



SUNDARAM MUTUAL

Statement of Additional Information



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



June 2017*



Mutual Fund
Trustee Company
Asset Management Company
Website

Sundaram Mutual Fund
Sundaram Trustee Company Limited
Sundaram Asset Management Company Limited
www.sundarammutual.com

**Updated till June 30, 2017*

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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

Sponsor



SUNDARAM FINANCE

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.

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

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

AMFI: The Association of Mutual Funds in India

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

Benchmark: The benchmark for the scheme

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

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

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

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

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

KRA: KYC Registration Agency

KYC: Know Your Customer

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

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

PAN: Permanent Account Number issued by the Income

Tax Department

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

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

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

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

SID: Scheme Information Document prescribed by SEBI

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

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

Unit Holder: An investor in a scheme.

CAS: Consolidated Account Statement

Business Day

A day other than

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

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

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

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

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

Sundaram Mutual Fund

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

The Board of Trustees decided to convert itself into a trustee company in terms of Regulation 17(2) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and received the approval of the Securities and Exchange Board of India ("SEBI") for the substitution of the Board of Trustees with a trustee company vide letter dated September 29, 2003 from SEBI. Accordingly, the Trustee Company was incorporated on December 2, 2003 under the Companies Act, 1956. The Trust Deed has been amended following the introduction of BNP Paribas Asset Management as the one of the two-sponsors (Sundaram Finance Limited was the initial settlor of the Trust Deed as the sponsor) of the Mutual Fund. The amended Trust Deed dated March 31, 2006 has been duly registered with the Sub-Registrar, Chennai – India (Serial Number 193 of 2006).

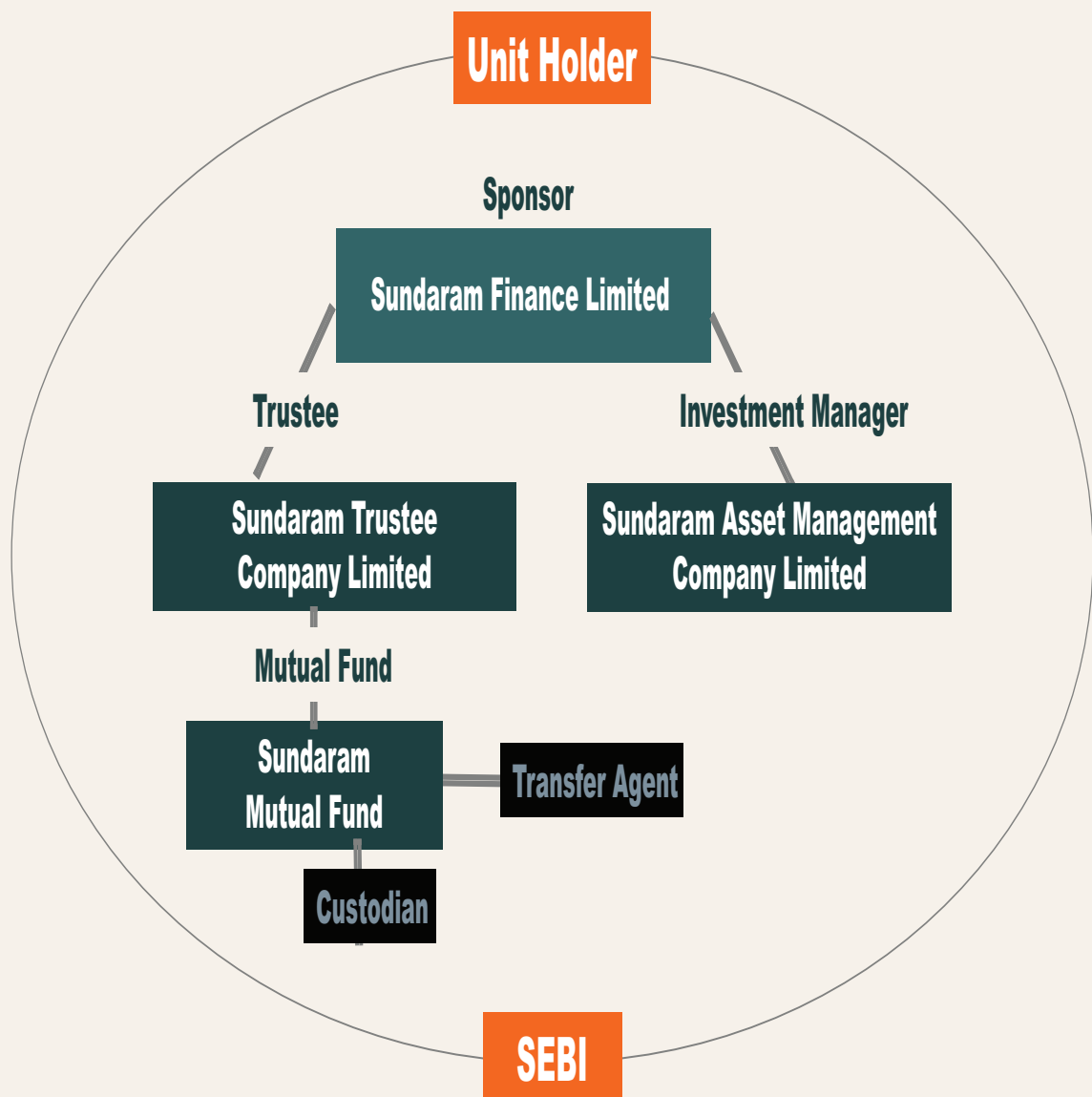
In terms of a Share Purchase Agreement dated 30th July, 2010, BNP Paribas Asset Management has sold to Sundaram Finance Limited all of the shares held by BNP Paribas Asset Management in the AMC and the Trustee Company; and Sundaram Finance Limited and BNP Paribas Asset Management have terminated their joint ventures in the AMC and the Trustee Company. The "change in controlling interest" of the AMC consequent to the aforesaid sale and purchase was approved by SEBI vide its letter no. OW/ 18223/2010 dated September 1, 2010.

After the acquisition, Sundaram Finance Limited has become the sole sponsor of the Mutual Fund and BNP Paribas Asset Management has ceased to be a co-sponsor thereof. Consequent to the change of sponsor of the Mutual Fund as aforesaid Sundaram Finance Limited, BNP Paribas Asset Management decided to novate and amend certain provisions of, the Trust Deed and change the name of the Mutual Fund to "Sundaram Mutual Fund". A novated trust deed was executed on 7th October 2010 and registered with the Sub-Registrar, Triplicane, Chennai 600 005 vide document number 365 of 2010. Sundaram Trustee Company Limited is the Trustee.

Sponsor

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

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



Sundaram Finance Limited is one of the leading non-banking finance company in India having a track record over 60 years. Sundaram Finance Group has a presence in businesses such as automobile finance, home loans, mutual funds and insurance, to name a few. Sundaram Finance has a nation-wide network of over 587 branches, employee strength (full time employees including its divisions - Sundaram Infotech Solutions & Sundaram Direct) of around 3,689 people and is regarded as one of the most trusted and respected financial services provider in India.

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

Subsidiaries of the Sponsor

- 1 Sundaram Trustee Company Limited: The Trustee for Sundaram Mutual Fund.
- 2 Sundaram Asset Management Company Limited: The Investment Manager for Sundaram Mutual Fund Limited.
- 3 Sundaram BNP Paribas Home Finance Limited: Housing Finance
- 4 Sundaram Finance Holdings Limited: Distribution of financial and investment products.
- 5 LGF Services Limited: Distributor of financial and insurance products.
- 6 Sundaram Infotech Solutions Limited: IT services.
- 7 Sundaram Business Services Limited: Business Process Outsourcing.
- 8 Infreight Logistics Solutions Limited: Transportation and logistics.
- 9 Sundaram BNP Paribas Fund Services Limited: Fund accounting and Registrar and Transfer Agents Services.
- 10 Royal Sundaram General Insurance Co. Ltd.: General Insurance
- 11 Sundaram Insurance Broking Services Limited: Insurance Broking
- 12 Sundaram BPO India Limited: Business Process Outsourcing and Call Centre Operations
- 13 Sundaram Asset Management Singapore Pte. Ltd.: Fund Management Services (Subsidiary of Sundaram Asset Management Company Limited) (from 06th June 2012).

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

Key Financials of Sundaram Finance Limited*				
	2016-17	2015-16	2014-15	2013-14
Total Income	2,458.29	2475.02	2369.07	2313.91
Post-Tax Earnings	495.35	477.27	454.14	442.51
Paid-up Capital	111.10	111	111	111
Net Worth	3,745.63	3313	2978	2405
Dividend (%)	115	122	105	100

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

Details of penalties awarded by SEBI under the SEBI Act or any of its Regulation against the sponsor of the Mutual Fund in the last three years: Nil
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Sundaram Trustee Company Limited (referred to as the Trustee in this document), through its Board of Directors, shall discharge its obligations as Trustee of the Sundaram Mutual Fund. The Trustee ensures that the transactions entered into by Sundaram Asset Management Company Limited (referred to as Investment Manager for Sundaram Mutual Fund in this document) are in accordance with the SEBI Regulations. The Trustee will also review the activities of the Investment Manager.

Incorporated on 02.12.2003

Address of the Registered Office:

21, Patullos Road

Chennai 600 002

India

Board of Directors of the Trustee Company

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Name	Age	Qualification	Experience
M. S. Sundara Rajan	65	M.A Economics, CAIIB, ACS	He retired as the Chairman and Managing Director of Indian Bank in 2010. His core expertise is in investment banking, project finance, corporate restructuring and capital market. He serves on the Board and Committees of various companies.
S Viji	69	B. Com., CA, MBA	Has nearly 5 decades of experience in Banking, Finance, Insurance and Automotive Component Manufacturing Industry.
Ramachandran Venkatraman	54	BE (Mechanical) Birla Institute of Technology Gold Medalist MBA/PGDM- IIM Bangalore Merit scholar	Independent Advisor Providing advisory on corporate matters to select clients October 2010 onwards AT Kearney Partner Senior Advisor Advisory June 2007 to September 2010 New Venture Established a new private equity firm November 2006 – May KPMG India Partner Head of Consulting Practice Advising clients of KPMG March 2003-October 2006
Soundara Kumar	62	CAIIB, BSc. (Maths)	Has nearly four decades of experience in various positions in State Bank of India. She was the Deputy Managing Director of State Bank of India, Managing Director of State Bank of Indore and held various operating positions as retail, credit, and headed Small, Medium and Large Branches. Her important assignment includes Chief General Manager Bangalore Circle, Managing Director SBI Indore, President and CEO of SBI California. As GM and CGM of SBI she headed Retail banking, Rural banking and SME Business and introduced number of schemes including technology based products.

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

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

Appointment of Investment Manager:

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

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

Stipulated Functions & Responsibility:

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

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

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

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

General Due Diligence: The Trustee shall

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

Specific Due Diligence: The Trustee shall

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

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Meetings & Oversight

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

The Board of Sundaram Trustee Company met seven times during FY 2016-17. The Audit Committee met four times. The supervisory role of the Board of Trustee is being discharged by ensuring continuous feedback from the Investment Manager on the matters of importance and a review of the operations of the Mutual Fund.

Trusteeship Fees

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

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

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

Address of the Registered Office:

21 Patullos Road

Chennai 600 002

India

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The paid-up capital of Sundaram Asset Management Company is Rs. 20 crores (represented by 2 crore equity shares of Rs 10 each). The entire paid-up capital of the company is held by Sundaram Finance Limited.

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Business activity

- Investment Manager for Sundaram Mutual Fund
- Portfolio Management Services
- Advisory services
- Fund management services to Alternate Investment Fund – Cat III commenced with effect from Jan 05, 2017.

The company has a wholly owned subsidiary in Singapore in the name of Sundaram Asset Management Singapore Pte. Ltd. (SAMS). SAMS is registered with Monetary Authority of Singapore (MAS) and is carrying on the activity of fund management to the accredited investors.

The company has systems in place to ensure that there is no conflict of interest between these activities and its mandate to be the Investment Manager for Sundaram Mutual Fund.

Board of Directors Name and Address	Qualification	Age	Brief experience including other Directorship held
Pratip Chaudhuri Director H - 1591, Chittaranjan Park, New Delhi - 110019	MBA, CAIIB	63	Director CESC LTD Visa Steel Limited Alchemist Asset Reconstruction Company Limited Cosmo Films Limited CESC Infrastructure Limited IFFCO Kisan Sanchar Limited Dynamic Drilling & Services Private Limited Jindal India Powertech Limited Quess Corp Limited Additional Director Kota Electricity Distribution Limited
T.T. Srinivasaraghavan Director New No. 9, Old No. 5, III Street, Kasturi Estates, Third Street, Gopalapuram, Chennai 600 086 Sundaram	B.Com. M.B.A	62	Managing Director Sundaram Finance Limited Director Sundaram BNP Paribas Home Finance Limited Royal Sundaram General Insurance Company Limited Sundaram Business Services Limited Brakes India Limited Flometallic India Pvt. Limited Sundaram BPO India Limited Finance Industry Development Council NSE Strategic Investment Corporation Limited Sundaram BNP Paribas Fund Services Limited Additional Director Sundaram Finance Holdings Limited (formerly Finance Investments Limited)
Rishikesha.T.Krishnan Director Faculty Qtrs, 117, IIM-B Campus, Bannerghatta Road, Bangalore, Karnataka - 560076	Fellow IIM (A) MS (Engineering- Economics)	53	Director Madhya Pradesh Pashchim Vidyut Vitaran Company Ltd

Board of Directors Name and Address	Qualification	Age	Brief experience including other Directorship held
Arvind Sethi 02GFA, Court Green, The Laburnum, Sushant Lok, 1, Sector 28, Gurgaon, Haryana - 122002	MA Hons in PPE	59	Director CAP-M Consulting India Pvt Ltd Old World Hospitality Pvt Ltd Tikka Town Pvt Ltd. HSBC InvestDirect Financial Services (India) Ltd. HSBC InvestDirect (India) Ltd. Afrasian Bank Limited Eden Plantation Resort Pvt Ltd Bear Falls Plantation Resort Pvt Ltd Bloom Plantation & Resort Pvt Ltd Flourish Plantation Resort Pvt Ltd
Harsha Viji Managing Director 20 D'silva Road Mylapore Chennai - 600004	B.Com., A.C.A., M.B.A	40	Director Flometallic India Pvt. Limited Royal Sundaram General Insurance Company Limited Association of Mutual Funds in India (AMFI) Whole Time Director Sundaram Finance Limited Additional Director Sundaram Finance Holdings Limited (formerly Sundaram Finance Investments Limited)
Sunil Subramaniam Chief Executive Officer & Whole Time Director 3A Sujatha Apts 103/54, Abhiramapuram, 4th Street Chennai, Tamil Nadu India 600018	M.Sc. MBA	56	Director Sundaram Asset Management Singapore Pte Ltd.

