the or distribution of dividend, the NAV per unit will ridend will be paid within 30 days from date of end option will stand reduced by the amount of at present is 15% per annum. However if Bank ding payment of interest for delay will not apply.
Allotment	On acceptance of a valid applicat number of units allotted by way of will be sent to the Unit holder's reg Statement of Accounts will be ser not available with the Mutual Fur applications rejected, within five b In terms of ELSS guidelines, allotn than on 31st March, every year. If the Investor desires, a Unit certi the maturity date the Unit certi redemption/Switch .Units held in c (a)Allotment Advice (for demat ho An allotment advice will be sent up holder(s) who have opted for allotn of the New Fund Offer Period. The the details provided in the applica Scheme over the stock exchange (b) Dematerialisation If any investor, who holds the units in accordance with the provisions laid down by NSDL or CDSL, whic (c) Rematerialisation If the applicant desires to hold the to the applicant desires to hold the to the applicant of Units will be Regulations, 1996 as may be ame the same Option in the Scheme co any, as may be declared by the Tr Applicants under the Scheme wi Statement) or in dematerialized fo Demat Account are given or if suc	ion for subscription, units will email and/or SMS within 5 Bu istered e-mail address and/or at to those unitholders whose and, unless otherwise required usiness days from the closure nent of units in respect of all c ficate will be issued within 5 b ficate must be duly dischar lematerialized form/Unit Certif blders) bon allotment of Units stating th nent in dematerialized mode w e Units allotted will be credited ation form. It may be noted that (s) where they are listed will b in physical from, wishes to co of SEBI (depositories and part th may be ammended time to units in physical form, the Inve- days of the receipt of reques in holder(s) and surrendered a overed therein. in accordance with the prov- ended from time to time. All U oncerned as to assets, earning ustee. II have an option to hold the orm with reference to the deta h details are incomplete or inco- nsferable. It shall not be cons- actions under the Scheme du	be allotted and a confirmation specifying the isiness Days from the date of closure of NFO mobile number. Subject to SEBI Regulations, registered email address / mobile number is d. Money would be refunded in respect of of the NFO period omplete applications shall be made not later business days of the receipt of request. On reged and surrendered for processing the icates are transferable. The number of Units allotted to each of the unit ithin 5 business days from the date of closure d to the DP account of the unit holder as per at trading and settlement in the Units of the e permitted only in Demat form. Invert the same to demat form, he shall do so ticipants). Regulations, 1996 and procedure time.
Refund	Refund of subscription money to a without incurring any liability whats The entire amount shall be refunde Period. If, the Fund refunds the ar	pplicants whose applications soever for interest or other sur ed within a period of 5 busines nount after 5 business days, i lanager. Refund orders will be	are invalid for any reason whatsoever, will be n. ss days of the closure of the New Fund Offer nterest @15% per annum for delayed period marked "A/c. Payee Only" and drawn in the

Part III	Units & Offer	Scheme Information Document	Sundaram Long Term Tax Advantage Fund Series III
Part III	 This is an indicative list and investors whether the Scheme is suitable to the The following persons, subject to constitution and relevant statutory regination of the statutor r	s are requested to consult a fin- heir risk profile. subscription to units of mut gulation, are eligible and may a r singly or jointly (not exceedin guardians Public Sector Undertakings reg under the provisions of 11(5)(a d Registered societies (includin its. y Partnership sed to invest in mutual fund Sc y (HUF) Banks and Regional Rural Ban Persons of India Origin on ful egulation FIIs) registered with SEBI and body of individuals and Societ ary Funds and other eligible ins isoin/Gratuity and such other fin arch organisations authorised to the Sponsor. The Investment ons authorised to invest in mutu national who meets the resid of other act / guidelines / regular to an e permitted to invest in the e Government of India / SEBI / tered under Foreign (Portfolio I ay invest in the Scheme dep e Investment Manager will not of the such investment shall not e findian Origin residing abroad sion by the Reserve Bank of f Security by a Person Residen ds subject to conditions set out r a power of attorney or by a lin rust fund, the original power of a to make the application, as the con- nent such invest ment shall not e the right to include/exclude a ca ation, if any. e investor has the necessary le- ing to the units. The Investment N stor is ultra vires the relevant co f Indian Origin residing abroad ston by the Reserve Bank of f Security by a Person Residen ds subject to conditions set out r a power of attorney or by a lin rust fund, the original power of a to make the application, as the co n and articles of association and should be submitted. The officia attested specimen signatures of the ray shall submit a resolution are spite photocopy for the purpor x payers shade the application for romey Laundering Act, 2002 and aundatory for every applicant to YC Norms related document re iEBI requirement. Any Applicati cation sill be rejected. The finar foney Laundering Act, 2002 and aundatory for every application audatory prevery application for romey can be required under andatory prevery applicatit to ye no the photocopy	ancial/investment/tax/legal advisor to ascertain rual funds being permitted under respective upply for subscription to the units of the Scheme: ig three) sistered in India xii) of Income Tax Act 1961 read with Rule 17C ng registered co operative societies) and private theme under the Trust Deed ks, and Financial Institutions I repatriation basis subject to RBI approval, if sub-accounts of FIIs on full repatriation basis rise registered under the Societies Registration stitutions unds as and when permitted to invest to invest in mutual fund units ent of India en permitted to invest ditions and limits prescribed by SEBI, Trustee, Manager shall not charge any fees on such ual fund units. lency tests as laid down in Foreign Exchange ations as issued by the RBI / SEBI from time to RBI from time to time. RBI from time to time. Investors) Regulations, 2014 eending upon its cash flows and investment for exceed 25% of the net assets of the Scheme on ategory of investors, subject to SEBI Regulation gal authority and has complied with applicable Manager/Trustee will not be responsible in case onstitution/internal procedures. d and Foreign Institutional Investors (FIIs) have I ndia [Schedule 5 to the Foreign Exchange it in the aforesaid regulation, 2000] for investing it in the aforesaid regulation foreign exchange or assemay be, or a duly notarised copy along with //or byel-laws and/or trust deed and/or partnership as should sign the application under their official f the authorised officials should also be attached n from trustee(s) authorising the purchase. couments for verification of identity or such other r any applicable law, which may result in delay in provide the name of the bank, branch, address, ferences and lucome Tax PA Number (For more so of verifying the bank account number. //bank accounts, such as farmers, small traders / e of cash payment for fresh purchases/additional ncial year subject to:
			ed investments shall be paid only through banking set up appropriate systems and procedures for

Part III	Units & Offer	Scheme Information Document	Sundaram Long Term Tax Advantage Fund Series III
Who cannot invest	selling the same in its jurisdic 2. Citizens of USA / Canada 3. Persons residing in any Finan	tion. cial Action Task Force (FATF) of as specified by RBI in its	tration of Indian Mutual Fund products before declared non-compliant country or territory. A.P. (DIR Series) Circular No. 14 dated to time.
Where can you submit the filled up applications.	Ltd. The list of collecting banks w Investors can also avail services/f	ill be provided at the time of I acilities offered electronically a er the terms of the Personal Ide	s of Sundaram Asset Management Company aunch and updated in the Application Form. Ind obtain portfolio information/reports directly entification Number Agreement (PIN), details
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:	 of investment is Rs. 10,000/-an 2 For an investor other than First per subscription of Rs. 10,000/ For a First Time Mutual Fund In Rs. 10,000/- and above 3 The Transaction Charge, where Manager from the subscription (net) amount will be invested in 4 No Transaction charges shall be a) Where the distributor/agent of t b) Where the distributor/agent of t c) Where the investor purchases t c) Where total commitment in cass d) On transactions other than pure Switches / Systematic Transfer Transmission of units, etc will n charge. e) Purchases / subscriptions carri The distributors can opt-in / opt-or instead of 'for all Schemes'. Accord amounts, as applicable. However, the distributor shall not charge one investor and choose n The transaction charges are in ad On subscription through Distributor by a separate cheque to by the Distributor. 	d above on a per subscription Time Mutual Fund Investor, the - and above westor, the Transaction Charge applicable based on the above amount remitted by the Investor the scheme. Thus units will be the levied: the investor has not opted to re- the Units directly from the Mutu- e of SIP / Purchases / Subscriptions relating ers / Allotment of Bonus Units to be considered as subscription ted out through stock exchange but of levying transaction charger be able to opt-in or opt-out a to to charge another investor. Idition to the existing system of ors, the upfront commission if a based on their assessment of v by SEBI in this regard will au	e Transaction Charge allowed will be Rs. 100/- e allowed will be Rs. 150/- per subscription of ve criteria, will be deducted by the Investment or and paid to the distributor; and the balance e allotted against the net investment. ecceived any Transaction Charges; ual Fund; otions is for an amount less than Rs. 10,000/-; to new inflows. s / Dividend reinvestment Units / Transfer / tion for the purpose of levying the transaction
How to apply			darammutual.com) and Application form for
Additional Mode of Payment during NFO	the NFO period by filling in the ASBA the subscription amount in the said a as per the procedure specified the unblocked in their respective bank	A form and submitting the same t account as per the authority con rein. For applicants applying th accounts and account will be oplication form. For complete d	ed By Blocked Amount (ASBA) process during to their respective banks, which in turn will block tained in ASBA form, and undertake other tasks prough ASBA, on allotment, the amount will be debited only to the extent required to pay for etails and ASBA process refer to Statement of nmutual.com
Registrar & Transfer Agent	Sundaram BNP Paribas Fund Ser CIN: U67120TN2008PLC068388 Registrar and Transfer Agents, SE Central Processing Center, 23, Ca Chennal-600034. Tel: 044 - 2830 S	EBI Registration No. INR 00000 athedral Garden Road, Nungar)4066, Unit: Sundaram Mutual Fund, mbakkam,