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

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

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

Ownership Change:

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

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

Asset Management Fee:

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

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Name & Designation	Qualification	Age	Experience (Years)
Harsha Viji Managing Director	B.Com, ACA, MBA	41	16.6 (SVP Special Project, Sundaram Finance Ltd-4.7; Mckinsey & Co., New York-4.9)
Sunil Subramaniam CEO (Whole Time Director)	M.Sc, MBA, CAIIB	56	29.7 (State Bank of India-10, American Express Bank-9, Bank of America-2)
Lakshminaryanan Duraiswamy Chief Operating Officer Citibank India-3.4)	B.com, CWA, PGDBM (LIBA, Chennai)	47	23 .1 (GE Capital Corporation-13, Alpica Finance India-0.8,
T.S. Sritharan Chief Financial Officer	B.Com, FCA, AIII	55	26.8 (United India Insurance Company Limited-8)
P. Sundararajan Head – Compliance and Company Secretary	B.Com. B.L. FCS, CFE, CISM CRISC	60	38.0 (Sundaram Finance Ltd-29)
S Ravi Vice President - Customer Service	B.Com.	55	19.7 (Sundaram BNP Paribas Funds Services Ltd. -4, Bajaj Finance - 1, GE Capital - 14.7)
C M Loganathan Head of Product & Marketing	Chartered Accountant & B.Com	50	20 (American Express USA, EFG Capital, Miami, USA, Sundaram AMC)

Experience includes the working period at Sundaram Asset Management

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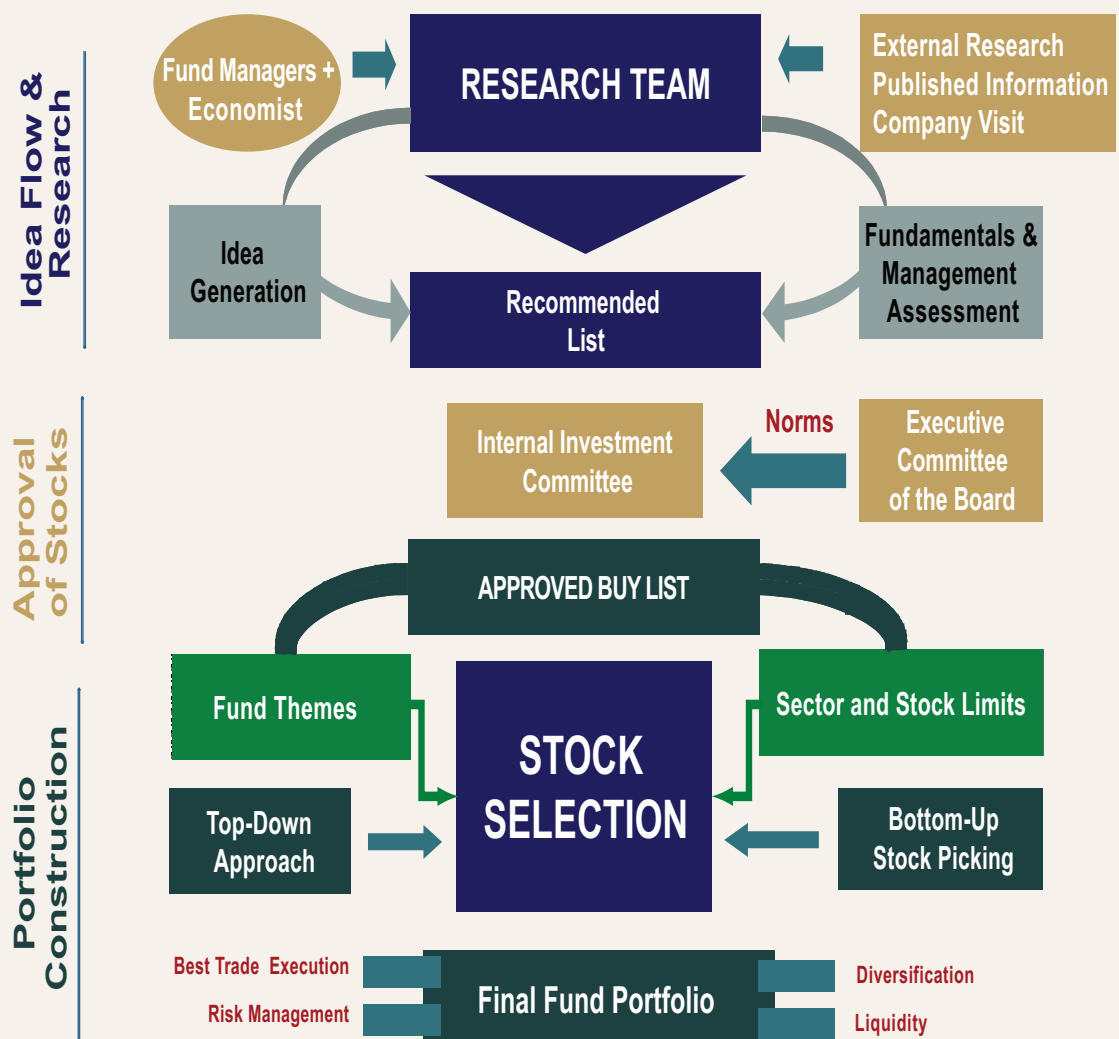
Name & Designation	Qualification	Age	Experience (Years)
S.Krishnakumar Chief Investment Officer-Equity	BE, PGDBA (Financial & Portfolio Management)	50	24.5 (Anush Shares & Securities-7, Lucas TVS, an auto electricals major-6)
Dwijendra Srivastava Chief Investment Officer-Debt	CFA, PGDM (Finance), Bachelor of Technology (Textile Technology)	44	17.4 (Deutsche Asset Management-3, JM Financial Asset Management-1.2, Tata Asset Management-3.4, Tower Capital and Securities 2, Indo Swiss Financial-1.7, Gontermann Peipers-1.9)
Shiv Chanani Fund Manager-Equity	B.com, Licentiate CS, PGDM, CFA	40	14.7 (ICICI Securities Ltd - 6.5, Reliance Mutual Fund - 4.5)
Bharath S Fund Manager-Sundaram Portfolio Management	B.Com, MBA, ICWA	36	13.07
Madanagopal Ramu Asst. Fund Manager-Equity & Head - Equity Research	B.Com, MBA, ICWA	38	8.9
Siddharth Chaudhary Fund Manager-Fixed Income	B.com, PG Diploma in Securities Markets	34	8.9 (Indian Bank-4.2)
Sandeep Agarwal Fund Manager-Fixed Income	B.Com, ACA, CS	30	7.1

Shiv Chanani, Dwijendra Srivastava, Sandeep Agarwal and Siddharth Chaudhary are based in Mumbai and the other fund managers are based in Chennai
Experience includes the working period at Sundaram Asset Management

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Name	Qualification	Age	Experience (Years)
Manjubhashini A Research Analyst	M B A , B.Tech (Regional Engg College (Hamirpur), H.P)	34	11.0
Srinath Krishnan Senior Research Associate	B.E (ECE)	28	5.7
Arjun G Nagarajan Senior Economist	B.Com, MA (Econ.), M.Phil (Econ.), MSc. (Econ.), MSc. (Fin.& Inv.)	34	7.21
Sudarshan Padmanabhan Research Analyst	B.com, MBA, PGDMM	33	6.9
Abhijith Vara Research Analyst	PGDM - IIM Kozhikode; B.Tech. (Electrical Engineering) - IIT Madras	33	8.8
Raj Kiran Gandhi Senior Analyst	Masters in Management studies (Finance); CFA; Diploma in Business Finance	35	10.6
Sachin Jain Trader - Fixed Income	PGDM, B. Tech (Electrical and Electronics)	31	8.5
Vinoth Vijayaseharan Database Analyst & Dealer	B.com,MBA	33	10.0
Ram Mohan K Dealer	B.E,M.S, M.B.A	35	11.0
Kalpana Ashok Assistant Vice President - Sundaram Portfolio Management	B.com,M.A,MBA	51	33.0
Rahul Bajjal Fund Manager - Equity	M.B.A , B.E	43	15 (Bharti Axa Life Insurance)
Rohit Seksaria Assistant Fund Manager	M.B.A, C.A, C.S, B.Com	39	14 (Asia Capital and Advisors)
Prashant N Kutty Research Analyst	M.B.A, B.Com	34	11(Emkay Global Financial Services)
Dhaval Gada Research Analyst	M.B.A, B.Com	31	7 (Motilal Oswal Securities)
Kirthi K Jain Research Associate	C.A, C.S	26	5 (B & K Securities)

Raj Gandhi and Sachin Jain are based in Mumbai.
Experience includes the working period at Sundaram Asset Management.



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Equity Investment Process

The fund managers shall adhere to the SEBI regulations, terms and conditions of the Scheme Information Document of the respective scheme and the internal equity fund management guidelines approved by the Executive Committee. The Executive Committee comprises of three directors of the Company. The Heads of Equity and Fixed Income attends the meetings of the Committee on invitation.

The Equity Investment Process will be classified into

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

The Internal Investment Committee comprises the Managing Director, Head of Equity and the Head of Fixed Income.

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

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

The minimum sources for research are

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

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

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

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

Portfolio Construction and Stock Selection

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

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

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

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

- Out-performance relative to the market;
- Out-performance relative to the sector;

- Out-performance relative to the same class of equities;
- Downgrade in earnings estimates;
- Weight consideration
- Redemption from the fund
- Dividend payment
- Change in the assumptions on the basis of which initial buy decision was made
- Huge absolute returns
- Noticeable trend of the market moving from one type of equities to another type of equities (like from large to mid; MNCs to Indian Professional)
- Asset allocation changes

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

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

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

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

The following inputs shall also be provided by the Economist periodically

- a. RBI report
- b. Economic report
- c. Commodity prices
- d. State of Government Finances
- e. Production data Sheet

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

A report is submitted to the Executive Committee on a periodical basis. Similarly in March, an Annual Report is submitted in place of the other reports. All the reports are submitted to the Board of Directors of the Asset Management Company as well as the Trustee Company.

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Fixed Income – Investment Process

The Fixed-Income process is classified under

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

Research & Analysis of Factors affecting Interest Rate

There is a structured process and broadly the factors researched are

Real economic factors such as

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

Monetary Variables such as

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

Policy Inputs such as

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

Short -Term Factors

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

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

1. Credit Evaluation Policy

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

The policy covers the following aspects:

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

a) The Credit Investment Process:

The investment process is stated hereunder:

The Macro View:

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

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

Issuer Selection:

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

- Company details
- Company's position in the industry it operates
- History
- Management & Shareholdings
- Credit rating - external (with outlook if any)

- Credit rating - internal
- Financial Statement - History/forecast (including cash flow forecast)
- Financial ratios and Qualitative analysis
- Industry / Sector outlook based on their business cycles
- Regulatory environment and Public Policies

The credit analyst reviews each issuer limits on a regular basis, as and when the audited financials of the issuers are available. The fund management team also provides information on issuers, obtained through formal as well as informal sources and through market feedback to the credit analyst, which is factored in the credit evaluation process.

b) The Investment Strategy:

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

c) The Credit Committee

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

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

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

- 1) Real Estate, Micro Finance, Airlines and IT Sector
- 2) Such other sectors decided by the Credit Committee from time to time as not suitable for investment

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

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

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

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

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

- a. The floors and ceilings within a range of 5% of the intended allocation (%) against each sub asset class/credit rating shall be decided at the time of filing the final offer documents with SEBI before launch of the scheme. This will be indicated in the form of letter to the SEBI.
- b. Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively.
- c. **Positive variation in investment towards higher credit rating in the same instrument may be allowed.**
- d. **In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs the scheme may invest in Highest rated CDs(A1) Reverse Repo, T-Bills, CBLO. However, subsequent to investment and after a review, if the scheme finds NCDs of AAA rated and equivalent short term rating for CPs, the scheme may invest in these securities.**

- e. **At the time of building up the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalent.**

f. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.

- g. **Disclosures with reference to investment in unrated securities, derivatives: The scheme/plan will not make any investments in unrated securities. However the scheme/plan will make investment in derivative instruments.**

- h. **In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced from the date of the said deviation as under:**

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

- i. Further, the above allocation may vary during the duration of the scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In the case of such deviations, the Scheme may invest in highest rated CDs (A1) Gsec, Reverse Repo in Gsec, T-Bills, CBLO. Deviation, if any, due to such instances may continue if NCDs/CPs of desired credit quality is not available.