Part III	Units & Offer	Scheme Information Document	Sundaram Long Term Tax Advantage Fund Series III
Know Your Customer (KYC)	 notified SEBI (KYC Registration A uniformity in KYC Requirements for KYC records. SEBI has also issue documentation pertaining to unit heter KYC acknowledgement is mane. An application without acknow New Investors are required to documents along with the KYC Mutual Funds to complete KYC. The Mutual Fund shall perform supporting documents to the K During the KYC process, the M investors. Sundaram Asset Mataare KYD compliant are authoriz received directly from the invest performed by the scheduled completer to from Mutual Fund, confirming the Investors are required to complify and the Mutual Fund, confirming the Nutual Fund, confirming the Investors are required to complify and the current practice. Investors are required to complify and the SEBI circular no. MIRS compliant on or before December Scomplete the following missing/not a follow complete the following missing/not available at www.sundarammutual fields for KYCs done before 1 Janu In case of Non Individuals, KYC requirements by using "KYC Applic Additional details like Nationality. 	Agency) Regulations, 2011 or r the securities market and to red circulars from time to time olders of mutual funds. Accor- indatory for all investors. Aledgement of KYC compliance submit a copy of Income Tax explication form to any of the C. The KYC application form is initial KYC of its new investors (YC Registration Agency (KRA dutual Fund will also conduct Ir inagement Company Limited a zed to carry out the IPV for inve- stors (i.e. not through the distri- commercial banks. In the investor within 10 workin the details thereof. Is acknowledgement after com- on the PAN in the application for already complied with the KYC tact any of the Investor Service SD/Cir-5/2012 dated April 13, 31, 2011 are required to subm- n' (IPV) requirements if they will o earlier, effective from Dece t available KYC information: any 2012' which has to be con- needs to be done afresh du cation form" available for Non- Gross Annual Income or Net iding specific services have to eit existing mutual funds at a ation. Gross Annual Income or Net iding specific services have to eit existing mutual funds at a ation.	PAN card, address proof and other requisite intermediaries registered with SEBI, including available at www.sundarammutual.com is and send the application form along with the A). In Person Verification (IPV) in respect of its new and the NISM / AMFI certified distributors who estors in mutual funds. In case of applications ributors), mutual funds may rely upon the IPV ag days of the receipt of the KYC documents upleting the KYC process can invest in Scheme rm. In enable them to invest in Scheme of all mutual C requirements, can continue to invest as per e Centres (ISCs) of Sundaram Mutual Fund for at 2012, mutual fund investors who were KYC in 'missing/not available' KYC information and ish to invest in a new mutual fund, where they ember 03, 2012: Individual investors have to at the form 'for Individuals Only Section B of the form highlights 'Mandatory
	Pursuant to Prevention of Money La	aundering Act, 2002 (PMLA) a	nd Rules framed thereunder and SEBI Master

Part III	Units & Offer	Scheme Information Document	Sundaram Long Term
			Tax Advantage Fund Series III ML), sufficient information to identify persons
	who beneficially own or control the s no. CIR/MIRSD/2/2013 dated Jam Beneficial Owner(s) ('UBO'). As per own, control or influence a client i includes a person who exercises u requested to refer to the 'Declaratic guidelines on identification of UBO. owner of the controlling interest is a such a company. Central KYC Central KYC Registry is a centralize KYC norms and inter-usability of the producing KYC documents and get with a financial entity. KYC means the verifying the proof of address, proo- issued by the Regulators or Statuto The Central Govt. vide notification Reconstruction and Security Interes Registry including receiving, storing 14 digit CKYC identification Number As per PMLA (Maintenance of Reco three days after the commencement of the client's KYC records with the C along with the scanned copy of photograph. SEBI vide its circular of records of all existing customers in Since the records are stored digital customers multiple times. It helps and other identity proofs. If the KYC a real time update. Thus, the platt registration and data upkeep. Please note that PAN is mandatory CKYC is done without submission of card alongwith KIN. First time investing Financial Sector to the MF & do not have KYC regis (attached). This new KYC form is in all information needed for CKYC as form along with supporting docume proof. If prospective investor subr registration with CKYC, such custo or fill the CKYC form. Investors who have obtained the KII for validation and updating the KYC	securities account is required to uary 24, 2013 prescribed gu or these guidelines UBO mean and/or persons on whose be ultimate effective control over a on for UBO' available in the we . The provisions relating to UBC a company listed on a stock ex a company listed on a stock ex d repository of KYC records of e KYC records across the sec thing those verified every time w he due diligence procedure pr of of identity and compliance w ory Authorities under the Preve dt. Nov, 26, 2015 has authorities to findia (CERSAI) to act at g, safeguarding and retrieving er (KIN) would be issued as id ords) Amendment rules, 2015, it of an account based relations Central KYC Registry. Institution the certified supporting door dated November 10, 2016 has to the CKYC database. Ily, it helps intuitions de-duplications to the CKYC database. Ily, it helps intuitions de-duplications for investing in MF's (Except N of PAN, then he/she will have to r (New investor) New to KRA-K stered as per existing KRA nor line with CKYC form guidelines well mandatory requirements ents, particularly, self-certified of mits old KRA KYC form, whic mer should either submit the i N through any other financial in C record. d within the Best Practices O	o be obtained. Also, SEBI had vide its circular idelines regarding identification of Ultimate s 'Natural Person', or persons who ultimately shalf a transaction is being conducted, and a legal person or arrangement. Investors are absite of the Investment Manager for detailed D are not applicable where the investor or the schange, or is a majority owned subsidiary of customers in the financial sector with uniform tor with an objective to reduce the burden of when the customer creates a new relationship rescribed by the Regulator for identifying and ith rules regulations, guidelines and circulars antion of Money Laundering Act, 2002. ised Central Registry of Securitisation Asset s and to perform the functions of the CKYC the KYC records in digital form of a Client. A