- j. Further, the above allocation may vary during the duration of the scheme due to occurrence of any adverse credit events such as rating downgrade/credit default. In such case, it would be the discretion of the fund manager to either rebalance the portfolio or continue to hold the instrument in the portfolio in the best interest of the investor.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Role of the committee

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

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

Sundaram Select Focus	Concentrated Large-Cap Fund Aggressive strategy focussing on 2/3 themes owning up to 30 stocks
Sundaram Select Mid Cap	Pure Mid-Cap Fund Diversified portfolio to optimise returns & risk
Sundaram S.M.I.L.E Fund	Diversified Multi-Cap Fund Aggressive focus on mid- & small-cap stocks + cushion of up to 35% in large caps
Sundaram Financial Services Opportunities	Sectoral Fund An open ended Financial Services Sector Scheme
Sundaram Smart Nifty 100 Equal Weight Fund	Sectoral Fund An index linked equity scheme
Sundaram Rural India Fund	Diversified Multi-Cap Fund Rural prosperity
Sundaram Diversified Equity	Diversified ELSS Fund Multi-cap portfolio with a distinct large-cap tilt
Sundaram Equity Multiplier	Dynamic Go-Anywhere Fund Multi-cap portfolio
Sundaram Equity Plus*	Equity with a dash of gold ETF Large-cap focussed equity component (An open-end equity scheme)
Sundaram Select Mirco Cap	Closed-end Equity Pure Micro Cap Fund
Sundaram Top 100	Closed-end RGESS Scheme The scheme shall invest in eligible securities as per Rajiv Gandhi Equity Savings Scheme, 2012
Sundaram Balanced Fund	Balanced Portfolio Large-cap focussed equity component
Sundaram World Brand Fund	Closed-end Equity Large Cap
Sundaram Select Small Cap	Closed-end Equity Small Cap
Sundaram Value Fund	Closed-end Equity Small & Mid Cap
Sundaram Long Term Tax Advantage Fund	Closed-end ELSS Multi-Cap

Select Thematic Funds

Sundaram Infrastructure Advantage Fund[#]	Theme Infrastructure/capex spend in India
Sundaram Global Advantage	Fund-of-Fund Scheme Emerging Markets + Real Estate + Commodities (funds investing in stocks of real estate & commodity companies)

[#] The portfolios of Sundaram Capex Opportunities Dividend was merged with Sundaram Capex Opportunities Growth to form Sundaram Infrastructure Advantage Fund w.e.f. 07/04/2014. Subsequently Sundaram Energy Opportunities Fund merged into Sundaram Infrastructure Advantage Fund w.e.f. April 15, 2014

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

Schemes as of June 2017

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

Sundaram Money Fund

Liquid Fund

Optimal current yield + high degree of liquidity

Sundaram Ultra Short-Term Fund

Income Fund

Current yield + yield kicker from market-to-market component

Sundaram Flexible Fund: Short-Term Plan

Income Fund

Dynamic strategy in short-end of yield curve

Sundaram Banking & PSU Debt Fund

Income Fund

Dynamic go-anywhere portfolio across the yield curve

Sundaram Gilt Fund

Income Fund

Dynamic fund owning Government Securities

Sundaram Bond Saver

Income Fund

Strategy focused on medium-to-long term end of yield curve

Sundaram Regular Savings Fund

Income Fund

Dynamic bond portfolio + equity of upto 10% (Not an assured returns scheme)

Sundaram Monthly Income Plan-Aggressive Plan

Income Fund

Dynamic bond portfolio + equity of upto 30% (Not an assured returns scheme)

Sundaram Select Debt Short-Term Asset Plan

Income Fund

Dynamic strategy in short-end of yield curve + yield kicker from market-to-market component

Sundaram Income Plus

Income Fund

Dynamic portfolio across the yield curve

Sundaram Hybrid Funds

Close ended Income Fund

Sundaram Fixed-Term Plans

Income Fund

Passive portfolio seeking to capture yield for specific period

Sundaram Capital Protection-Oriented Scheme

Income Fund

Capital protection orientation + a dash of equity

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

Schemes as of June 2017

Investor Relations Manager**Ravi S,**

Head- Customer Services,
Sundaram Asset Management Company Limited,
Sundaram Towers,
46, Whites Road, Royapettah,
Chennai- 600 014.
Fax: (044) 28582200
Contact No. 1860 425 7237 (India)
+91 44 4083 1500 (NRI)
E-mail: customerservices@sundarammutual.com
(NRI): nriservices@sundarammutual.com

Registrar and Transfer Agent

Sundaram BNP Paribas Fund Services Limited
SEBI Registration No. INR 000004066
Unit: Sundaram Mutual Fund,
Central Processing Center,
23, Cathedral Garden Road,
Nungambakkam,
Chennai-600034.
Tel: 044 - 2830 9100

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

Fund Accountant

Sundaram BNP Paribas Fund Services Limited
Central Processing Center,
Unit: Sundaram Mutual Fund,
Central Processing Center,
23, Cathedral Garden Road,
Nungambakkam,
Chennai-600034. Tel: 044 - 2830 9100
Tel: 044 - 2250 4700

The Hongkong and Shanghai Banking Corporation
II Floor "Shiv", Plot No 139-140 B, Western Express Highway Sahar Road Junction, Vile Parle-East, Mumbai 400 057
Standard Chartered Bank
24-25 M. G. Road, Fort, Mumbai 400 0023
Sundaram BNP Paribas Fund Services Ltd is the fund accountant for all the schemes of

Sundaram Mutual except Sundaram Global Advantage and Sundaram World Brand Fund Series for which HSBC and Standard Chartered Bank are respective the fund accountants.

Custodian**Standard Chartered Bank**

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

The Hongkong and Shanghai Banking Corporation

SEBI Registration No IN/CUS/009
II Floor "Shiv", Plot No 139-140 B, Western Express Highway Sahar Road Junction, Vile Parle-E,
Mumbai 400 057

HDFC Bank

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

Legal Counsel

T. K. Bhaskar
Partner HSB Associates
555 Anna Salai, Chennai - 600018.

Auditors of Sundaram Mutual Fund

M/S Sundaram & Srinivasan
Chartered Accountants
23 C P Ramaswamy Road, Alwarpet, Chennai 600 018
Telephone: 044 24970762

Auditors of Sundaram Asset Management Company Limited

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

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

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

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

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Condensed Financial Information on schemes of Sundaram Mutual Fund launched over the past three years (excluding redeemed schemes)

Schemes of Sundaram Mutual Fund (allotment date)	Year	NAV Per unit (Rs.)						Dividend Per Unit (Rs.) (Exclusive of DDT)						Annualised Returns (%)		AUM at March 31, 2017 (₹ in Crore)	Ratio of Recurring Expenses (In %)	
		Beginning of the year / Period			End of the year / Period			Dividend			Dividend			Scheme	Benchmark		Regular	Direct
		Dividend		Growth	Dividend		Growth	Regular	Direct	Regular	Direct	Others	Individual/HUF					
		Regular	Direct		Regular	Direct								Regular	Direct			
Sundaram Select Micro Cap Series I	2015 - 16	17.0147	17.4648	24.5925	25.1170	14.0337	14.5434	22.9398	23.5952	2.00	2.00	2.00	2.00	-6.70	-6.04	98.71	2.98	2.40
Date of Allotment : 03.01.14	2016 - 17	14.0337	14.5434	22.9398	23.5952	15.3537	16.0535	28.5857	29.5115	2.00	2.00	2.00	2.00	24.61	25.07	115.27	3.02	2.67
Sundaram Select Micro Cap Series II	2015 - 16	16.9103	17.3285	24.4581	24.9586	13.9905	14.4703	22.8999	23.5015	2.00	2.00	2.00	-	-6.35	-5.82	65.24	2.99	2.41
Date of Allotment : 27.01.14	2016 - 17	13.9905	14.4703	22.8999	23.5015	15.2839	15.9446	28.5102	29.3661	2.00	2.00	2.00	-	24.50	24.95	76.71	3.04	2.69
Sundaram Select Micro Cap Series III	2015 - 16	16.6294	17.0200	24.0239	24.4848	13.6955	14.1461	22.4433	23.0032	2.00	2.00	2.00	-	-6.56	-6.04	54.56	2.99	2.41
Date of Allotment : 17.02.14	2016 - 17	13.6955	14.1461	22.4433	23.0032	14.9243	15.5470	27.9556	28.7569	2.00	2.00	2.00	-	24.56	25.01	63.82	3.04	2.69
Sundaram Select Micro Cap Series IV	2015 - 16	15.3443	15.6877	22.7883	23.1711	12.5307	12.9306	21.3168	21.8252	2.00	2.00	2.00	-	-6.32	-5.79	40.97	2.99	2.42
Date of Allotment : 11.03.14	2016 - 17	12.5307	12.9306	21.3168	21.8252	14.0033	14.5558	26.5327	27.2617	1.50	1.50	1.50	-	24.47	24.91	48.42	3.04	2.69
Sundaram Select Micro Cap Series V	2015 - 16	12.8809	13.0487	13.4075	13.5755	11.8069	12.0481	13.2259	13.4716	1.00	1.00	1.00	-	-1.35	-0.76	157.31	2.88	2.26
Date of Allotment : 01.03.2014	2016 - 17	11.8069	12.0481	13.2259	13.4716	14.7450	15.1411	18.3654	18.7768	1.50	1.50	1.50	-	38.86	39.38	205.65	2.91	2.56
Sundaram Select Micro Cap Series VI	2015 - 16	11.9003	12.0323	11.9003	12.0323	11.2354	11.4337	11.6743	11.8740	0.50	0.50	0.50	0.50	-1.89	-1.31	231.59	2.83	2.20
Date of Allotment : 01.10.2014	2016 - 17	11.2354	11.4337	11.6743	11.8740	14.4969	14.8318	16.2140	16.5547	1.00	1.00	1.00	1.00	38.89	39.42	308.83	2.86	2.51
Sundaram Select Micro Cap Series VII	2015 - 16	11.6636	11.7712	11.6637	11.7661	11.0880	11.2608	11.5269	11.6954	0.50	0.50	0.50	0.50	-1.17	-0.60	124.23	2.93	2.33
Date of Allotment : 31.10.2014	2016 - 17	11.0880	11.2608	11.5269	11.6954	14.2683	14.5623	15.9820	16.2757	1.00	1.00	1.00	1.00	38.65	39.16	165.79	2.95	2.60
Sundaram Select Micro Cap Series VIII	2015 - 16	NA	NA	NA	NA	9.6213	9.6843	9.6213	9.6843	-	-	-	-	NA	NA	90.36	2.97	2.37
Date of Allotment : 21.10.2015	2016 - 17	9.6213	9.6843	9.6213	9.6843	12.7877	12.8742	13.3179	13.4045	0.50	0.50	0.50	-	38.42	38.41	121.89	2.77	2.39
Sundaram Select Micro Cap Series IX	2015 - 16	NA	NA	NA	NA	9.5872	9.6430	9.5872	9.6429	-	-	-	-	NA	NA	53.59	2.96	2.37
Date of Allotment : 05.11.2015	2016 - 17	9.5872	9.6430	9.5872	9.6429	12.7426	12.8249	13.2728	13.3552	0.50	0.50	0.50	-	38.44	38.50	72.27	2.79	2.42
Sundaram Select Micro Cap Series X	2015 - 16	NA	NA	NA	NA	9.5720	9.6065	9.5720	9.6065	-	-	-	-	NA	NA	34.81	2.99	2.50
Date of Allotment : 07.12.2015	2016 - 17	9.5720	9.6065	9.5720	9.6065	12.6316	12.7020	13.1604	13.2309	0.50	0.50	0.50	-	37.49	37.73	46.66	2.80	2.42
Sundaram Select Micro Cap Series XI	2015 - 16	NA	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	NA	NA	NA	NA	NA
Date of Allotment : 07.12.2015	2016 - 17	10.0000	10.0000	10.0000	10.0000	10.6433	10.6606	10.6433	10.6606	-	-	-	-	NA	NA	100.83	3.05	2.42
Sundaram Select Micro Cap Series XII	2015 - 16	NA	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	NA	NA	NA	NA	NA
Date of Allotment : 06.02.2017	2016 - 17	10.0000	10.0000	10.0000	10.0000	10.3323	10.3578	10.3323	10.3578	-	-	-	-	NA	NA	73.97	2.87	1.14
Sundaram TOP 100-Series-I	2015 - 16	11.5881	11.7984	12.1114	12.3250	10.7795	11.0390	11.2662	11.5317	-	-	-	-	-6.96	-6.42	66.40	2.99	2.38
Date of Allotment : 06.06.2014	2016 - 17	10.7795	11.0390	11.2662	11.5317	12.8715	13.2437	14.0010	14.3840	0.50	0.50	0.50	-	24.27	24.73	80.75	3.04	2.69
Sundaram TOP 100-Series-I	2015 - 16	11.6862	11.7964	11.6862	11.7964	10.7982	11.0391	10.7982	11.0391	-	-	-	-	-6.94	-6.40	37.30	2.99	2.38
Date of Allotment : 27.06.2014	2016 - 17	10.7982	11.0391	10.7982	11.0391	12.8779	13.2257	13.4017	13.7505	0.50	0.50	0.50	-	24.11	24.56	45.48	3.04	2.69
Sundaram TOP 100-Series-II	2015 - 16	11.3627	11.5260	11.3627	11.5260	10.5961	10.8111	10.5961	10.8111	-	-	-	-	-6.73	-6.19	45.37	2.99	2.38
Date of Allotment : 31.07.2014	2016 - 17	10.5961	10.8111	10.5961	10.8111	12.6313	12.9463	13.1557	13.4717	0.50	0.50	0.50	-	24.16	24.61	55.06	3.04	2.69
Sundaram TOP 100-Series-IV	2015 - 16	10.1173	10.1483	10.1173	10.1483	9.3838	9.4676	9.3844	9.4676	-	-	-	-	-7.22	-6.69	35.95	2.99	2.39
Date of Allotment : 31.01.2015	2016 - 17	9.3838	9.4676	9.3844	9.4676	11.7242	11.8720	11.7250	11.8720	-	-	-	-	24.94	25.40	44.91	3.04	2.69

Annualized returns are given for growth option
Absolute returns are provided for schemes which have not been in existence for the entire year.