Part III	Units & Offer	Scheme Information Document	Sundaram Long Term Tax Advantage Fund Series III
Ultimate Beneficial Owner	circular dated December 31, 2010 who beneficially own or control the no. CIR/MIRSD/2/2013 dated Jan Beneficial Owner(s) ('UBO'). As pe own, control or influence a client includes a person who exercises t requested to refer to the 'Declarating guidelines on identification of UBO	on Anti Money Laundering (A securities account is required i uary 24, 2013 prescribed gu er these guidelines UBO mear and/or persons on whose be ultimate effective control over on for UBO' available in the wo . The provisions relating to UB	Ind Rules framed thereunder and SEBI Master ML), sufficient information to identify persons to be obtained. Also, SEBI had vide its circular uidelines regarding identification of Ultimate is 'Natural Person', or persons who ultimately ehalf a transaction is being conducted, and a legal person or arrangement. Investors are ebsite of the Investment Manager for detailed to are not applicable where the investor or the xchange, or is a majority owned subsidiary of
The policy regarding reissue of redeemed units, including the maximum extent, the manner of reissue, the entity (the Scheme or the Investment Manager) involved in the same.	Not Applicable		
Special facilities/products available	 process by filling in the ASBA for DD charges shall be borne by In of the Investment Manager/ Colle Switch from any existing Scheme NFO Period. For details the Invest An investor may purchase the u Scheme through NSE MFSS & BS Switching of Units is not permittee form. MFSS and StAR are electrunits of Mutual Funds. The elect segment. The platforms will be avstock exchange brokers will be c Investors are requested to note the infrastructure is available subje prescribed by the respective stoce of Sundaram Mutual reserves the MFU either electronically on www.physically through the authorized published on MFUI website agains MFUI at www.mfundine.com and the POS lo ("OPA") of the AMC. The uniform 	rm and submitting the same to vestment Manager as per pre- ecting centers in that place es of Sundaram Mutual into the stor Service Centres can be co- nits in different options availat SE StAR Platform (Stock Exchar d under this facility. Investors m ronic platforms introduced by ronic platforms will be availab vailable for Participants betwee onsidered as Official Points of nat the facility for transacting in ect to such limits, operating g ck exchange(s) and guidelines e right to change/modify the fe actions pertaining to Schemes of mfuonline.com as and when Points of Service ("POS" of M at the POS locations. The list o by be updated from time to tim cations of MFUI will be in addit cut-off time as prescribed by able for applications received at transactions on the MFUI g	vailing SBI charges provided there is no office e Units of this Scheme can be done during the
Restrictions, if any, on the right to freely retain or dispose of unit being offered.	 severely constricts market liqi Liquidity issues - when market issuer specific security. AMCs Restriction on redemption can scheme. Further, restriction on scheme due to a poor inves Market failures, exchange cld functioning of exchanges or th related to political, economic, n Operational issues-when exco operational problems and terif they are reasonably unpre adequate and effective disastee Restriction on redemption may any 90 days period. Any imposition of restriction work same should be informed When restriction on redemption i. No redemption requests upto If Where redemption requests a restriction and remaining part of Disclosure: The above i nformation to investion 	uidity or the efficient functioni at large becomes illiquid affe should have in place sound inf not be used as an ordinary redemption due to illiquidity tment decision, shall not be all ssures-when markets are affe e regular course of transacti nilitary, monetary or other emer eptional circumstances are of chnical failures (e.g. a black edictable and occur in spite er recovery procedures and syste be imposed for a specified per bould require specific approval- to SEBI immediately. In is imposed, the following por NR 2 lakh shall be subject to st are above INR 2 lakh, AMCs pover and above INR 2 lakh estors shall be disclosed pror- sibility that their right to red	acting almost all securities rather than any ternal liquidity management tools for schemes. tool in order to manage the liquidity of a of a specific security in the portfolio of a lowed. ected by unexpected events which impact the ions. Such unexpected events could also be rgencies. caused by force majeure, unpredictable of appropriate diligence of third parties, stems. eriod of time not exceeding 10 working days in of Board of AMCs and Trustees and the procedure shall be applied: uch restriction. a shall redeem the first INR 2 lakh without such shall be subject to such restriction.
www.sundarammutual.com		8	Sundaram Mutual Fund

Part III

Units & Offer



Scheme Informatio Documen Sundaram Long Term Tax Advantage Fund Series III

B. Ongoing Offer Details

Ongoing offer period	Not applicable
Ongoing price for subscription This is the price you need to pay for purchase/switch-in.	Being a Closed end Scheme, there will be no ongoing allotment/subscription/Switch in.
Ongoing price for redemption This is the price you will receive for redemptions/switch outs.	 As per ELSS guidelines, redemption of units will be allowed after an initial lock-in-period of 3 years from the date of allotment: a. The repurchase price shall be announced by the AMC after 1 year from the date of allotment of the units and thereafter on a half yearly basis or as frequently as may be decided by AMC. b. After a period of three years from the date of allotment of units, when the repurchase of units is to commence, the AMC shall announce the repurchase price during the Specified Redemption Period i.e., The Scheme will offer redemption /switch out of the units on every business day at NAV based prices after the lock in period of 3 years from the date of allotment and accordingly the Repurchase price will be declared on every business day. The Units purchased under this scheme can be sold back to the fund on any business day after the lock in period of three years from the date of allotment and would be subject to the exit load, if any. Repurchase of Units will be at the repurchase price prevailing on the date the units are tendered for repurchase and will be based on the applicable NAV. Repurchase price is calculated by subtracting applicable exit load (if any) from NAV. Since exit load is Nil in Sundaram Long Term Tax Advantage Fund Series III, Repurchase price will be same as NAV. In calculating the repurchase price, the Mutual Fund shall take into account the unrealized appreciation in the value of the investment of the scheme to the extent deemed fit provided that it shall not be less than fifty per cent of such unrealised appreciation. While calculating the repurchase price, the Mutual Fund may deduct such sums as are appropriate to meet management, selling and other expenses including realisation of assets and such sums shall not exceed five per cent per annum of the average Net Asset Value of the scheme.
Cut off timing for redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	 period of three years from the date of allotment. Cut off timing shall be as per the following details: For redemption/switch request received before 3.00 pm on any business day, the closing NAV of the day of receipt of application. For redemption/switch request received after 3.00 pm on any business day, the closing NAV of next business day after the receipt of application. Applications received by post will be deemed to have been submitted on the date of receipt at the registrar's end. The repurchase price for the above will be based on the prospective NAV of the following day and it will incorporate the applicable exit load, if any. In case the offices of the AMC or the registrars or the Official Points of Acceptance are closed for any reason the repurchase date will be taken as the date of the next business day.
Where can the applications for purchase / redemption switches be submitted?	Ongoing purchases will not be allowed as this scheme is close-ended.
Minimum amount for redemption/switches	Redemption/switch-out is permitted after the lock in period of 3 years from the date of allotment. The minimum amount of Redemption/switch-out would be Rs. 500/- or 50 Units or account balance whichever is lower. In the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment only after the completion of one year from the date of allotment of the units to the assessee or anytime thereafter.
Minimum balance to be maintained	Not Applicable
Special facilities/products available	 The units of the scheme are freely transferable by act of parties or by operation of law after three years lock in period. For effecting 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 together with the relevant unit certificates, register the transfer and return the unit certificates to the transferee within thirty days from the date of lodgment of transfer request at the office of the Registrar. As the Units of the Scheme will also be issued in dematerialized form, the Units will be transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. However Units under a pledge or an attachment order of a legal authority or Court can not be transferred Pledge or Assignment of units can be made after three year lock-in period In the case of Units held in Demat Form, the procedures/Rules of the Depository Participant will be applicable.

Part III	Units & Offer	Scheme Information Document	Sundaram Long Term Tax Advantage Fund Series III
Account statement	 transaction**(s) has/have taken by mail/e-mail. ^Consolidated Account Staten the investor across all scheme including transaction charges performation investment plan, systematic investment. (4) For the purpose of sending CAX Account statement. (5) The CAS shall not be received the are therefore requested to ensult for the case of a september/ March), shall be september of holding of the DPs periodically. (7) The statement of holding securic (CAS) from the Depository. Come Number (PAN). In case of multi shall be generated on a month or in any of his mutual fund folic there is no transaction in any of be sent to the investor on half yes sent to the investor on half yes been incorporated to increase the A Each CAS issued for the inscheme. B Further, CAS issued for the (i) The amount of acturers) during the form of acturers applicable invested in. C. Such half-yearly CAS shall holdings in MF schemes applicable invested in. C. Such half-yearly CAS shall holdings in MF schemes applicable invested in. 	place during the month shall be ment (CAS) shall contain detail es of all mutual funds during t paid to the distributor, if any. <i>Include purchase, redemption,</i> stematic withdrawal plan, syster deceived from the Unit holders, n 5 Business Days from the rec as more than one registered hold S, common investors across mu- by the Unit holders for the folio(s) are that the folio(s) are updated ling across all schemes of all n ent by mail/e-mail on or before saction has taken place during se e-mail address is available, ccount Statement shall reflect to of the account statement. beneficiary account holder for u /MRD/DP/31/2014 dated Nove rities in Demat account shall re solidation of account statement iple holding, it shall be PAN of by basis. If there is any transact of, depositories shall send the C f the mutual fund folios and der vearly basis. HO/IMD/DF2/CIR/P/2016/89 data te transperancy of information to ne half-year (ended September, ual commission paid by AMCs, malf-year period against the cor 'commission' here refers to all of gifts / rewards, trips, event s may be made in such CAS inco the solid expense Ratio (in per le plan (regular or direct or bo be issued to all MF investors, i and where no commission again If-year period. Bi in this regard will automatica	ar month to the Unit holder(s) in whose folio(s) e sent on or before 10th of the succeeding month s relating to all the transactions** carried out by he month and holding at the end of the month switch, dividend payout, dividend reinvestment, matic transfer plan and bonus transactions. the AMC/Mutual Fund will provide the account eipt of such request. der, the first named Unit holder shall receive the stual funds shall be identified by their Permanent s) not updated with PAN details. The Unit holders with their PAN. nutual funds at the end of every six months (i.e. 10th day of succeeding month, to all such Unit that period. The half yearly CAS will be sent by unless a specific request is made to receive in he latest closing balance and value of the Units units held in DEMAT will be sent by the respective shall be done on the basis of Permanent Account the first holder and pattern of holding. The CAS ion in any of the Demat accounts of the investor AS within ten days from the month end. In case, nat accounts then CAS with holding details shall ed September 20, 2016, the following points have the investors. total purchase value / cost of investment in each
Dividend			ders within 30 days of the date of declaration
Redemption	On the Maturity Date(which will be redeemed/switched out at the Ap Business Day shall be considered Regulations/Guidelines and without If ninety per cent or more of the un	plicable NAV. (If the maturity d as the maturity date for any further reference to the Mu hits under each series are rep terminate each series even	lotment), the Units of each series will be fully date is not a Business Day, the subsequent the Scheme). This shall be subject to SEBI utual Fund / Investment Manager / Unit holders. urchased before completion of ten years, the before the stipulated period of ten years and fixed by Mutual Fund
Delay in payment of redemption proceeds	this regard the Investment Manager will h However the Investment Manager will n Redemption/Dividend Payment/Refund is. of details required under applicable laws encashment of cheques and/or any delay as the Investor's agent) to the Registere Investment Manager / Registrar will not be dispatch has been made correctly as sta Pursuant to the provisions of SEBI Circula the AMC and the Trustee Company of Su Unclaimed Amount in Sundaram Money Fi purpose of deployment of unclaimed red Process for claiming the unclaimed red (a) The investor can claim the unclaimed am (a) The investor can submit a redemption or redemption or dividend claim form and cc In case of any change in bank mandate re (1) Cancelled cheque of new bank accou	be liable to pay interest @ 15% p.a not be liable to pay any interest o attributable to the Unit holder (e.g. a etc). The Investment Manager will // loss in transit. Further, the dispate ad address (as given by the Invest et above. r Reference no. SEBI/HO/MD/DE2/ undaram Mutual Fund have approv und (The Scheme), an open-ended emption and dividend amounts with demption / dividend amounts by it oount in the following ways: request to redeem the units from the omply with stated requirements the egistered in the folio, the investor has the following ways:	nvestors unclaimed Plan; or (b) Submit the duly filled unclaimed rein. as to submit any one of the following documents of the
www.sundarammutual.com	3	0	Sundaram Mutual Fund