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Condensed Financial Information on schemes of Sundaram Mutual Fund launched over the past three years (excluding redeemed schemes)

Schemes of Sundaram Mutual Fund (allotment date)	Year	NAV Per unit (Rs.)						Dividend Per Unit (Rs.) (Exclusive of DDIT)				Annualised Returns (%)				AUM at March 31, 2017 (₹ in Crore)	Ratio of Recurring Expenses (in %)	
		Beginning of the year / Period			End of the year / Period			Dividend		Growth		Scheme		Benchmark	Regular		Direct	
		Dividend		Growth	Dividend		Growth		Regular	Direct	Regular	Direct						
		Regular	Direct		Regular	Direct	Regular	Direct					Regular	Direct	Individual/HUF		Others	Individual/HUF
Sundaram TOP 100-Series-V	2015 - 16	9.8406	9.8406	9.8406	9.8406	9.1575	9.2144	9.1575	-	-	-	-	-6.92	-6.35	-8.05	35.73	2.99	2.39
Date of Allotment: 25.03.2015	2016 - 17	9.1575	9.2144	9.1575	11.5568	11.4442	11.5568	11.4442	-	-	-	-	24.97	25.42	20.87	44.65	3.04	2.69
Sundaram TOP 100-Series-VI	2015 - 16	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	NA	NA	NA	NA	NA	NA
Date of Allotment: 10.03.2017	2016 - 17	10.0000	10.0000	10.0000	10.1698	10.1599	10.1698	10.1599	-	-	-	-	NA	NA	NA	23.79	2.62	1.00
Sundaram TOP 100-Series-VII	2015 - 16	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	NA	NA	NA	NA	NA	NA
Date of Allotment: 29.03.2017	2016 - 17	10.0000	10.0000	10.0000	10.0098	10.0086	10.0098	10.0086	-	-	-	-	NA	NA	NA	16.43	2.64	1.12
Sundaram Select Small Cap Series-I	2015 - 16	10.3528	10.4292	10.3528	9.6095	9.4851	9.6095	9.4851	-	-	-	-	-8.36	-7.84	-3.19	57.64	2.99	2.40
Date of Allotment: 21.11.2014	2016 - 17	9.4851	9.6095	9.4851	13.2402	13.0211	13.2402	13.0211	-	-	-	-	37.28	37.78	36.92	79.28	3.04	2.69
Sundaram Select Small Cap Series-II	2015 - 16	10.0000	10.0000	10.0000	9.4294	9.3578	9.4294	9.3578	-	-	-	-	-6.77	-6.21	-3.19	36.21	2.94	2.40
Date of Allotment: 31.03.2015	2016 - 17	9.3578	9.4294	9.3578	12.8619	12.8619	13.0059	12.8619	-	-	-	-	37.45	37.93	36.92	49.86	2.81	2.46
Sundaram Value Fund Series-I	2015 - 16	10.7720	10.8142	10.7720	9.4590	9.5472	9.4590	9.5472	-	-	-	-	-12.16	-11.69	-7.80	93.22	2.98	2.43
Date of Allotment: 31.12.2014	2016 - 17	9.4590	9.5472	9.4590	13.0569	13.2262	13.0569	13.2262	-	-	-	-	38.04	38.54	24.02	128.67	3.02	2.67
Sundaram Value Fund Series-II	2015 - 16	9.9406	9.9642	9.9406	9.9642	9.7758	9.8517	9.7758	-	-	-	-	-1.65	-1.13	-7.80	23.24	2.96	2.43
Date of Allotment: 05.02.2015	2016 - 17	9.7758	9.8517	9.7758	12.9066	13.1818	12.9066	13.1818	1.00	1.00	1.00	1.00	41.29	41.78	24.02	31.41	3.04	2.69
Sundaram Value Fund Series-III	2015 - 16	NA	NA	NA	NA	10.3582	10.3640	10.3582	-	-	-	-	NA	NA	NA	25.92	3.08	2.77
Date of Allotment: 05.02.2016	2016 - 17	10.3582	10.3640	10.3582	13.1562	14.1616	13.1562	14.1616	1.00	1.00	1.00	1.00	36.72	37.18	24.02	33.64	2.81	2.46
Sundaram Value Fund Series-IV	2015 - 16	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	NA	NA	NA	NA	NA	NA
Date of Allotment: 07.03.2017	2016 - 17	10.0000	10.0000	10.0000	10.1906	10.1882	10.1906	10.1882	-	-	-	-	NA	NA	NA	30.04	2.78	2.44
Sundaram Long Term Advantage Fund Series-I	2015 - 16	10.1458	10.1458	10.1458	9.0594	9.1156	9.0594	9.1156	-	-	-	-	-10.64	-10.11	-7.80	23.40	2.97	2.36
Date of Allotment: 26.03.2015	2016 - 17	9.0594	9.1156	9.0594	11.8946	12.0119	11.8946	12.0119	-	-	-	-	31.30	31.77	24.02	30.72	3.04	2.69
Sundaram Long Term Advantage Fund Series-II	2015 - 16	NA	NA	NA	9.9185	9.9135	9.9185	9.9135	-	-	-	-	NA	NA	NA	18.02	3.05	2.78
Date of Allotment: 21.03.2016	2016 - 17	9.9135	9.9185	9.9135	12.8280	12.8729	12.8280	12.8727	-	-	-	-	29.40	29.78	24.02	23.20	2.80	2.46
Sundaram Long Term Advantage Fund Series-III	2015 - 16	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	NA	NA	NA	NA	NA	NA
Date of Allotment: 24.03.2017	2016 - 17	10.0000	10.0000	10.0000	10.0245	10.0212	10.0245	10.0212	-	-	-	-	NA	NA	NA	53.84	2.64	1.14
Sundaram Smart MFT 100 Equal Weight Fund	2015 - 16	NA	NA	NA	9.9185	9.9135	9.9185	9.9135	-	-	-	-	NA	NA	NA	NA	NA	NA
Date of Allotment: 12.01.2017	2016 - 17	10.0000	10.0000	10.0000	10.8938	10.8766	10.8929	10.8769	-	-	-	-	NA	NA	NA	17.88	1.47	0.75
Sundaram World Brand Fund Series I	2015 - 16	10.0144	10.0718	10.0144	10.7643	10.8961	10.7643	10.8961	-	-	-	-	7.49	8.18	0.64	48.47	2.98	2.33
Date of Allotment: 10.12.2014	2016 - 17	10.7643	10.8961	10.7643	11.8431	11.6608	11.8431	11.6609	-	-	-	-	8.33	8.69	0.05	52.51	3.04	2.71
Sundaram World Brand Fund Series II	2015 - 16	10.0199	10.0749	10.0199	10.7814	10.9086	10.7814	10.9086	-	-	-	-	7.60	8.28	0.64	43.62	2.98	2.35
Date of Allotment: 10.12.2014	2016 - 17	10.7814	10.9086	10.7814	11.8566	11.6812	11.8566	11.6812	-	-	-	-	8.35	8.71	0.05	47.26	3.04	2.71
Sundaram World Brand Fund Series III	2015 - 16	10.1510	10.2002	10.1510	10.2002	10.9123	11.0339	10.9123	-	-	-	-	7.50	8.17	0.64	31.48	2.97	2.34
Date of Allotment: 23.12.2014	2016 - 17	10.9123	11.0339	10.9123	11.0339	11.8221	11.9939	11.8221	-	-	-	-	8.34	8.70	0.04	34.10	3.04	2.71

Annualized returns are given for growth option

Absolute returns are provided for schemes which have not been in existence for the entire year.

Track Record (Equity Funds)

Fund/Period	NAV Per Unit (₹)	Fund (%)	Benchmark (%)	Additional Benchmark (%)	Excess Points (%)	Value of ₹1,000 Invested	Fund	Benchmark	A.Benchmark
Sundaram S.M.I.L.E Fund									
S Midcap/Small									
Last 1 year	62.6 (01-03-2016)	37.0	36.9	16.6	0.9				
Last 3 years	34.5 (01-03-2014)	36.6	26.0	11.0	9.7				
Last 5 years	25.5 (01-03-2012)	25.3	16.8	11.6	8.4				
Since Inception	10.0 (15-02-2005)	18.6	11.9	12.0	7.8	87,384	36,983	42,865	
Sundaram Select Micro Cap Series I									
Last 1 year	22.9 (01-03-2016)	24.6	36.9	16.6	-12.3				
Last 3 years	11.2 (01-03-2014)	36.9	26.0	11.0	10.0				
Since Inception	10.0 (01-03-2014)	38.3	27.6	12.8	10.7	26,336	22,026	14,710	
Sundaram Select Micro Cap Series II									
Last 1 year	22.9 (01-03-2016)	24.5	36.9	16.6	-12.4				
Last 3 years	11.2 (01-03-2014)	36.7	26.0	11.0	9.9				
Since Inception	10.0 (01-03-2014)	38.1	30.0	12.5	9.1	26,510	23,084	14,931	
Sundaram Select Micro Cap Series III									
Last 1 year	22.9 (01-03-2016)	24.6	36.9	16.6	-12.4				
Last 3 years	11.2 (01-03-2014)	36.5	26.0	11.0	9.7				
Since Inception	10.0 (01-03-2014)	38.1	30.6	14.1	6.5	27,956	22,982	15,165	
Sundaram Select Micro Cap Series IV									
Last 1 year	21.9 (01-03-2016)	24.5	36.9	16.6	-12.5				
Last 3 years	10.5 (01-03-2014)	36.4	26.0	11.0	9.5				
Since Inception	10.0 (01-03-2014)	37.6	26.8	11.9	8.8	26,333	21,657	14,080	
Sundaram Select Micro Cap Series V									
Last 1 year	13.2 (01-03-2016)	36.9	36.9	16.6	1.9				
Since Inception	10.0 (01-03-2014)	26.6	12.6	5.3	12.0	18,365	13,882	11,429	
Sundaram Select Micro Cap Series VI									
Last 1 year	11.7 (01-03-2016)	36.9	36.9	16.6	2.0				
Since Inception	10.0 (01-03-2014)	21.3	12.0	5.8	8.4	16,714	13,583	11,546	
Sundaram Select Micro Cap Series VII									
Last 1 year	11.5 (01-03-2016)	36.7	36.9	16.6	1.7				
Since Inception	10.0 (01-03-2014)	21.4	12.2	4.1	9.2	15,982	13,265	11,033	
Sundaram Select Micro Cap Series VIII									
Last 1 year	9.6 (01-03-2016)	36.4	36.9	16.6	1.5				
Since Inception	10.0 (01-03-2014)	22.0	16.6	7.6	5.3	13,318	12,483	11,117	
Sundaram Select Micro Cap Series IX									
Last 1 year	9.6 (01-03-2016)	36.4	36.9	16.6	1.5				
Since Inception	10.0 (05-11-2015)	22.4	20.4	10.7	1.9	12,373	12,981	11,521	
Sundaram Select Micro Cap Series X									
Last 1 year	9.6 (01-03-2016)	37.5	36.9	16.6	0.6				
Since Inception	10.0 (01-03-2014)	22.2	18.3	12.5	5.0	12,100	12,489	11,814	
Sundaram Select Mid Cap									
Last 1 year	20.7 (01-03-2016)	36.7	32.8	16.6	2.9				
Last 3 years	194.6 (01-03-2014)	31.7	26.8	11.0	5.9				
Last 5 years	146.1 (01-03-2012)	24.9	17.3	11.6	7.6				
Since Inception	10.0 (01-03-2002)	28.5	20.0	16.6	9.5	4,44,348	1,65,241	95,485	
Sundaram Select Small Cap II									
Last 1 year	9.5 (01-03-2016)	37.3	36.9	16.6	0.4				
Since Inception	10.0 (01-11-2014)	11.8	10.8	3.4	1.0	13,021	12,744	10,021	
Sundaram Select Small Cap III									
Last 1 year	9.4 (01-03-2016)	37.5	36.9	16.6	0.5				
Since Inception	10.0 (01-03-2015)	12.4	15.1	3.9	-1.7	12,862	12,554	10,084	
Sundaram Select Small Cap IV									
Last 1 year	9.3 (01-03-2016)	37.6	36.9	16.6	0.7				
Since Inception	10.0 (01-04-2015)	12.6	11.7	3.3	1.9	12,826	12,419	10,080	
Sundaram Tax Saver									
Last 1 year	63.7 (01-03-2016)	28.1	22.5	16.6	6.7				
Last 3 years	51.3 (01-03-2014)	20.6	14.2	11.0	6.4				
Last 5 years	42.0 (01-03-2012)	16.5	12.1	11.6	3.4				
Since Inception	10.0 (01-11-2004)	18.1	12.6	11.6	5.5	1,79,388	78,180	66,788	
Sundaram Value Fund I									
Last 1 year	9.5 (01-03-2016)	38.0	24.0	16.6	14.0				
Since Inception	10.0 (01-03-2014)	12.6	7.6	4.7	5.0	13,572	11,782	11,078	

Fund/Period	NAV Per Unit (₹)	Fund (%)	Benchmark (%)	Additional Benchmark (%)	Excess Points (%)	Value of ₹1,000 Invested	Fund	Benchmark	A.Benchmark
Sundaram Balanced Fund									
S Midcap/Small									
Last 1 year	10.0 (01-03-2016)	22.2	16.1	16.6	7.1				
Last 3 years	53.8 (01-03-2014)	11.7	11.4	11.0	0.3				
Last 5 years	45.1 (01-03-2012)	10.7	11.1	11.6	-0.4				
Since Inception	10.0 (15-02-2005)	12.7	-	11.5	-	73,941	-	62,375	
Sundaram Equity Multiplier									
Last 1 year	21.0 (01-03-2016)	25.9	28.9	16.6	5.4				
Last 3 years	15.3 (01-03-2014)	22.9	16.2	11.0	7.1				
Last 5 years	12.0 (01-03-2012)	16.5	12.6	11.6	2.9				
Since Inception	10.0 (01-03-2007)	10.7	9.4	8.9	1.3	27,982	24,980	25,599	
Sundaram Equity Plus									
Last 1 year	12.0 (01-03-2016)	16.8	12.5	16.6	-1.7				
Last 3 years	11.7 (01-03-2014)	6.8	7.3	11.0	-4.5				
Last 5 years	10.5 (01-03-2012)	6.2	7.6	11.6	-1.4				
Since Inception	10.0 (04-03-2007)	6.2	7.8	9.5	-1.6	14,308	15,520	17,085	
Sundaram Financial Services Opportunities									
Last 1 year	25.3 (01-03-2016)	38.2	32.9	16.6	5.3				
Last 3 years	20.2 (01-03-2014)	28.1	18.9	11.0	1.1				
Last 5 years	18.1 (01-03-2012)	14.1	16.0	11.6	-1.9				
Since Inception	10.0 (04-03-2008)	15.3	16.0	8.6	-0.7	24,988	36,081	38,616	
Sundaram Global Advantage									
Last 1 year	12.0 (01-03-2016)	11.7	12.3	16.6	-6.6				
Last 3 years	14.5 (01-03-2014)	0.0	1.6	11.0	-1.6				
Last 5 years	12.4 (01-03-2012)	3.2	3.2	11.6	0.0				
Since Inception	10.0 (04-03-2008)	3.9	4.0	8.5	-0.1	14,463	14,565	21,884	
Sundaram Long Term Tax Advantage Fund I									
Last 1 year	9.1 (01-03-2016)	31.3	28.0	16.6	7.3				
Since Inception	10.0 (04-03-2012)	9.0	7.8	4.8	1.2	11,885	11,628	11,887	
Sundaram World Bond Fund I									
Last 1 year	10.8 (01-03-2016)	8.3	10.5	16.6	-2.2				
Since Inception	10.0 (01-03-2014)	6.9	5.6	4.1	1.3	11,881	11,307	10,939	
Sundaram World Bond Fund II									
Last 1 year	10.8 (01-03-2016)	8.4	10.5	16.6	-2.2				
Since Inception	10.0 (01-03-2014)	7.0	5.6	4.1	1.4	11,881	11,307	10,939	
Sundaram World Bond Fund III									
Last 1 year	11.0 (01-03-2016)	8.7	10.5	16.6	-1.8				
Since Inception	10.0 (01-03-2014)	8.3	4.1	4.7	4.2	11,594	10,982	11,087	
Sundaram Select Focus									
Bharat Bhang									
Last 1 year	11.0 (01-03-2016)	19.1	16.6	16.6	0.6				
Last 3 years	98.2 (01-03-2014)	12.5	11.0	11.0	1.5				
Last 5 years	88.3 (01-03-2012)	11.6	11.6	11.6	0.0				
Since Inception	10.0 (01-03-2002)	19.7	16.6	16.6	3.1	1,40,288	95,485	95,485	
Sundaram TOP 100 I									
Last 1 year	11.5 (01-03-2016)	24.5	28.9	16.6	3.4				
Since Inception	10.1 (04-03-2014)	12.3	8.8	7.2	3.5	13,617	12,686	12,163	
Sundaram TOP 100 II									
Last 1 year	10.8 (01-03-2016)	24.1	28.9	16.6	3.2				
Since Inception	10.0 (04-03-2014)	11.2	8.5	7.0	2.8	14,402	12,584	12,063	
Sundaram TOP 100 III									
Last 1 year	10.5 (01-03-2016)	24.2	28.9	16.6	3.3				
Since Inception	10.1 (04-03-2014)	10.6	8.2	6.6	2.4	13,658	12,002	11,842	
Sundaram TOP 100 IV									
Last 1 year	9.4 (01-03-2016)	24.9	28.9	16.6	4.1				
Since Inception	10.0 (04-03-2014)	7.6	3.5	1.9	4.2	11,725	10,784	10,414	
Sundaram TOP 100 V									
Last 1 year	8.3 (01-03-2016)	25.0	28.9	16.6	4.1				
Since Inception	10.0 (05-03-2015)	6.9	5.2	3.7	1.7	11,444	11,077	10,734	

Fund/Period	NAV Per Unit (₹)	Fund (%)	Benchmark (%)	Additional Benchmark (%)	Excess Points (%)	Value of ₹1,00,000 Invested		
						Fund	Benchmark	A Share Class
Sundaram Rural India Fund*						S Midcap/Small & Share Class		
Last 1 year	26.1 (01-03-2016)	41.5	24.0	16.6	17.5			
Last 3 years	17.9 (01-03-2014)	27.3	15.0	11.0	12.2			
Last 5 years	14.5 (01-03-2010)	20.6	13.3	11.6	7.3			
Since inception	10.0 (1-03-2008)	12.8	9.0	6.8	3.7	35.50	25.624	25.123
Sundaram Infrastructure Advantage Fund*						S Midcap/Small & Midcap/Small		
Last 1 year	20.7 (01-03-2016)	29.7	21.2	16.6	6.5			
Since inception	17.4 (01-03-2014)	20.1	12.2	11.0	7.9	11.78	14.950	13.025
Sundaram Value Fund III*						Share Class & Midcap/Small		
Last 1 year	5.9 (01-03-2016)	41.3	24.0	16.6	17.3			
Since inception	10.0 (01-03-2010)	16.2	5.7	2.4	10.5	12.012	11.275	10.530
Sundaram Value Fund III*						Share Class & Midcap/Small		
Last 1 year	10.4 (01-03-2016)	36.7	24.0	16.6	12.7			
Since inception	10.0 (01-03-2010)	35.3	23.5	16.3	11.8	14.162	12.754	12.246

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Condensed Financial Information on schemes of Sundaram Mutual Fund launched over the past three years (excluding redeemed schemes)

Schemes of Sundaram Mutual Fund (allotment date)	Year	NAV Per unit (Rs.)								Dividend Per Unit (Rs.) (Exclusive of DDT)								AUM at March 31, 2016 (Rs. in Core)	Ratio of Recurring Expenses (In %)	
		Beginning of the year / Period				End of the Year / Period				Dividend Per Unit (Rs.) (Exclusive of DDT)										
		Dividend		Growth		Dividend		Growth		Regular		Direct		Regular		Direct				
		Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct	Individual/HUF	Others	Individual/HUF	Others	Regular	Direct	Regular	Direct			
Sundaram Fixed Term Plan-FD Date of Allotment : 06.03.14	2015 - 16	-	-	110184	110302	-	-	119234	119660	-	-	-	-	8.19	8.64	8.44	9.66	0.20	0.10	
Sundaram Fixed Term Plan-FL Date of Allotment : 23.04.2014	2015 - 16	-	-	109327	109718	-	-	118168	119008	-	-	-	-	8.06	8.44	8.44	67.81	0.53	0.17	
Sundaram Fixed Term Plan-FM Date of Allotment : 23.04.2014	2015 - 16	-	-	108257	108603	-	-	117191	117936	-	-	-	-	8.23	8.57	8.44	45.50	0.53	0.15	
Sundaram Fixed Term Plan-GE Date of Allotment : 06.05.2014	2015 - 16	-	-	107356	108289	-	-	116804	117536	-	-	-	-	8.17	8.51	8.44	18.15	0.47	0.15	
Sundaram Fixed Term Plan-GG Date of Allotment : 03.06.2014	2015 - 16	-	-	106719	107430	-	-	115794	116522	-	-	-	-	8.08	8.44	8.44	19.57	0.47	0.13	
Sundaram Fixed Term Plan-GJ Date of Allotment : 21.08.2014	2015 - 16	-	-	106003	106316	-	-	114311	114911	-	-	-	-	7.82	8.06	8.44	57.12	0.47	0.15	
Sundaram Fixed Term Plan-GK Date of Allotment : 17.09.2014	2015 - 16	-	-	105337	106709	-	-	113956	116577	-	-	-	-	8.63	8.84	8.44	61.76	0.47	0.13	
Sundaram Fixed Term Plan-GU Date of Allotment : 21.01.2015	2015 - 16	-	-	10453	10589	-	-	112089	11399	-	-	-	-	8.99	9.59	9.10	13.07	0.47	0.14	
Sundaram Fixed Term Plan-GW Date of Allotment : 23.04.2015	2015 - 16	-	-	10397	10531	-	-	11168	11327	-	-	-	-	8.46	8.55	8.22	14.16	0.47	0.11	
Sundaram Fixed Term Plan-GY Date of Allotment : 14.07.2015	2015 - 16	-	-	10251	10393	-	-	11023	11162	-	-	-	-	8.85	9.00	11.09	23.51	0.77	0.26	
Sundaram Fixed Term Plan-HA Date of Allotment : 23.11.2015	2015 - 16	-	-	10170	10254	-	-	10929	11043	-	-	-	-	8.09	8.69	9.10	25.51	0.77	0.22	
Sundaram Fixed Term Plan-HB Date of Allotment : 02.12.2015	2015 - 16	-	-	10000	10000	-	-	10729	10762	-	-	-	-	7.92	8.06	8.44	25.58	0.75	0.24	
	2016 - 17	-	-	10237	10293	-	-	11214	11237	-	-	-	-	8.99	9.59	9.10	27.91	0.77	0.22	
	2016 - 17	-	-	10170	10254	-	-	10929	11043	-	-	-	-	8.46	8.55	8.22	88.45	0.29	0.18	
	2016 - 17	-	-	10000	10000	-	-	10729	10762	-	-	-	-	8.85	9.00	11.09	96.41	0.29	0.17	
	2016 - 17	-	-	10000	10000	-	-	10729	10762	-	-	-	-	NA	NA	NA	113.99	0.31	0.25	
	2016 - 17	-	-	10000	10000	-	-	10729	10762	-	-	-	-	NA	NA	NA	124.24	0.31	0.29	
	2016 - 17	-	-	10000	10000	-	-	10622	10625	-	-	-	-	NA	NA	NA	467.83	0.27	0.10	
	2016 - 17	-	-	10000	10000	-	-	10251	10251	-	-	-	-	NA	NA	NA	511.60	0.41	0.10	
	2016 - 17	-	-	10000	10000	-	-	10251	10251	-	-	-	-	NA	NA	NA	123.58	0.15	0.10	
	2016 - 17	-	-	10000	10000	-	-	10251	10251	-	-	-	-	NA	NA	NA	135.17	0.16	0.10	
	2016 - 17	-	-	10000	10000	-	-	10237	10237	-	-	-	-	NA	NA	8.22	388.29	0.15	0.10	
	2016 - 17	-	-	10237	10293	-	-	11214	11237	-	-	-	-	NA	NA	11.09	404.79	0.16	0.10	

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Condensed Financial Information on schemes of Sundaram Mutual Fund launched over the past three years (excluding redeemed schemes)

Schemes of Sundaram Mutual Fund (allotment date)	Year	NAV Per unit (Rs.)										Dividend Per Unit (Rs.) (Exclusive of DDT)						Annualised Returns (%)			AUM at March 31, 2016 (Rs. in Crore)	Ratio of Recurring Expenses (In %)	
		Beginning of the year / Period					End of the Year / Period					Regular			Direct			Corporate		Benchmark			
		Dividend		Growth		Dividend		Growth															
		Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct	Regular	Direct				
Sundaram Fixed Term Plan-HC	2015-16	-	-	10.0000	10.0000	-	-	10.2258	10.2273	-	-	-	-	-	NA	NA	103.10	0.16	0.11				
Date of Allotment :23.12.2015	2016-17	-	-	10.2258	10.2273	-	-	11.1971	11.2147	-	-	-	-	NA	NA	NA	112.35	0.16	0.10				
Sundaram Fixed Term Plan-HI	2015-16	-	-	10.0000	10.0000	-	-	10.1318	10.1327	-	-	-	-	NA	NA	NA	44.33	0.19	0.12				
Date of Allotment :01.03.2016	2016-17	-	-	10.1318	10.1327	-	-	11.0798	11.0926	-	-	-	-	NA	NA	NA	48.78	0.23	0.12				
Sundaram Fixed Term Plan-HM	2015-16	NA	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	NA	NA	NA	NA	NA	NA				
Date of Allotment :27.06.2016	2016-17	10.0000	NA	10.0000	10.0000	10.3186	NA	10.7191	10.7564	0.289306	-	-	-	NA	NA	NA	45.62	0.56	0.10				
Sundaram Fixed Term Plan-HS	2015-16	NA	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	NA	NA	NA	NA	NA	NA				
Date of Allotment :12.08.2016	2016-17	10.0000	10.0000	10.0000	10.0000	10.2403	10.2705	10.4909	10.5209	0.185566	-	0.185566	-	NA	NA	NA	30.49	0.56	0.11				
Sundaram Capital Protection	2015-16	10.0000	10.0000	10.0000	10.0000	10.1121	10.1218	10.1121	10.1218	-	-	-	-	1.12	1.22	2.13	77.71	2.23	2.00				
Date of Allotment :03.03.2016	2016-17	10.1121	10.1218	10.1121	10.1218	10.7101	10.7386	11.1112	11.1597	0.289306	0.267666	0.289306	-	9.88	10.25	12.30	84.76	2.25	1.83				
Sundaram Capital Protection	2015-16	NA	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	NA	NA	NA	NA	NA	NA				
Date of Allotment :06.04.2017	2016-17	10.0000	10.0000	10.0000	10.0000	10.5864	10.6166	10.3074	10.3678	0.252733	0.234208	0.252733	-	NA	NA	NA	75.77	2.25	1.97				
Sundaram Hybrid Fund-Series-F	2015-16	-	-	11.6088	11.8557	-	-	11.6098	11.8728	-	-	-	-	0.01	0.57	5.65	31.93	2.71	2.13				
Date of Allotment :04.04.2014	2016-17	-	-	11.6098	11.8728	-	-	12.8521	13.1912	-	-	-	-	10.70	11.10	12.30	34.92	2.75	2.40				
Sundaram Hybrid Fund-Series-H	2015-16	-	-	11.4614	11.6248	-	-	11.4614	11.7087	-	-	-	-	0.16	0.72	5.65	26.94	2.71	2.13				
Date of Allotment :05.05.2014	2016-17	-	-	11.4614	11.7087	-	-	12.6876	13.0066	-	-	-	-	10.70	11.10	12.30	29.44	2.75	2.40				
Sundaram Hybrid Fund-Series-K	2015-16	-	-	10.8946	11.0220	-	-	10.8988	11.0880	-	-	-	-	0.04	0.60	5.65	23.97	2.71	2.13				
Date of Allotment :04.07.2014	2016-17	-	-	10.8988	11.0880	-	-	11.9778	12.2413	-	-	-	-	10.00	10.40	12.30	26.18	2.75	2.40				

Annualized returns are given for growth option computed on CAGR basis for period more than one year
Absolute returns are provided for schemes which have not been in existence for the entire year.
Past Performance may or may not sustain in future.