Part III	Units & Offer	Scheme Information Document	Sundaram Long Term Tax Advantage Fund Series III
Bank account details	numbers in their applications. Unit nature and number of the account, for NEFT a 11 digit number, brand Proceeds of any redemption will be	tholders are requested to give , name, nine digit MICR code N ch address of the bank at the e sent only to a bank account th saction processing. For furthe	ne Unitholders to mention their bank account the full particulars of their Bank Account i.e. No. (For Electronic Credit Facility), IFSC code appropriate space in the application form. that is registered and validated in the Investor's r details please refer to the instructions in the
Registration of Bank Account	details of which are registered with Accounts Registration form" which and on the website of www.sunda five bank accounts and other inve choose anyone of the registered b any preference, then by default th If unit holder(s) provide a new and specific redemption proceeds (wi not be considered for payment of calendar days to ensure validation Valid change of bank mandate re days of necessary documents re received in the interim will be carried	h the Investment Manager by s h will be available at our office rrammutual.com. Individuals, H estors can register up to ten b pank accounts as default bank de first number indicated in the d unregistered bank mandate of ith or without necessary support redemption proceeds, or the f n of new bank mandate mention equests with supporting docum aching the head office of the ed based on previous details o ny queries and clarifications the	nents will be processed within ten business RTA and any financial transaction request nly. For more details please refer our website at you may have, please get in touch with us
Non-Acceptance of Third Party Instruments	 funded Party Instruments instrume accompanied by a banker's certific are purchases through CASH for va being supported with banker's cert can be made with relevant declara (i) Payment made by parents/gra love and affection or as gift for installment); (ii) Payment made by an employed payroll deductions; (iii) Custodian on behalf of an FII of The above list is not a complete list payment, as introduced by the Fun- also request for additional docume the payment. when payment is m Banker's cheque, etc)., a certificate holder's name and the account nu made by RTGS, NEFT, ECS, bank tr 	ents (such as demand drafts, cate evidencing the source of the alue of Rs 50000/- and above to tificate. Following are the exce- tion and KYC/PAN of such Thir and-parents/related persons or or a value not exceeding Rs.50 er on behalf of its employee(s) or a client. st and is only indicative in natu- d will also be covered under the entation as may be required in nade through pre-funded instru- e from the issuing banker must a imber which has been debited ransfer, etc., a copy of the instru- ication. The Investment Manago	rejected. Applications accompanied by pre- pay order etc.) will also be rejected unless he funds. In case such pre-funded instruments he same shall also be rejected irrespective of ptional situations when Third-Party Payments of Party: h behalf of a minor in consideration of natural 0,000/-(for each regular purchase or per SIP) under Systematic Investment Plans through ure and not exhaustive. Any other method of ese provisions. The Investment Manager may this regard from the investor/person making uments (such as Pay Order, Demand Draft, accompany the application stating the account for the issue of the instrument. If payment is uction to the bank stating the account number er may, at its discretion, reject any application
Restrictions, if any, on the right to freely retain or dispose of unit being offered	 g constricts market liquidity or the specific security. AMCs shoul Restriction on redemption canning scheme. Further, restriction on scheme due to a poor investii. Market failures, exchange clustification on redemption canning of exchanges or the related to political, economic, miii. Operational issues-when except problems and technical failur reasonably unpredictable and effective disaster recovery proced. c. Any imposition of restriction we same should be informed to a when restriction on redemption i. No redemption requests a restriction and remaining part of e. Disclosure: The above information to investion of the store of the same shoule of the same same same same shoule of the same same same same same same same sam	the efficient functioning of mark at large becomes illiquid affectin Id have in place sound intern not be used as an ordinary redemption due to illiquidity of tment decision, shall not be allo osures-when markets are affe e regular course of transaction nilitary, monetary or other emergentional circumstances are caused es (e.g. a black out). Such d occur in spite of appropriate be imposed for a specified per build require specific approval of to SEBI immediately. In is imposed, the following pri NR 2 lakh shall be subject to su- are above INR 2 lakh, AMCs over and above INR 2 lakh s estors shall be disclosed prom- sibility that their right to rede	Ig almost all securities rather than any issuer nal liquidity management tools for schemes. tool in order to manage the liquidity of a of a specific security in the portfolio of a wed. ected by unexpected events which impact the ons. Such unexpected events could also be gencies. If by force majeure, unpredictable operational cases can only be considered if they are e diligence of third parties, adequate and riod of time not exceeding 10 working days in of Board of AMCs and Trustees and the rocedure shall be applied: ch restriction. shall redeem the first INR 2 lakh without such shall be subject to such restriction.

Part III	Units & Offer	Scheme Information Document	Sundaram Long Term Tax Advantage Fund Series III
	C. Periodic Disclosures		
Net Asset Value This is the value per unit of the Scheme on a particular day. An investor can ascertain the value of his holdings by multiplying the units owned with the NAV.	The Investment Manager will calculate and disclose Subsequently, the NAV will be calculated and disclose and published on every business day, except in spe- two daily newspapers having circulation all o (www.sundarammutual.com) Investment Manager shall also update the NAVs of (www.amfiindia.com) before 9.00 pm every business explained to AMFI by the next day. If the NAVs are not day due to any reason, the Fund shall issue a press be able to publish the NAVs. Special circumstances may include strike, calamitie breakdown of communication or Information availabi	esed at the close cial circumstance ver India and on the website of s day. In case of available before of release providin es, riots, acts of v	of every Business Day. NAV will be determined es. The Investment Manager shall publish NAV ir updated on Investment Manager's website f Association of Mutual Funds in India – AMF any delay, the reasons for such delay would be commencement of working hours on the following g reasons and explaining when the Fund would vandalism/terrorism, bandhs, civil disturbances
Portfolio Disclosure (Half yearly / monthly) This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	The Investment Manager shall publish the portfol year before the expiry of one month from the clo SEBI-prescribed format in one national English of region where the Head Office of the Mutual Fund is (along with ISIN) as on the last day of the month on or before the tenth day of the succeeding mor spreadsheet.	ose of each half daily newspaper s situated. The Ir for all the scher	year. The portfolio shall be published in the and in a newspaper in the language of the newstment Manager shall disclose the portfolio nes in its website www.sundarammutual.com
Half Yearly Results	Sundaram Mutual fund shall make half yearly www.sundarammutual.com in the prescribed forr 31st March and on 30th September. The half-year in Twelfth Schedule and such other details as are the operations of the mutual fund. In addition, Sun the hosting of such financial results in its websit circulation and in a newspaper having wide circul Office of Sundaram mutual fund is situated.	nat within one m ly unaudited fina necessary for th daram Mutual Fi e, in atleast one	nonth from the close of each half year, i.e. or ancial results shall contain details as specified the purpose of providing a true and fair view o und shall publish an advertisement disclosing English daily newspaper having nationwide
Annual Report	 Pursuant to Regulation 56 of SEBI (Mutual Funds) 2011 dated September 8, 2011, the Scheme-wise by AMC/Mutual Fund within four months from the (i) only by e-mail to the Unit holders whose e-m (ii) in physical form to the Unit holders whose Unit holders who have opted / requested for The physical copy of the scheme-wise annual reg / corporate office of the AMC on payment of R summary thereof will also be promienntly display 	e annual report of date of closure hail address is averail address is email address is the same. bort shall be mad s.10/ The link of	or an abridged summary thereof shall be sent of relevant accounting year as under: vailable with the Fund, s not available with the Fund and/or to those de available to the investors at the registered of scheme-wise annual reports or abridged
Associate Transactions	Please refer to Statement of Additional Information	on	
Taxation 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.	Please refer a summary of tax-related aspect document and the Statement of Additional Infor		
Investor services	Prospective investors and existing unit holders a No. 1860 425 7237 (India) +91 44 4083 1500 (NF Investors may also contact the Investor Relations S Ravi Head- Customer Services Sundaram Asset Management Company No. 46, Whites Road, Royapettah, Chenr Fax: (044) 28569808 Contact No. 1860 4 Email us at : customerservices@sundara (NRI): nriservices@sundarammutual.com The Mutual Fund endeavours to complete all mon from the date of receipt of request.	RI). Manager. Limited, Sundar ai- 600 014. 25 7237 (India) mmutual.com	ram Towers, +44 4083 1500 (NRI)

The Net Asset Value (NAV) is the most widely accepted yardstick for measuring the performance of any Scheme of a Mutual Fund. NAV calculations shall be based upon the following formula:

Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision

Number of units outstanding of the Scheme

Valuation of Scheme's assets and calculation of the Scheme's NAV will be subject to such rules or regulation that SEBI may prescribe. NAV of the Scheme – plan/option wise - will be calculated and disclosed up to four decimals.

For more details relating to valuation, please refer Highlights & Scheme Summary

Part IV Part V Part VI Fees, Expenses & Load Structure Rights Of Unitholders Penalties & Pending Litigations

IV. Fees, Expenses & Load Structure

A. New Fund Offer Expenses

Initial issue expenses shall be borne by the Investment Manager/AMC and not by the scheme of mutual fund.

Demand Draft charges shall be borne by Sundaram Asset Management as per prevailing SBI norms.

B. Recurring Expenses & Fee (Fundamental Attribute)

1. The total annual recurring expenses of the Scheme, excluding deferred revenue expenditure written off, issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations.

The expenses chargeable to the scheme shall include investment management & advisory fee, Trustee fee, custodian fee, Registrar and Transfer Agent fee, Audit fee, Marketing and Selling expenses and other expenses as listed in the table below:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications Cost of fund transfer from location to location	
Cost of providing account statements and dividend	
redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness	Upto 2.50%
(at least 2 bps)	
Brokerage & transaction cost over and above	
12 bps for cash market trades	
GST on expenses other than investment	
and advisory fees	
GST on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible	
under Regulation 52 (4) and (6) (c)	Upto 2.50%
Additional expenses for gross new inflows from	
specified cities under regulation 52 (6A) (b)	Upto 0.30%

The maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6) (c) that can be charged to the scheme as a percentage of daily net assets shall be as follows:

First Rs 100 crore: 2.50%

Next Rs 300 crore: 2.25%

Next Rs 300 crore: 2.00%

On assets in excess of Rs 700 crore: 1.75%

As per **Regulation 52(6A)(b)**, the an additional expense upto 0.30% (30 basis points) on the daily net assets shall be charged to the scheme if new inflows into the scheme from beyond top 15 cities as specified by SEBI, from time to time, are at least:

- (i) 30% of the gross new inflows in the scheme (or)
- (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

In case the inflows from such cities is less than the higher of (a) or (b) above, expenses shall be charged to the scheme on a proportionate basis as prescribed in the SEBI circular dated September 13, 2012.

The amount so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Sundaram Long Term Tax Advantage Fund Series III

However, the amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme(s) in case the said inflows are redeemed within a period of one year from the date of investment.

Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography -Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

Distribution expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan. The total expense ratio of Direct Plan shall be lower by atleast 12.5% vis-avis the Regular Plan. i.e., If the expenses of Regular Plan are 100 bps, the expenses of Direct Plan shall not exceed 87.5 bps.

Note: The above percentage is based on the prevailing expenses ratio. Any change in the above mentioned distribution expenses/commission will be replaced while filing the final SID.

Sundaram Asset Management reserves the right to charge different heads of expenses, both inter-se or in total, within the overall limits as specified in the table above.

Value of Rs.10000 on 12% annual returns in 1 year, considering 1% Expense Ratio	
Amount Invested	10,000.00
NAV at the time of investment	10
No. of units	1,000.00
Assume gross appreciation of 12%	
Gross NAV	11.2
Expenses (assuming 1% Expense Ratio)	0.11
Actual NAV at the end of 1 year post expenses (assuming Expense Ratio as above)	11.09
Value of Investment at the end of 1 year (Before Expenses)	11,200.00
Percentage Return	11.2%
Value of Investment at the end of 1 year (After Expenses)	11,094.00
Percentage Return	10.94%

Note: Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

- 2. Brokerage and transaction costs which are incurred for execution of trades and included in the cost of investment shall be charged to the Scheme(s) in addition to the total expense limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations. These expenses shall not exceed 0.12% of the value of trades in case of cash market transactions. Payment towards brokerage and transaction cost in excess of 0.12% for cash market transactions shall be charged to the scheme within the maximum limits prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure (including brokerage and transaction cost, if any) in excess of the prescribed maximum limit shall be borne by the Investment Manager or by the Trustee or Sponsor.
- **3.** The Investment Manager shall set apart at least 0.02% (2 basis points) on the daily net assets of the scheme(s) within the maximum limit of total expense ratio prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations for initiatives towards investor education and awareness taken by Sundaram Mutual fund.
- 4. GST:
 - Pursuant to SEBI circular no CIR/IMD/DF/24/2012 dated November 19, 2012, GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the expenses limit prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations.

Part IV Part V Part VI Fees, Expenses & Load Structure Rights Of Unitholders Penalties & Pending Litigations

- GST on investment management and advisory fee shall be charged to the scheme in addition to the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.
- GST for services other than investment management and advisory shall be charged to the scheme within the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.

Any circular/clarification issued by SEBI in regard to expenses chargeable to the Scheme/Plan(s) will automatically become applicable and will be incorporated in the SID/SAI/KIM accordingly.

C. Load Structure

Load Structure

Entry Load: Nil

The upfront commission to distributor (ARN holder) will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load: Not applicable.

Please note that buying and selling the units of the scheme on the stock exchange is based on market price. However, investors will have to bear the cost of brokerage and applicable taxes on the brokerage and other relevant charges as applicable for transacting on secondary market.

Transaction Charge to Distributors (during NFO Period)

- 1 The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 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 Rs. 100/- per subscription of Rs. 10,000/- and above

For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above $% \left(\frac{1}{2}\right) =0.0000$

- 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 received any Transaction Charges;
 - b) Where the investor purchases the Units directly from the Mutual Fund;
 - c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 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).

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

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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.

Investors are requested to ascertain the transaction charges prior to investing.

V. Rights of Unitholders

Please refer to Statement of Additional Information for a detailed view of the rights of unit holders.

VI. Penalties & Pending Litigations

- 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
- No penalties have been awarded by SEBI under the SEBI Act or any of its Regulation against the sponsor of the Mutual Fund or any company associated with the sponsor in any capacity including the Investment Manager, Trustee or any of the directors or any key personnel (specifically the fund managers) of the Investment Manager and Trustee. No penalties have been awarded on the Sponsor and its associates by any financial regulatory body, including stock exchanges, for defaults in respect of shareholders, debenture holders and depositors. No penalties have been awarded for any economic offence and violation of any securities laws.
- There are no pending material litigation proceedings incidental to the business of the Mutual Fund to which the sponsor of the Mutual Fund or any company associated with the sponsor in any capacity including the Investment Manager, Trustee or any of the directors or key personnel of the Investment Manager is a party. Further, there are no pending criminal cases against the Sponsor or any company associated with the sponsor in any capacity including the Investment Manager, Trustee or any of the directors or key personnel.
- There is no deficiency in the systems and operations of the sponsor of the Mutual Fund or any company associated with the sponsor in any capacity, including the Investment Manager which SEBI has specifically advised to be disclosed in the Scheme Information Document, or which has been notified by any other regulatory agency.
- There are no enquiries or adjudication proceedings under the SEBI Act and the Regulation, which are in progress against any company associated with the sponsor in any capacity including the Investment Manager, Trustee or any directors or key personnel of the Investment Manager.