Track Record (Liquid/Fixed-Income Funds)

Fund/Period	NAV Per Unit (₹)	Fund (%)	Benchmark (%)	Additional Benchmark (%)	Excess Points (%)	Value of ₹10,000 invested		
						Fund	Bmark	A.Bmark
Sundaram Money Fund								
Last 1 year	31.9 (31-03-2016)	7.2	7.1	6.7	0.1	23,596	22,563	20,191
Last 3 years	27.1 (31-03-2014)	8.1	8.0	7.8	0.1			
Last 5 years	22.6 (30-03-2012)	8.6	8.4	8.1	0.3			
Since Inception	14.5 (12-12-2005)	7.9	7.5	6.4	0.4			
Sundaram Ultra Short-Term Fund								
Last 1 year	20.7 (31-03-2016)	7.6	7.1	6.7	0.5	22,263	20,701	18,811
Last 3 years	17.6 (28-03-2014)	8.2	8.0	7.8	0.2			
Last 5 years	14.6 (30-03-2012)	8.9	8.4	8.1	0.5			
Since Inception	10.0 (23-04-2007)	8.4	7.6	6.6	0.8			
Sundaram Income Plus								
Last 1 year	22.2 (31-03-2016)	6.8	11.1	11.9	-4.3	23,766	27,262	26,199
Last 3 years	18.5 (28-03-2014)	8.7	11.3	11.4	-2.6			
Last 5 years	15.7 (30-03-2012)	8.7	9.5	8.8	-0.8			
Since Inception	10.0 (31-07-2002)	6.1	7.1	6.8	-1.0			
Sundaram Banking & PSU Debt Fund								
Last 1 year	23.9 (31-03-2016)	7.3	9.1	7.2	-1.8	18,916	18,691	-
Last 3 years	20.2 (28-03-2014)	8.3	9.3	7.9	-1.0			
Last 5 years	16.9 (30-03-2012)	8.7	9.2	7.5	-0.5			
Since Inception	13.6 (23-03-2009)	8.3	8.1	6.3	0.2			
Since Inception	13.6 (23-03-2009)	8.3	8.1	6.3	0.2	18,916	18,691	16,365
Sundaram Select Debt Short Term Asset Plan								
Last 1 year	25.9 (31-03-2016)	8.4	9.1	7.2	-0.7	28,111	27,638	23,254
Last 3 years	21.9 (28-03-2014)	8.6	9.3	7.9	-0.7			
Last 5 years	18.1 (30-03-2012)	9.2	9.2	7.5	0.1			
Since Inception	10.0 (05-09-2002)	7.4	7.2	6.0	0.1			
Sundaram Bond Saver								
Last 1 year	42.0 (31-03-2016)	9.6	11.1	11.9	-1.5	46,043	-	-
Last 3 years	35.2 (28-03-2014)	9.4	11.3	11.4	-1.9			
Last 5 years	30.6 (30-03-2012)	8.6	9.5	8.8	-0.9			
Since Inception	10.0 (18-12-1997)	8.2	-	-	-			
Sundaram Flexible Fund Flexible Income Plan								
Last 1 year	20.9 (31-03-2016)	10.4	11.1	11.9	-0.7	17,692	18,709	16,509
Last 3 years	16.8 (28-03-2014)	11.3	11.3	11.4	0.0			
Last 5 years	15.3 (30-03-2012)	8.5	9.5	8.8	-0.9			
Since Inception	13.1 (23-03-2009)	7.4	8.1	6.4	-0.8			
Sundaram Gilt Fund								
Last 1 year	24.7 (31-03-2016)	9.4	10.7	11.9	-1.3	27,018	-	-
Last 3 years	21.0 (28-03-2014)	8.7	11.3	11.4	-2.6			
Last 5 years	15.7 (30-03-2012)	11.5	10.0	8.8	1.6			
Since Inception	10.0 (02-05-2001)	6.4	-	-	-			
Sundaram Regular Savings Fund								
Last 1 year	14.3 (31-03-2016)	9.2	12.3	11.9	-3.1	15,637	18,114	16,594
Last 3 years	11.9 (28-03-2014)	9.6	11.4	11.4	-1.8			
Last 5 years	11.0 (30-03-2012)	7.4	9.9	8.8	-2.6			
Since Inception	10.0 (08-03-2010)	6.5	8.8	7.4	-2.2			
Sundaram Monthly Income Aggressive Plan (Equity of up to 30%)								
Last 1 year	15.6 (31-03-2016)	13.1	12.3	11.9	0.8	17,687	18,114	16,594
Last 3 years	12.2 (28-03-2014)	13.2	11.4	11.4	1.8			
Last 5 years	10.8 (30-03-2012)	10.4	9.9	8.8	0.5			
Since Inception	10.0 (08-03-2010)	8.4	8.8	7.4	-0.4			

Total Expense Ratio for the Month:

Scheme Regular Plan / Direct Plan: Sundaram Select Micro Cap Series - XI: 2.79%, Sundaram Smart NIFTY 100 Equal Weight Fund: 1.43%/ 0.76%, Sundaram Tax Saver: 2.39%/ 2.00%, Sundaram Select Focus: 2.75%/ 2.15%, Sundaram Select Mid Cap: 2.21%/ 1.56%, Sundaram S.M.I.L.E Fund: 2.44%/ 1.79%, Sundaram Equity Multiplier: 2.76%/ 2.04%, Sundaram Rural India Fund: 2.48%/ 1.82%, Sundaram Infrastructure Advantage Fund: 2.68%/ 2.11%, Sundaram Financial Services Opportunities: 2.91%/ 2.26%, Sundaram Global Advantage: 1.53%/ 1.29%, Sundaram Equity Plus: 2.38%/ 1.73%, Sundaram Select Micro Cap Series - I: 3.02%/ 2.67%, Sundaram Select Micro Cap Series - II: 3.04%/ 2.69%, Sundaram Select Micro Cap Series - III: 3.04%/ 2.69%, Sundaram Select Micro Cap Series - IV: 3.04%/ 2.69%, Sundaram Select Micro Cap Series - V: 2.89%/ 2.54%, Sundaram Select Micro Cap Series - VI: 2.85%/ 2.50%, Sundaram Select Micro Cap Series - VII: 2.92%/ 2.57%, Sundaram Select Micro Cap Series - VIII: 2.77%/ 2.39%, Sundaram Select Micro Cap Series - IX: 2.81%/ 2.43%, Sundaram Select Micro Cap Series - X: 2.81%/ 2.43%, Sundaram TOP 100 - I: 3.04%/ 2.69%, Sundaram TOP 100 - II: 3.04%/ 2.69%, Sundaram TOP 100 - III: 3.04%/ 2.69%, Sundaram TOP 100 - IV: 3.04%/ 2.69%, Sundaram TOP 100 - V: 3.04%/ 2.69%, Sundaram Select Small Cap - II: 3.03%/ 2.68%, Sundaram Select Small Cap - III: 2.59%/ 2.24%, Sundaram Select Small Cap - IV: 2.59%/ 2.24%, Sundaram Value Fund - I: 2.99%/ 2.64%, Sundaram Value Fund - II: 3.02%/ 2.67%, Sundaram Value Fund - III: 2.76%/ 2.42%, Sundaram World Brand Fund - I: 3.04%/ 2.71%, Sundaram World Brand Fund - II: 3.04%/ 2.71%, Sundaram World Brand Fund - III: 3.04%/ 2.71%, Sundaram Long Term Tax Advantage Fund - I: 3.02%/ 2.67%, Sundaram Long Term Tax Advantage Fund - II: 2.82%/ 2.48%, Sundaram Balanced Fund: 2.80%/ 2.15%, Sundaram Regular Savings Fund: 0.76%/ 0.36%, Sundaram Monthly Income Aggressive Plan (Equity of up to 30%): 2.58%/ 1.68%, Sundaram Money Fund: 0.14%/ 0.06%, Sundaram Ultra Short-Term Fund: 1.07%/ 0.38%, Sundaram Bond Saver: 2.60%/ 1.79%, Sundaram Gilt Fund: 1.99%/ 1.49%, Sundaram Income Plus: 2.19%/ 0.28%, Sundaram Select Debt Short Term Asset Plan: 1.51%/ 0.44%, Sundaram Banking & PSU Debt Fund: 0.60%/ 0.43%, Sundaram Flexible Fund Flexible Income Plan: 0.89%/ 0.30%, Sundaram Banking & PSU Debt Fund: 0.60%/ 0.43%

1. Existing Investor Information: If you are an investor in any fund of Sundaram Mutual Fund serviced by Sundaram BNP Paribas Fund Services Limited, please provide the Folio Number. You are not required to fill details required in Section 2. You must proceed directly to Section 3 as details required in Section 2 are available in your existing folio. If you wish to change any of the existing details, use a transaction slip available with your account statement.

2. New Investor Information: Name and address must be written in full. If the investment is on behalf of a minor (a person who is yet to complete 18 years), the Name of the Guardian and his/her PAN must be mentioned.

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

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

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

Go Green Services: Save the Future

- **Go Green E-Update/Mobile Services:** Registration of Contact Details: By opting to receive the Account Statement and Abridged Scheme Annual Report in a paperless mode by e-mail, you contribute to the environment. The investor is deemed to be aware of security risks including interception of documents and availability of content to third parties. Sundaram Asset Management provides interesting information on the economy, markets and funds. If you wish to receive documents such as The Wise Investor, India Market Outlook, Global Outlook, Fact Sheet and One Page Product Updates, to name a few, please choose the 'yes' option.
- **Go Green Web Service:** If you are an existing investor and wish to transact online without an IPIN please register online by visiting www.sundarammutual.com.
- **Go Green IPIN Service:** If you are an existing investor, please register for your IPIN (Internet Personal Identification Number) online in 3 Simple Steps by visiting us at www.sundarambnparibasfs.in. With this you can access your account statement/capital gain statement 24x7, view your portfolio and transact online, receive transactional alerts by email/ SMS and subscribe for daily NAV alerts. If you are a new investor, you may use the attached PIN agreement Form. Applicants who request a Personal Identification Number (PIN) will be deemed to have read, understood and agreed to the terms and conditions for the PIN available at www.sundarammutual.com.
- **Go Green Call Service:** If you are an existing investor and wish to register your email ID & mobile number with us, please call our Contact No. 1860 425 7237 (India) +91 44 4083 1500 (NRI) between 9.00 & 6.00 pm on any business day

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

Transaction charges:

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

Model Application Form is available on pages 82-91 of this document

- 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 receive any Transaction Charges;
 - b) Where the investor purchases the Units directly from the Mutual Fund (i.e. not through any distributors);
 - c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than 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), as applicable.

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

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

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

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

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

Model Application Form is available on pages 82-91 of this document

Instructions for verification of PAN Card:

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

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

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

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

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

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

Model Application Form is available on pages 82-91 of this document

To update the missing information, investors have to use the “KYC Details Change Form” for Individuals Only available at www.sundarammutual.com or www.amfiindia.com. Section B of the form highlights ‘Mandatory fields for KYCs done before 1 January 2012’ which has to be completed.

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

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

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

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

3. KYC Details of all applicants (Mandatory)

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

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

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

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

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

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

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

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

- 4. Bank Account Details:** *Providing bank account details is mandatory according to SEBI regulations.* Please complete all the details such as account number, name of the bank, branch, address and city. If you opt for ECS fill the nine digit MICR number that is available in your cheque leaf. If you have opted to receive redemption proceeds by RTGS/NEFT, fill in the additional five fields marked in italics. ***RTGS/NEFT are unique numbers for every account with a bank branch. You can obtain them by contacting your banker. Please attach a cancelled cheque or a photocopy of the cheque to ensure that your account details are captured accurately in your record with the registrar. This is a must if you opt to receive the redemption/dividend proceeds by electronic means.***

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

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

5. How do you wish to receive:

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

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

Investors expressly agree and authorise the mutual fund to use intermediaries such as post office, local and international couriers and banks, to name a few, to send communication or send cheque / demand draft / warrant. Intermediaries are agents of the investor and not the mutual fund. The Trustees / Investment Manager / Mutual Fund

will not be responsible for any loss arising out of fraudulent encashment of cheque/draft or delay / loss in transit of any cheque / draft / communication.

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

Please indicate clearly the Plan & option in which you wish to invest. If the investor does not clearly specify the choice of option at the time of investing, the default option will be Growth. Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form.

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

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

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

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

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

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

However the following are excluded from this restriction:

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

Dematerialization : Investors have the option to hold the Units in dematerialized form. Currently, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s) under all income/debt/liquid Schemes. Investors who want an allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application may be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for due verification. Names, mode of holding, PAN details, etc. of the investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

7. SIP Information

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

8. Nomination:

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

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

9. Declaration & Signature:

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

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

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

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

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

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

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

S.No.	Name of the Scheme	Type of Scheme
1	Sundaram Balanced Fund	Open Ended Hybrid Scheme
2	Sundaram Equity Multiplier	Open Ended Equity Scheme
3	Sundaram Equity Plus	Open Ended Equity Scheme
4	Sundaram Financial Services opportunities Fund	Open Ended Financial Services Sector Scheme
5	Sundaram Global Advantage	Open Ended Fund of Funds Scheme
6	Sundaram Infrastructure Advantage Fund	Open Ended Equity Scheme
7	Sundaram Rural India Fund	Open Ended Equity Scheme
8	Sundaram S.M.I.L.E Fund	Open Ended Equity Scheme
9	Sundaram Select Focus	Open Ended Equity Scheme
10	Sundaram Select Midcap	Open Ended Equity Scheme
11	Sundaram Diversified Equity	Open Ended ELSS Scheme
12	Sundaram Smart NIFTY 100 Equal Weight Fund	An open-end index linked equity scheme
13	Sundaram Banking & PSU Debt Fund	Open ended Income Scheme
14	Sundaram Bond Saver	Open Ended Income Scheme
15	Sundaram Flexible Fund Flexible Income Plan	Open Ended Income Scheme
16	Sundaram Gilt Fund	Open Ended Income Scheme
17	Sundaram Income Plus	Open Ended Income Scheme
18	Sundaram Money Fund	An open-end liquid scheme.
19	Sundaram Monthly Income Plan - Aggressive Plan	Open Ended Income Scheme
20	Sundaram Regular Savings Fund	Open Ended Income Scheme
21	Sundaram Select Debt Short Term Asset Plan	Open Ended Income Scheme
22	Sundaram Ultra Short-Term Fund	Open Ended Income Scheme

Following are the salient features of this facility :-

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

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

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

(b) Dematerialised Form

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

2. Redemption of Units

a. Physical Form

- (i) The investor who chooses the physical mode is required to submit all requisite documents along with the redemption application (subject to applicable limits prescribed by NSE) to the Eligible Stock Brokers.
- (ii) The redemption order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor.
- (iii) The redemption proceeds will be credited to the bank account of the investor, as per the bank account details recorded with Sundaram Mutual Fund.

b. Dematerialized Form

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

Applications Supported by Blocked Amount

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

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

- 2. "Controlling Branches (CBs) of the Self Certified Syndicate Banks (SCSB):** Controlling Branches (CBs) are the branches of the SCSBs acting as coordinating branches for the Registrar and Transfer Agent of Sundaram Mutual Fund schemes, the AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period.
- 3. "Designated Branches (DBs) of the SCSBs:** Designated Branches (DBs) are the branches of the SCSBs which shall collect the ASBA Application Forms duly filled by the Investors towards the subscription to the Units of the Scheme offered during the NFO. The list of these Designated Branches is available at <http://www.sebi.gov.in/pmd/scsb.pdf> and www.sundarammutual.com
- 4. "Self Certified Syndicate Bank" or SCSB:** Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at www.sebi.gov.in.
- 5. The ASBA facility during NFO:** In respect of New Fund Offer (NFO) of Schemes/Plan(s) launched on or after October 1, 2010, an investor (being an Individual) can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered in the ASBA Application Form and following the procedure as prescribed in the form. For details please refer to the Section "Applications Supported by Blocked Amount (ASBA) facility, below and also the Application Form/KIM of the Scheme

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

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

Benefits of Applying through ASBA facility

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

ASBA Procedure:

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

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

Grounds for Technical Rejections of ASBA application forms ASBA

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

1. Applications by persons not competent to contract under the Indian Contract Act, 1872,

including but not limited to minors, insane/insolvent persons or where the Bank Account concerned is the subject matter of any attachment / restraint order by a Court or a competent authority under any law etc.