Jurisdiction

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

Applicability of SEBI (Mutual Fund) Regulations

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulation, 1996 and the guidelines thereunder shall be applicable. **Collection Centres**

Sundaram Long Term Tax Advantage Fund Series III

Customer Care Centres

ANDHRA PRADESH: Anantapur: 1st Floor, T Nagaraju Complex, D.No. 10/323, Sarojini Road, Opp. To Vasunderadevi Hospital, Near Clock Towers, Anantapur 515001 Cuddapah: Ist Floor, Lalithamma Building; Ngo'S Colony, Upstairs Union Bank of India Cuddapah 516002 Guntur: Door No. 5-87-26, 1st Floor, Sai Srinivasa Building, Opp. Nelagiri Super Market, Main Road, Lakshimi Puram, Guntur 522007 • Gayatri Enclave, 1st Floor, 8th Lane, First Cross Road, Arundelpet, GUNTUR - 522 002 Kakinada: 2nd Floor, D. No.5-1-61, Opp. Brindhavan Lodge, Main Road, Surya Rao Peta, Kakinada 533001 Kurnool: DPLR Plaza, 2nd Floor, Upstairs SBI Near(Old Town-Branch), Opp: Children'S Park, Eswar Nagar, Kurnool 518004 Nellore(Cv): 24/1677, Brahmanandapuram, Dargamitta, Nellore 524003 Rajahmundry: AMT Plaza, C18, D.No.76-5-29, Second Floor, Ganuga Street, Gandhipuram-2, Rajahmundry 533103 Tirupathi: Door No 2/89, 1st Floor, Tiruchanur Road, Sreenivasapuram Tirupathi 517503 Vijayawada: Rajagopala Chari Street, Mahalakshmi Towers, 1st Floor, Shop No.4, Buckinghampet Post Office Road, Vijayawada 520 002 • # 40-1-126, First Floor, Vasanth Plaza, Chandramoulipuram Benz Circle, Vijayawada 520010 Visakhapatnam D No 47-10-17, 1st Floor, Rednam Regency, Near Diamond Park, Dwaraka Nagar, Vishakapatnam 530016 ASSAM: Guwahati: Anandi Commercial Complex, II Floor, Bora Service, G S Road, Guwahati 781007 • 3C Dihang Arcade 3rd Floor, G.S Road, Dist-Kamrup, Guwhati 781005 BIHAR: Bhagalpur: Ground Floor, Radha Rani Sinha Road, Opp-Church Gate, Jagdispur, Bhagalpur 812001 Muzaffarpur: Saroj Complex, Ground Floor, Diwan Road, Musahri Ramna, Muzaffarpur 842002 Patna: 305 & 306, Ashiana Hari Niwas, 3rd Floor, New Dak Bunglow Road, Patna 800 001 • 104, C - Block, Laxmi Kant Parisar, Jamal Road, Near Ambition Business Centre, Patna 800001 CHHATISGARH: Bhilai: 36/5, Ground Floor, Nehru Nagar(East) Besides Ing Vysya Bank, Bhilai 490020 • First Floor, No.36/5, 2nd Floor, Nehru Nagar (East), Above Ing Vysya Bank, Bhilai, Durg District, 490020 Raipur: Office no. S-8, 2nd floor, Raheja Towers, Near Fafadih Square, Jail Road, Raipur 492 001 203, 2nd Floor, Vanijaya Bhavan, Devendra Nagar Road, Raipur 492001 GOA: Goa: F 30, Alfran Plaza, Opp Don Bosco, MG Road Panjim, Goa 403001 Madgaon: Second Floor, Saldana Business Tower Wing A, 212, Near Mapusa Court, Mapusa 403507 GUJARAT: Ahmedabad: No 409, Shree Balaji Paragon, Near Hotel Rock Regency, C.G. Road Navrangpura, Ahmedabad - 380009 • 104, First Floor, Shivam Complex, Nr. Silicon Tower, Opp. National Handloom Law Garden, Ellisbridge, Ahmedabad 380006 Anand: 2, Drashti Arcade, 2nd Floor, Opp. HDFC Bank Lambhvel Road, Anand 388 001 Baroda: 518 & 519, Centre Point, R C Dutt Road Alkapuri, Vadodara 390005 • 109-Siddharth Complex, Besides Express Hotel, R C Dutt Road, Alkapuri, Baroda-390007 Bharuch: No.230-232, 2nd Floor, Aditya Complex, Kasak Circle, Bharuch 392002 Bhavnagar: 204, Shoppers Plaza, Parimal Chowk, Waghawadi Road, Bhavnagar 364001 Bhuj: office No.7, First Floor, Royal Plaza, Plot No.2 & 3, Near Shiv Krupa Nagar, Bhuj-Mirzapur Highway, Bhuj 370001 Jamnagar: 404, Corporate House, Opp. To St. Ann'S High School, Pandit Nehru Marg, Jamnagar 361008 Junagadh: 2nd Floor, Shop No.212, Amba Arcade, M G Road, Junagadh 362001 Mehsana: FF-01, Sigma Oasis, Nr: Hdfc Bank, High Way Mehsana 384002 Navsari: 1st Floor, Shop No.116, Manohar Complex, Opp. Dabu Hospital, Fuwara, Navsari 396445 Rajkot: 301, Metro Plaza, Nr Eagle Travels, Jansata Press Road, Bhilwas Chowk, Rajkot 360001. • 201, Titan Complex, 2nd Floor, Kalawad Road, Near G T Seth School, Opp. To Punjab Honda, Rajkot 360005 Surat: HG-18 International Trade Centre, Majuragate, Surat 395002. • No.607, 6th Floor, 21st Century Business Centre, Near Udhan Darwaja, Ring Road, Surat 395002 Surendra Nagar: 2nd Floor, Rudraksh, Plot No:328 (Opp. To New Age Industries) Wadhwan Road, Surendra Naga Sderdar Negar 21h fbor, Holdarst, Policy 20 (pp. 10 New Age Industries) Violant Hold, Sderdar Negar 363035 Valsad: 2nd Floor, Shop No. 216, Trade Centre, Station Road, Valsa 396011 Vapit: Shop No.19 & 20, 1st Floor, Walden Plaza, Imran Nagar, Opp. To S B I, Daman - Silvassa Road, Vapi 396191 HARYANA: Ambala: I Floor, SCO No 102, Above State Bank of Bikaner & Jaipur, Prem Nagar, Ambala City 134 003 Faridabad: Sco 107, 1st Floor, Sector - 16, Behind Sagar Cinema, Above J &K Bank, Faridabad 121002 Gurgaon: III Floor, SCO No 62, No. 3 Constant Constant Constant, Annual, Annua No.3-5, Gopa Conjpex, Ovin Doda, Rottaki 12400 Familia Negal: Scorios, ISFNOV, Sector IV, Ruda adjaulian By Pass Road, Jagadhari, Yamunanagar 