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

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

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

Investor Relations Manager

Ravi S

Head - Customer Services

Sundaram Asset Management Company Limited,
Sundaram Towers, 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

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.

PIN Agreement & Email ID To Transact Online & Receive E-Mail Account Statement

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

Existing investors: As a one-time exercise, please fill this form and call Toll Free Number 1800 425 1000 to enable our service team pick up the form

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

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

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

Investor Information		Agreement Date	
Name			
Folio No	/	Mobile Number	Date DDMMYYYY
E-Mail Address			

Agreement for Personal Identification Number – PIN

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

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

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

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

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

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

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

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

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

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

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

The Registrar may, in the interest of the Unit holder, request a fax confirmation on the instructions received and shall not act until the said fax confirmation and additional confirmation is received from the Unit holder. The Unit holder shall be responsible for safekeeping of the PIN and shall not disclose

For detailed PIN Agreement, visit: www.sundarammutual.com

his / her / its PIN to any person and shall take all possible care to prevent discovery of the PIN by any person. The Unit holder shall not use his / her / its PIN after the disclosure of the same to any third party.

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

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

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

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

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

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

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

Please provide correct and complete data

KYC is compulsory to all investors.

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

Investors falling under this category must produce a copy of any of the following specified photo identification documents:

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

Please complete Know Your Customer requirement

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

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

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

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

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

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

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

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

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

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

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

If the investor or nominee is a minor, date of birth of minor and name of guardian must be indicated
If investment is made under Power of Attorney, specimen signature of authorized signatory.

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

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

Please attach:

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

Special Categories (please attach a copy)

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

Investments made on behalf of Minors :-

A. Accounts of Minors:

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

B. Change of Status from Minor to Major:

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

C. Change of Guardian:

- In case of change in guardian of a minor, the new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian and should submit the requisite documents viz.

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

Not In Good Order (NIGO)

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

Central KYC

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

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

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

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

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

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

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

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

Std Ob 9

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

Consolidated Account Statement:

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

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

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

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

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

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

- If a Unit holder so desires, the Mutual Fund shall issue a unit certificate (non- transferable) within 30 days of the receipt of request for the certificate.

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- The mutual fund shall dispatch redemption proceeds within 10 business days of receiving the valid redemption request.
- The Trustee is bound to make such disclosures to the unit holders as are essential in order to keep the unit holders informed about any information known to the Trustee may have a material adverse bearing on their investments.

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

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

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

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

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

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

1. Valuation Methodologies

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

2. Inter Scheme Transfers

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

3. Exceptional Events

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

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

4. Escalation Procedure

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

5. Conflict of Interest

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

6. Periodic Review

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

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

7. Record Keeping and Disclosure of Policy

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

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

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

A. Equity and Related Securities

Valuation Policy last updated August 21, 2015

Asset Class	Traded/Non-Traded	Basis of Valuation
Equity Shares, Preference Shares and Equity Warrants	Traded	On the valuation day, at the last quoted closing price on the National Stock Exchange (NSE) or Bombay Stock Exchange, where such security is listed. NSE is the Principal Stock Exchange for the purpose of our valuation. If the stock is not traded / quoted on NSE, then the last traded price of BSE or any other stock exchange will be considered.
	Non Traded	- When a security is not traded on any stock exchange on a particular valuation day, the value at which it was traded on NSE or BSE or any other stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than thirty days prior to the valuation date. - Securities not traded for more than 30 days: Equity Shares – Valuation price will be in accordance with the SEBI norms i.e. valuation will be computed on the basis of average of book value and the price computed on the basis of PE ratio (25% of the Industry PE Ratio) and further discount of 10% for illiquidity. Preference Shares: Intrinsic Value will be considered; Equity Warrants/Rights Entitlement/Partly paid up rights shares: For Equity Warrants / Partly Paid up rights shares: Valuation price will be arrived, after applying appropriate discount (valuation committee delegated power to decide the discounting factor) after reducing the exercise price/issuance price from the closing of the underlying cash equity security. For Rights Entitlement: Until they are traded, the value of the rights shares shall be calculated as $V_r = n/m * (P_{ex} - P_{of})$ Where V_r = Value of Rights; n = no. of rights; m = no. of original shares held; P_{ex} = Ex-rights price; P_{of} = Rights Offer Price. Demerger: Where at least one resultant company is not immediately listed, valuation price will be worked out by using cum-price before demerger reduced for quoted price of the listed resultant company(ies) or in case of demerger pending listing, the resultant company/ies shall be valued at the intrinsic value arrived at on the date of corporate action. Alternatively, an independent valuation of the security by any Market Participant, (a reputed brokers) shall be obtained.
	Thinly Traded	When trading in an equity/equity related security in a month is less than Rs.5 lakhs and the total volume is less than 50000 shares, it shall be considered as a thinly traded security. Valuation will be computed on the basis of average of book value and the price computed on the basis of the PE Ratio with appropriate discount to Industry PE) further discounted for illiquidity.
	Unlisted	Refer note (e)
Derivatives - Equity Futures and options	Non-traded / thinly traded	Traded Securities: On the valuation day, at the closing price provided by the respective stock exchanges; Non-traded Securities: At the settlement price provided by the respective stock exchanges, subject to an illiquidity discount. The rate of illiquidity discount shall be decided by the valuation committee.

B. Valuation Of Securities – Fixed Income and Related Securities

Category	Basis of Valuation
Traded Securities maturity >60 days upto (91 days upto 29 Sep 2012)	At valuation prices provided by AMFI approved agencies* with (currently - CRISIL & ICRA) with effect from 29th November 2013 In case of new securities, not forming part of the universe covered by the AMFI approved agencies, it would be valued on purchase yield on the date of purchase.
Instruments maturity upto 60 days (91 days upto 29 Sep 2012)	Continue the amortization model subject to the benchmark yields provided by the AMFI approved agencies. (Traded prices are to be considered for construction of benchmark yield curve by the Agency). At the time of initial purchase, the spread between the purchase yield and the benchmark yield should be fixed and the spread should be continued till the maturity of the security. The spread can be modified depending on the market scenario. The amortisation may be used for valuation as long as it is within +/-0.10% of the reference price. In case the variance exceeds +/-0.10% the valuation shall be adjusted to bring it within the +/-0.10% band. Benchmark yields would be provided for each fortnightly interval. “Whenever a security has moved off from 61 days residual maturity category to 60 days residual category, then the difference between the last valuation yield and the benchmark yield provided by the approved agencies shall be fixed as the spread and thereafter the spread will be maintained till its maturity”.
Non-traded	For Securities with residual maturity of <=60 days (91 days upto 29 Sep 2012) Continue the amortization model subject to the benchmark yields provided by the AMFI approved agencies. At the time of initial purchase, the spread between the purchase yield and the benchmark yield should be fixed and the spread should be continued till the maturity of the security. The spread can be modified depending on the market scenario. The amortisation may be used for valuation as long as it is within +/- 0.10% of the reference price. In case the variance exceeds +/-0.10% the valuation shall be adjusted to bring it within the +/-0.10% band. Benchmark yields would be provided for each fortnightly interval. “Whenever a security has moved off from 61 days residual maturity category to 60 days residual category, then the difference between the last valuation yield and the benchmark yield provided by the approved agencies shall be fixed as the spread and thereafter the spread will be maintained till its maturity”. For Securities with residual maturity >60 days At valuation prices provided by AMFI approved agencies* (currently - CRISIL & ICRA) with effect from 29th November 2013 In case of new securities, not forming part of the universe covered by the AMFI approved agencies, it would be valued on purchase yield on the date of purchase.
Inter Scheme Transfers	At weighted average YTM 1. For Securities with residual maturity >60 days (91 days upto 29 Sep 2012): All trades with minimum traded lot of Rs.25 crores of face value or more will be aggregated for same or similar security on a public platform. 2. For Securities with residual maturity <= 60 days (91 days upto 29 Sep 2012): All trades with minimum traded lot of Rs.10 crores of face value or more will be aggregated for same or similar security on a public platform. 3. If same or similar security on a public platform is not available at the time of inter scheme transfer, then the yield at which previous day's closing price was provided by the approved agencies or the fair price as per the valuation policy will be applied. Criteria for identifying the similar securities: Similar security should be identified by the following waterfall logic: 1. Same issuer with maturity date +/- 5 days of maturity date of security for inter scheme transfer shall be considered first. If no such instance is available then step 2 to be followed: For example: For inter scheme transfer of SBI CD maturing on 15th July 2012, all secondary market trades of SBI CD maturing between 10th July 2012 to 20th July 2012 shall be considered. 2. Similar security from different issuer, having similar rating and within the same category (PSU Bank, Private Bank or Financial Institution etc) with maturity date +/-

Category	Basis of Valuation
	5 days of maturity date of security considered for inter scheme transfer. For example: Canara Bank CD maturing on 15th July 2012, all secondary market trades of similar public sector bank CDs having same rating maturing between 10th July 2012 and 20th July 2012 shall be considered. 3. Provided that the maturity dates are within the calendar quarter. Note: Outlier trades, if any, shall be ignored after suitable justification by Fund Manager; In case no data point available for a security, in accordance with above principles: Valuation at previously valued YTM.
Self Trades	A self traded security, including inter scheme, with face value of Rs.5 crore, will be recognized at weighted average YTM for valuation across all schemes. The Valuation methodology stated for self-trades is applicable for securities with residual maturity less than or equal to 60 days.
Convertible Debentures	The convertible part of Convertible debentures will be valued as an equity share and the valuation policy for equity shares would be applicable for it. The non-convertible part will be valued as bond and the valuation will be as defined for a bond in the debt valuation policy. If, after conversion the resultant equity instrument would be traded pari passu with an existing instrument, which is traded, the value of later instrument can be adopted after an appropriate discount for the non-tradability of the instrument during the period preceding conversion. The rate of illiquidity discount shall be decided by the valuation committee
Government Securities and Treasury Bills	Based on the prices provided by CRISIL or any other agency
Other Special Securities	To be referred to CRISIL and obtain daily valuation quote.
Securities with Call option	Refer Note (d)
Securities with Put option	Refer Note (d)
Securities with both put and call option	Securities with both put & call option on the same day shall be deemed to mature on the put / call day and valued accordingly.
Reverse Repo	If instruments have been bought on "repo" basis the instrument shall be valued at the resale value price after deduction of applicable interest up to the date of resale. If an instrument has been sold on a 'repo' basis, adjustment would be made for the difference between the redemption price (after deduction of applicable interest upto the date of redemptions) and the value of the instrument. If the redemption price exceeds the value, the depreciation will be provided for and if the redemption price is lower then the value, credit will be taken for the appreciation.
Other Securities	Following assets shall be valued at cost plus accruals/amortisation: a. Bank Deposits; b. CBLO
Units of Mutual Funds	Units of mutual funds shall be valued at the last published NAV

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

Remarks:

- a. Public Platform refers to
 - (i) F-trac – for Corporate bonds/debentures, commercial papers, Certificate of Deposits and securitized debts;
 - (ii) NDS-OM for treasury bills.
- b. Weighted average YTM shall be considered as it is.
- c. The NAV of the units of a scheme will be computed by dividing its net assets by the number of units outstanding on the valuation date.
- d. Securities with Put/Call Option:
 - (i) Securities with Put Option: Once the option is exercised, the put option date would be deemed to be the maturity date of the security and accordingly the valuation of the security would be based on the valuation guidelines. In case the deemed maturity date (put option date) is ≤ 60 days, the prices provided by the AMFI approved agencies* would be ignored and would follow the valuation model applicable to securities with residual maturity of ≤ 60 days (e.g.amortisation). If the residual days are more than 60 days, the security shall be valued on the basis of prices provided by the AMFI approved agencies* till the residual maturity date is ≤ 60 days and based on the amortisation for the period less than 60 days.
 - (ii) Securities with Call option: Once the option is exercised, the call option date would be deemed to be the maturity date of the security and accordingly the valuation of the security would be based on the valuation guidelines. In case the deemed maturity date (Call option date) is ≤ 60 days, the prices provided by the AMFI approved agencies* would be ignored and would follow the valuation model applicable to securities with residual maturity of ≤ 60 days (e.g.amortisation). If the residual days are more than 60 days, the security shall be valued on the basis of prices provided by the AMFI approved agencies* till the residual maturity date is ≤ 60 days and based on the amortisation for the period less than 60 days.
- e. Unlisted equity shares of a company shall be valued “in good faith” on the basis of the valuation principles laid down below:
 - I. Based on the latest available audited balance sheet, net worth shall be calculated as lower of (i) and (ii) below:
 - (i) Net worth per share = [share capital plus free reserves (excluding revaluation reserves) minus miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by number of paid up shares;
 - (ii) After taking into account the outstanding warrants and options, Net worth per share shall again be calculated and shall be =[share capital plus consideration on exercise of option/warrants received/receivable by the company plus free reserves (excluding revaluation reserves) minus miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by {number of paid up shares plus number of shares that would be obtained on conversion of exercise of outstanding warrants and options};

The lower of (i) and (ii) shall be used for calculation of net worth per share and for further calculation in (III) below.

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

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

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

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

***CRISIL/ICRA Disclaimer**

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

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

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Tax benefits to the Mutual Fund:

Income of Sundaram Mutual Fund is exempt from tax as per Section 10(23D) of the Income Tax Act. No tax will be deducted at source from income paid to the schemes of the Mutual Fund.