135001 HIMACHAL PRADESH: Shimla: 1st Floor, Hameer House, Lower Chakkar, Shimla 171005 JAMMU & KASHMIR: Jammu: Sadhana Commercial Building, No 27, A/C Gandhi Nagar Jammu 180001 JHARKHAND: Bokaro: Plot No: GB-5, City Centre, Sector – 4, Near Indian Bank, Bokaro Steel City 827 004 Dhanbad: 1st Floor, Shop No.107, Sree Ram Plaza, Bank More, Dhanbad 826001 Jamshedpur: 5/B, III Floor, Meghdeep Building, Q Road, Bistupur, Jamshedpur 831001 Jamshedpur: No.2, 2nd Floor, Meghdeep Building, Near South Park Hotel, Q Road, Bistupur, Jamshedpur 831001 Ranchi: # 205, 2nd Floor, M.R. Tower, Line Tank Road, Ranchi 834001, Jharkhand KARNATAKA: Belgaum: First Floor, Doddannavar Trade Centre, Old PB Road, Beside Bank of India, Fort Road, Belgaum 590002 Bellary: Flat No.3 & 9, 1st Floor, Ward No.16, T.S. PB Roda, Beside Bain of India, For Roda, Bergalin Souoz Bellary, Fiat No.3 & 9, 1st Rod, Ward Mot. 6, 1.5. No.52 Near Clock Tower Circle, Bellary S83101 Bengaluru: Ground Floor, Sana Plaza, 21 / 14 - A, M.G. Road, Near Tinity Metro Station, Bangalore 560001 • S-403, Manipal Centre, 47, Dickenson Road, Bengaluru 560 042. Davangere: Door No. 1636/18, Hadadi Main Road, PSS Plaza, Ground Floor, Near Shivasagara Hotel, Davangere 577005 Hubli: 1st Floor, Centre Point 107, 108 New Cotton Market, Sanje Vani Press Hubli 580029 Mangalore: B-2, Souza Arcade, Balmatta Road, Mangalore 575001 Mangalore: Sundaram Finance, 2nd Floor, Krishna Prasad Bldg. Above Pabbas Ice Cream Parlour Nr. Mangalore City Corporation, Lal Bagh, Mangalore 575003 Mysore: NO 145, 2nd floor, 5th main, 5th cross, opposite to Syndicate Bank, Saraswathipuram, Mysore 570009 Raichur: Sai Ram Complex, 1-10-38, Station Road Opp. Ram Mandir, Raichur 584101 Shimoga: SRIJA Archade, 1st parallel road,1st cross, opp. uma dental clinic road, Jayanagar, Shimoga 577201 Udupi: Second Floor, Andrade Arcade, Near Syndicate Bank, Catholic Centre, K M Marg, Udupi KERALA: Calicut: 3rd Floor Kanchas Building, Near New Bus Stand, Rajaji Road, Calicut 673004 Cochin: Kassim Towers, 36/1899 Door No, D I Floor Sebastian Road, Off. Kaloor, Kadavanthra Road, Kaloor, Cochin 682 017 Ernakulam: 1st Floor, Welfare Services Centre, Ponnurunni, Vytilla Po, Ernakulam 682019 Kannur: 1st Floor, Tpn A1, A2, Malabar Tower, Opp Indus Motors, Thalap, Kannur 670002 Kollam: 1st Floor, Kmk Complex, Second Milestone, Kilikollur, Kollam 691004 Kottayam: Kytharam Complex, First Floor, Union Club Junction, Kottayam 6866001 Kozhikode: No.5/3249-H, First Floor, Century Plaza Building, Behind Ktc Petrol Pump, Indira Gandhi Road (Mavoor Road), Kozhikode 673001 Palakkad: First Floor, 15/513 (50), Akshaya Foundation, Stadium Bye-Pass Road, Palakkad 678001 Thrissur: Second Floor, R V Center, Patturaikal Junction, Near Karthiyani Nursing Home, Trichur 680022 • 2nd Floor, Sri Lakshmi Building, Shornool Road,Near, Thriruvampady Temple, Thrissur 680022 Trivandrum: Vava Sahid Commercial Complex, Ambuja Vilasam Road, Trivandrum 695001. MADHYA PRADESH: Bhopal: Plot no,6 VNV Plaza 2nd Floor Bank Street, M.P Nagar Zone 2, Bhopal 462011 Gwalior: II Floor, 44 City Centre, Narayan Krishna, Madhav Rao Scindia Road, Gwalior -474 002 Indore: 125, Star Lit Towers, 29/1, Y N Road, Indore 452001 • Mezzanine Floor, MZ - 22, Bansi Gwailor 4/4 002 moore: 123, Stal Li 10wels, 291, 1 N Hoad, intole 452001 • Me22amiler Hody, M2, 22, Balish Trade Centre, No.581/5, M G Road, Indore 452001 Jabalpur: Second Floor, Digamber Tower, 936, Wright Town, Pandit Bhawani Prasad Ward, Napier Town, Jabalpur 482002 Ratlam: 2nd Floor, 16/45, Ratlam Plaza, Block No.C, Opp. ICICI Bank, Ratlam 457001 Sagar: 1st Floor, Singhai Buildings 10, Civil Lines, Sagar 470002 Satna: 2nd Floor, N K Chambers, In Front of Agarwal Traders (Dealer of Escort Tractors), Pannanaka, Satna 485001 MAHARASHTRA: Ahmednagar: 209, 2nd Floor, Adish Plaza, ICICI Home Finance Building (Opp. Dowle Hospital) Nagar Manmad Road, Savedi, Ahmednagar 414003 Akola: C-13, First Floor, Dakshata Nagar, Vyapari Complex, Sindhi Camp Chowk, Akola 444001 Amaravathi: 2nd Floor, Sakshi Complex, Opp. to Rajapeth Police Station, Widhelker, D4th. Badcare Berd, Amaravathi: 2nd Floor, Sakshi Complex, Opp. to Rajapeth Police Station, Widhelker, D4th. Badcare Berd, Amaravathi: 2nd Floor, Sakshi Complex, Opp. to Rajapeth Police Station, Widhelker, D4th. Badcare Berd, Amaravathi: 2nd Floor, Sakshi Complex, D4th. Evansehed Puripeze Coaste. Mudholkar Peth, Badnera Road, Amaravathi 444605 Aurangabad: First Floor, B-4, Aurangabad Business Centre, Adalat Road, Aurgangabad 431005 Office No.36 Motiwala Trade Center, Nirala Bazar Opp HDFC Bank, Aurangabad 431001 Chembur: Flat No.313, Swastik Chambers 3rd Floor, Sion-Trombay Road, Chembur, Mumbai 400071 Jalgaon: 2nd Floor, India Plaza Complex, Vivekananda Nagar, Swatantry Chowk, Jilha Peth, Jalgaon 425001 Kolhapur: office No:12, 2nd Floor, R.D. Vichare Complex (Gemstone) Near Central Bus Stand, New

Shahupuri Kolhapur 416001 Latur: Sanmaan, First Floor, Opp To Amba Mata Mandir, Chandra Nagar, Latur 413512 Mumbai: Satellite Gazebo, Office No. 101 & 102, B - Wing, 1st Floor, B D Sawant Marg, Mota Nagar, Andheri East, Mumbai 400053. • Office No. 1222, 12th Floor, Maker Chamber V, Nariman Point, Mumbai 400 021 • Shop No 6, Yashwanth Building, Groung Floor, Ram Maruti Cross Road, Near Ratnakar Bank, Naupada, Thane West Mumbai 400602 • No: 114, İst Floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai 400023 • Shop No. 2, Ground Floor in "Suchita Enclave", Co-operative Housing Society Limited, Maharashtra Nagar, Off. Chandavarkar Road, Borivali (West), Mumbai 400092. Nagpur: C/O.Fortune Business Centre, Plot No.6, Vasant Vihar Complex, Whc Road, Shankar Nagar, Nagpur 440 010 • 110-111, Shri Mohini Complex, Opp. Kasturchand Park 345 Kingsway Road, Nagpur 440001 Nashik: Shop No. 1, Shrinath Apartment, Pandit Colony- Lane No. 3, Sharanpur Knigsway Road, Nagpur 440001 Nashik: Stop No. 1, Shrinan Aparineth, Parlott Colony Calle No. 5, Shraanbur Road, Nashik 422 002 • First Floor, Padma-Vishwa Regency, Behind Saroj Travels, Next To Manavta Cancer Hospital Mumbai Naka, Nasik 422001 Pune: Second Floor, 1202/5, "Shalini Sky I" building, Near ICICI bank, Ghole Road, Shivajinagar, Pune 411 005 • 1st Floor, 'Mantri Vertex' Law College Road, Pune 411004 Sangli: Shiv Ratna Complex, S4, 3rd Floor, Cst No.1047B, College Corner North Shivaji Nagar, Madhavnagar Sangli 416416 Sholahpur: 786, Maruti Tele Sankul, South Kasba, Shinde Chowk, Sholapur 413007 NEW DELHI: Delhi: 7 B, Rajendra Park, Pusa Road, Upper Ground Floor, Metro Piller No.153, New Delhi 110 060 • 605, Sixth Floor 'Ashoka Fertar Building'. 24 Derticabarba Pace Alex Alex Alex College: Relacence First Eloc Chowley No. 1997 Estate Building', 24, Barakhamba Road, New Delhi 110001 ORISSA: Balasore: First Floor, Choudhury Nivas P.O. Sahadeb Khuntha, Near Bus Stand, Balasore, Odisha 756001 Behrampur: First Floor, Alakananda Énclave, First Lane, Gajapati Nagar, Ganjam Dist., Berhampur 760 010 Bhubaneshwar: Office No. 16, 2nd Floor, Deen Dayal Bawan, Ashok Nagar, Bhubaneswar 751009 • II Floor, Plot No A/83, Sahid Nagar, Khurda District, Bhubaneswar 751007 Cuttack: Plot No. 3209, 2nd Floor, Urmila Plaza (Above Utkal Motors), Madhupatna, Cuttack 753010 Rourkela: 2nd Floor, Plot No. 309/P, Udit Nagar, Opp. Ambedkar Chowk, Rourkela, Sundergarh District, 769012 Sambalpur: Sundaram Finance Ltd, First Floor, Sabat Complex Near Wesco office Main Road, Ainthapalli Sambalpur: Sundaram Finance Ltd, First Floor, Sabat Complex Near Wesco office Main Road, Ainthapalli Sambalpur 768004 PONDICHERRY: Pondicherry: Ms Royal Enclave, Plot No 19, 100 Feet Road, Mudailarpet, Pondicherry 605004 • No. 181, Thiruvalluvar Salai, Pillaithottam, Opp to Bahavan Saw Mill, Pondicherry 605013 PUNJAB: Amritsar: 1st Floor, 27-A, Classic Plaza, Majitha Road, Amritsar 143001 Bhatinda: 1st Floor, 3038 - A Guru Kanshi Marg, Bhatinda 151001 Chandigarh: S.C.O II Floor, 2475-2476, 22/C, Chandigarh 160022 • S.C.O 56-57 2nd Floor, Phase- II Mohali, Punjab 160072 Jalandhar: Shop No. 43 & 44, Fifth Floor, City Square Bulding, EH-197 Civil Lines, Jalandhar 144001 Ludhiana: SCO 18, Cabin No.401, 4th Floor, Feroz Gandhi Market, Ludhiana 141 001 • S C O-13, 1st Floor, Shanghai Towers, Feroz Gandhi Market, Ludhiana 141001 Patiala: Third Floor, SCO-107, New Leela Bhavan, Near Yes Bank, Patiala 147 001. RAJASTHAN: Ajmer: 1st Floor, Adjoining K C Complex Opp: Daulat Bagh, Ajmer 305001 Alwar: 29, Harshil Tower, 3rd Floor Naru Marg, Keshav Nagar Alwar 301001 Bhilwara: Second Floor, Budh Plaza Opp: Circuit House, Basant Vihar, Bhilwara 311001 Bikaner: Second Floor Chug Mansion Opp. Drm office, Modern Market, Bikaner 334001 Hanumangarh: Second Floor, Shop No: 2 & 3, Near Bombay Hospital, Town Junction Road, Hanumangarh Junction, Hanumangarh 335512 Jaipur: No. 202, Second Floor, OK Plus Towers, Near Vishal Mega Mart, Hathroi Road, Ajmer Road, Jaipur 302 001 • 205, 2nd Floor, Sangam Towers, Church Road, off. M I Road, Jaipur 302001 Jodhpur: 201, 202, Second Floor, Mody Arcade Chopasani Road, Near Bombay Motors, Jodhpur 34200 • 116, 1st Floor, Mody Arcade, Chopasani Road, Near Bombay Motor Cycle, Jodhpur 342 001 Kota: Second Floor, Above Reebok Showroom 393, Shopping Centre, Nr. Ghode Wale Baba Circle, Kota 324007 Udaipur: C/o Sundaram Finance Ltd 4th Floor, Plot No-32/1105, Centre Point, Opp. B.N. College, Udaipur 313001 TAMIL NADU: Chennai: Sundaram Towers 1st & 2nd Floor, No.46 Whites Road, Royapettah, Chennai 600014 • Ground Floor, 19, Patullos Road, Chennai 600002 • Deshabandhu Plaza, 1st Floor, No.47, Whites Road, Royapettah, Chennai 600014. Coimbatore: 101-E, II Floor, Kala Mansion Building, D B Road, R. S Puram, Coimbatore 641002 • No.62, First Floor, 'Time Square' Balasundaram Road, A.T.T. Colony, (Near RTO office) Coimbatore 641012 Erode: Ms. URT Tower, No 139/1, Perundurai Road, Erode 638 011 Hosur: 2nd Floor, 42/1, "Ram Prabha Towers" (Opp to Dhanam Departmental Store), Denkanikotta Main Road, Hosur 635109. Kancheepuram: 24, Annai Indira Gandhi Salai (Nellukara Street), Kanchipuram 631502 Karur: SRN Towers, IInd Floor, Ts No.208/1, 1st Cross, Covai Road, Sengunthapuran, Karur 639001 Kumbakonam: 1st Floor, Nalli Plaza, Old Door No:34834A, T S R Big Street, Kumbakonam 612001 Madurai: No. 183 C - North Veli Street, Opp Duke Hotel, Madurai 625 001 • 37, Krishna Rao Tank Street, (Tvs Co-Operative Store) Madurai, 625001 Salem: New No. 210, Old No. 315- C, Omalur Main Road, Avk Arcade, Opp. New Bus Stand, Salem 636004 • First Floor, Srivari Shopping Mall, 2/91, New Bus Stand Road, Meyyanoor Salem 636004 Thanjavur: Shalini Towers, First Floor, 172, South Main Street, Thanjavur - 613009 • Tirunelveli: First Floor, No 985/1-C2, 1D, Indira Complex, South Bye Pass Road, Opp to Passport office, Tirunelveli 627005 Tirupur: Muthu Plaza, 1st Floor 320, Avanashi Road, Tirupur 641602 Trichy: 60/2, Krishna Complex, I st Floor, Shastri Road, Tirupur 641602 Trichy: 60/2, Krishna Complex, I st Floor, Shastri Road, Tinhur, Tirchy 620 017 • Bus Plaza, 2nd Floor, Front, No.5-G, Lawsons Road, Contonment, Trichy 620001 Vellore: 37B, Balaji Nagar, 2nd Street, Phase 3, Sathuvachari, Vellore 632009 • First Floor, 141/3 M.P. Sarathi Nagar, Vellore District Bus Owner Association Building, Chennai - Bangalore Bye Pass Road, Vellore 632012 TELANGANA: Hyderabad: 1st cross, opp. uma dental člinic road, Jayanagar, GHMC No-7-397/101,118, Opp. Dominos, S R Nagar, Hyderabad 500047 • D.No.6-3-57/1, 408-410, Diamond Block, 4th Floor, Lumbini Rockdale Compound, Somajiguda, Hyderabad 500082 Karim Nagar: 1st Floor, House No: 8-6-179/2A, Hyderabad Road, Above Mahi Motors, Kothirampur, Karimnagar 505001 Warrangal: D No 15-1-422/A, B Second Floor S.V.S Legend, Beside Industrial Estate Kaman, S.V. P Road Warangal Warrangal: D No 15-1-42/A, B Second Floor S VS Legend, Beside Industrial Estate Kaman, S.V. P Road Warangal 506002 UTTAR PRADESH: Agra: C/o Royal Sundaram General Insurance, Office No. - F-C-6, Block No- 41/4B, Friends Tower, Sanjay Palace, Agra 282002 • First Floor, Sky Tower, 29-F/211, Sanjay Palace, Agra 282002 Aligarh: Shop No.7 & 22, U.G.F Alig Corporate Plaza, Marris Road, Aligarh, Uttar Pradesh 202001 Aliahabad: 1st Floor, Saroj Bhavan, 14/4, Stanley Road, Near Patrike Crossing, Civil Lines, Allahabad 211001 • Vashishtha Vinayal Tower, Upper Ground Floor, 38/1 Tashkhant Marg, Allahabad 211001 Bareilly: Ilnd Floor, 116, Civil Lines, Circuit House Road, ICICI Bank Building, Bareilly Bareilly 243 001 Ghaziabad: 1st Floor, FI - 31, Konark Building, Gda Market, Rdc, Ghaziabad 201001 Gorakhpur: C/160/30, First Floor, Naiyapar Kothi, Esmailepur, Near Chaurahiya Gola Chowk, Gorakhpur 273 001 Jhansi: Shop No. 5, Narayan Plaza Joje House, Infront of Employment Exchange Gueiller Band, Langei Javidi Kangur, 218/018, Chamberg, 204 Elore 11/4/13 Civil Lines Kanpur, 20801 Gwalior Road, Jhansi 284001 Kanpur: 218/219 Kan Chambers, 2nd Floor, 114/113 Civil Lines Kanpur 208001 Lucknow: 303, Third Floor, Sky Hi Chambers, 11/5, Park Road, Lucknow 226001 • 104, UGF Sky Hi Chambers, 5- Park Road, Lucknow-226 001 Mathura: 3rd Floor, Shop No.330, Dwarikadheesh Plaza, Mohalla Brijnagar, Junction Road, Sonkh Adda, Mathura 281001 Moradabad: 2nd Floor, office No.3, Vallabh Complex, Near Pms School Civil Lines, Moradabad 244001 Varanasi: Flat No.7, 2nd Floor, Rama Kunj, C-32-22/17 Ram Singh Rana Nagar Colony, Cantt Sigra Road, Varanasi 221002 • Sundaram Mutual Fund, Shop No-60, 1st Floor, Kuber Mall, Rathyatra, Varanasi 221010 UTTARANCHAL: Dehradun: 57/19, Raipur Road, II Floor, Shiva Palace, Dehradun 248 006 WEST BENGAL: Asansol: 1st Floor, Above United Bank of India, B.B. College More, Ushagram East, G.T. Road, P.O. Asansol, Dist. Burdwan, Asansol 713303 Burdwan: 5 B, M.V Apartment, 36 G.T. Road, Parbirhata Construction of the second Bentinck Street (Opp Orient Cinema), Kolkata 700072 Siliguri: Shree Radha Complex, Block-B 2nd Floor, Iskon Mandir Road Siliguri, Dt Darjeeling 734001 Dubai: Representative office: P O Box:124337 office No. 205, AL ATTAR Grand, Above LG Showroom, Khalid Bin Al Waleed Street, Bur Dubai, Dubai, UAE