Investors are pleased to note that this tax benefits shall be subject to change, in accordance with prevailing Tax Laws.

For schemes that are equity-oriented, the following tax provisions will apply:

- Dividend is not taxable.
- No dividend distribution tax is payable by the mutual fund.
- Long-term capital gains are not taxable (An investor must hold the units for more than 12 months)
- Short-term capital gains (applicable if units are held for 12 months or less) are taxable at 15%. These are subject to surcharge at applicable rates. Further a cess of 3% on the amount of tax (including applicable surcharge) would also apply.
- Securities Transaction Tax will be payable at 0.001 % on the value of units sold.
- Subscription to Units under Sundaram Tax Saver is eligible for tax relief under section 80C and will be subject to a lock-in period of 3 years.
- **RGESS:** As per Section 80CCG of the Income-tax Act, 1961, investments made by 'New Retail Investor' in RGESS eligible mutual fund scheme will qualify for a 50% deduction of the actual amount invested from the taxable income of the financial year, to the extent such deduction does not exceed twenty-five thousand rupees. The maximum investment permissible for claiming deduction in a financial year is Rs. 50,000. To be eligible for claiming the deduction, gross total income of the investor for the financial year in which the investment is made under the Scheme should be less than or equal to twelve lakh rupees. Deduction under section 80CCG shall be allowed in accordance with, and subject to, the provisions of this section for three consecutive assessment years, beginning with the assessment year relevant to the previous year in which the eligible securities were first acquired.

For complete details on RGESS, investors are requested to read section 80CCG of the Income-tax Act, 1961 and the notification on Rajiv Gandhi Equity Savings Scheme, 2012 issued by Ministry of Finance as amended from time to time.

An equity-oriented fund is defined as a fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total assets of such fund.

In addition, investors are requested to note that the scheme's income from investment in securities across the world in the form of Capital Gains or dividend income or any other income shall be subject to the applicable tax laws of the jurisdictions/countries in which the securities are listed/companies are incorporated.

For other schemes, including debt/liquid schemes, the following tax provisions will apply:

- For debt and liquid schemes, income distributions from Mutual Fund would be tax free in the hands of the investors. The scheme will pay Dividend Distribution Tax at the rate of 25.00% to the Individual & HUFs and 30% on distribution made to others (cess & Surcharge will also apply)

- The amount of distributed income shall be increased to such an amount as would, after reduction of the additional income tax (DDT) on such increased amount at the rate specified shall be equal to the amount of income distributed by the mutual fund
- Units will be treated as a long-term capital asset if held as a capital asset for more than 36 months. If the units are held as capital asset for less than or equal to 36 months, they will be treated as short-term capital asset.
- Long-term capital gains are taxable at 20% with indexation for the cost of acquisition (applicable surcharge and cess will also have to be paid by the unit holder). In case of Non-Resident investor: For listed securities @20% with indexation and for unlisted securities @ 10% without indexation & foreign currency fluctuation benefit for unlisted securities.
- Short-term capital gains are taxable at normal rates applicable to the investor as per the provisions of the Income Tax Act and at 30% for Foreign Institutional Investors/Foreign Portfolio Investors.
- These are subject to surcharge and education cess at the applicable rates.
- Capital loss resulting from sale of units would be available for setting off against other capital gains made. Losses on transfer of long-term capital assets would however be allowed to be set off only against gains from transfer of long-term capital assets. The balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains.
- Where a person buys any units within a period of three months before the record date fixed for dividend and sells such units within nine months after such date, then the loss, if any, on such sale cannot be set off to the extent of dividend income.
- If a person buys units (original units) within a period of three months before the record date fixed for bonus units, receives bonus units on such original units, and then sells the original units within a period of nine months from the record date and continues to hold the bonus units then the loss incurred on the original units shall not be allowed to be set off against other profits but shall be deemed to be the cost of the bonus units.

Applicable for equity-oriented as well as debt/liquid schemes

- There will be no tax deduction at source by the mutual fund for income paid to unit-holders.
- There will be no tax deduction at source by the mutual fund for redemption amount paid to resident investors.
- Non Residents seeking lower tax deduction for redemption proceeds, based on the provisions of Double Taxation Avoidance Agreement, will be required to file the necessary certificate from the tax authorities
- If units of the scheme are given as a gift, no gift tax will be payable.
- Units of this scheme are also exempt from wealth tax.
- Units of the scheme are an eligible mode of investment in terms of the pattern of investment prescribed under the Income Tax Act for:
 - Charitable Trusts
 - Scientific Research Associations
 - Institutions/Associations/Boards for regulating games /sports, and
 - Employee Welfare Trusts

Prevention of Money Laundering

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

Know Your Customer (KYC) Norms

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

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

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

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

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

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

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

Know Your Customer (KYC):

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

During the KYC process, the Mutual Fund will also conduct In Person Verification (IPV) in respect

of its new investors effective from January 01, 2012. Sundaram Asset Management Company Limited and the NISM / AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for investors in mutual funds.

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

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

Permanent Account Number (PAN)

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

Instructions for verification:

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

Ultimate Beneficial Owner (UBO):

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

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

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Nomination Facility:

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

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

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

Registration of Nominee:

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

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

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Transfer of Units

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

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

Transmission of Units:-

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

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

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

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

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

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

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

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

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

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

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

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

Transmission of Units

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

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

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

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

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

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

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

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

Duration of the Scheme/Winding Up

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

Effect of winding up:

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

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

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Procedure and Manner of Winding up:

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

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

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

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

Underwriting:

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

Stock Lending:

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

Borrowing by the Mutual Fund:

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

Inter-Scheme Transfer of Investments:

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

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

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13**Unclaimed Redemption / Dividend Amount**

Pursuant to SEBI Circular No MFD/CIR/9/120/2000 dated 24/11/2000, Unclaimed amount pertaining to redemption and dividend may be deployed by the Mutual Fund only in call money market or money-market instruments. Investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, the amount will be transferred to a pool account and investors can claim the amount at NAV prevailing at the end of the third year. Income earned on such funds will be used for the purpose of investor education. The Investment Manager will make a continuous effort to remind investors through letters to take their unclaimed amounts. The fee charged by the Investment Manager managing unclaimed amounts of redemption and dividend shall not exceed 50 basis points.

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

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

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

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

Associate Transactions:

Underwriting obligations with respect to issues of Group/Associate Companies: Sundaram Mutual Fund has till date not entered into any underwriting contracts in respect of any public issue made by any group / associate company of the Sponsors.

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

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

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

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

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

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

Associate Brokerage paid to Sundaram Finance Limited for distribution of units

Rs. in lacs

Schemes	2014-15	2015-16	2016-17
Sundaram Balanced Fund	1.418	9.292	0.12
Sundaram Banking & PSU Debt Fund	0.000	0.001	0.00
Sundaram Bond Saver	-2.793	0.870	0.01
Sundaram Capital Protection Funds	0.000	0.012	0.00
Sundaram Energy Opportunities Fund #	0.000	-	0.00
Sundaram Entertainment Opportunities	1.324	0.275	0.00
Sundaram Equity Multiplier	4.991	2.398	0.10
Sundaram Equity Plus	7.354	-0.875	0.00
Sundaram Financial Services Opportunities	10.408	4.170	0.03
Sundaram Fixed Term Plans	4.218	2.427	0.00
Sundaram Flexible Income Plan	0.028	0.028	0.00
Sundaram Flexible Short Term Plan	0.037	0.022	0.00
Sundaram Gilt Fund	0.025	0.011	0.00
Sundaram Global Advantage fund	0.182	0.116	0.00
Sundaram Growth Fund	26.302	6.682	0.00
Sundaram Hybrid Funds	8.480	18.025	0.00
Sundaram Income Plus	0.012	0.025	0.01
Sundaram India Leadership Fund*	0.000	-	0.00
Sundaram Infrastructure Advantage Fund	40.820	13.080	0.10
Sundaram Interval Funds	0.119	0.012	0.00
Sundaram Long Term Tax Advantage Fund Series	4.685	0.908	1.51
Sundaram Money Fund	0.460	0.175	0.00
Sundaram Monthly Income Plan Aggressive Fund	0.054	0.062	0.00
Sundaram Regular Savings Fund	0.017	0.007	0.00
Sundaram Monthly Income Plan Moderate Fund	0.134	0.094	0.00
Sundaram Select Debt Short Term Asset Plan	1.411	1.111	0.01
Sundaram Select Focus	11.213	5.029	0.06
Sundaram Select Micro Cap	164.566	11.601	0.30
Sundaram Select Midcap	165.525	146.786	1.18
Sundaram Select Small Cap Series	26.477	2.554	0.00
Sundaram Select Thematic Fund PSU Opportunity	10.382	1.737	0.00
Sundaram Select Thematic Fund Rural India Fund	7.962	1.907	0.05
Sundaram Select Thematic Funds Capex Opportunities #	0.000	-	0.00
Sundaram SMILE Fund	40.838	29.623	0.21
Sundaram Tax Saver Open Ended	21.871	15.798	0.36
Sundaram Top 100 Funds	153.315	-0.028	0.01
Sundaram Ultra Short Term Fund	6.249	8.581	0.08
Sundaram Value Fund Series	7.698	5.512	0.03
Sundaram World Brand Fund Series	92.285	-	0.00
Sundaram Smart Nifty 100 Equal Weight Fund	0.00	0.000	0.00

*Sundaram India Leadership Fund merged with Sundaram Growth Fund with effect from July 11, 2012

Sundaram Capex Opportunities renamed as Sundaram Infrastructure Advantage Fund w.e.f April 07, 2014. Subsequently Sundaram Energy Opportunities Fund merged into Sundaram Infrastructure Advantage Fund w.e.f. April 15, 2014

Associate Brokerage paid to Sundaram Finance Distribution Ltd for distribution of units

Rs. in lacs

Schemes	2014-15	2015-16	2016-17
Sundaram Balanced Fund	0.000	0.000	0.000
Sundaram Energy Opportunities Fund #	0.000	-	0.000
Sundaram Equity Multiplier	0.016	0.008	0.000
Sundaram Equity Plus	0.020	0.012	0.000
Sundaram Global Advantage Fund	0.004	0.002	0.000
Sundaram Growth Fund	0.004	0.003	0.000
Sundaram Money Fund	0.000	0.000	0.000
Sundaram Monthly Income Plan Aggressive	0.000	0.000	0.000
Sundaram Monthly Income Plan Conservative	0.000	0.000	0.000
Sundaram Select Debt Short Term Plan	0.000	0.000	0.000
Sundaram Select Focus	0.013	0.006	0.000
Sundaram Select Midcap	0.060	0.034	0.000
Sundaram Select Thematic Funds Capex Opportunities #	0.000	-	0.000
Sundaram Select Thematic Funds Entertainment Opportunities	0.005	0.001	0.000
Sundaram Select Thematic Funds Financial Services Opportunities	0.015	0.007	0.000
Sundaram Select Thematic Funds PSU Opportunities	0.000	0.000	0.000
Sundaram Select Thematic Funds Rural India Fund	0.000	0.000	0.000
Sundaram SMILE Fund	0.009	0.005	0.000
Sundaram Tax Saver	0.024	0.014	0.000
Sundaram Ultra Short Term Fund	0.000	0.000	0.000
Sundaram Gilt Fund	0.010	0.000	0.000
Sundaram Infrastructure Advantage Fund	0.201	0.065	0.000
Sundaram Monthly Income Plan Moderate	0.068	0.000	0.000
Sundaram Fixed Term Plans	0.004	-	0.000
Sundaram Hybrid Fund	0.002	-	0.000

Sundaram Capex Opportunities renamed as Sundaram Infrastructure Advantage Fund w.e.f April 07, 2014. Subsequently Sundaram Energy Opportunities Fund merged into Sundaram Infrastructure Advantage Fund w.e.f. April 15, 2014.

Investment by the Schemes of Sundaram Mutual Fund in Group Companies

Rs. in Lakhs

Name of the Scheme	Name of the Associate	Type of Instrument	2016-17		2015-16		2014-15		2013-14		2012-13	
			Total Amount Invested during the year	Value of Investment as on March 31, 2017	Total Amount Invested during the year	Value of Investment as on March 31, 2016	Total Amount Invested during the year	Value of Investment as on March 31, 2015	Total Amount Invested during the year	Value of Investment as on March 31, 2014	Total Amount Invested during the year	Value of Investment as on March 31, 2013
Sundaram Select Debt Short-Term Asset Plan	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			309.50	-	51.96	304.71	2,571.59	2,558.30	-	-
Sundaram Monthly Income Plan (Aggressive)	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs	64.00	-	207.74	-	-	203.14	209.54	199.89	-	-
Sundaram Fixed Term Plan-DT	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			300.00	-	331.72	300.34	-	-	-	-
Sundaram Fixed Term Plan-ER	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			700.00	-	-	700.79	751.07	702.57	-	-
Sundaram Fixed Term Plan-EU	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs	40.00	-	641.14	40.33	-	600.04	600.98	599.71	-	-
Sundaram Hybrid Fund-Series-A	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs	539.25	-	-	523.22	-	480.29	401.04	431.18	-	-
Sundaram Fixed Term Plan-DZ	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			586.65	-	-	562.76	481.10	509.68	-	-
Sundaram Fixed Term Plan-FA	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs	30.00	-	30.84	30.25	-	-	-	-	-	-
Sundaram Fixed Term Plan-FM	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs	320.00	-	330.86	322.66	-	-	-	-	-	-
Sundaram Monthly Income Plan (Moderate)	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			114.40	110.91	-	-	-	-		
Sundaram Fixed Term Plan-DC	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			-	-	-	-	1,665.20	1,517.15	1,523.43	
Sundaram Income Plus	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			-	-	-	-	11.64	-	-	-
Sundaram Regular Savings Fund	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			-	-	-	-	51.95	-	-	-
Sundaram Monthly Income Plan (Moderate)	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs	115.28	-	-	-	-	-	-	-	-	81.57
Sundaram Ultra Short-Term	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs	225.66		-	-	-	-	75.97	-	-	-
Sundaram Balanced Fund	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			-	-	-	-	-	-	501.99	503.13
Sundaram Fixed Term Plan-BF	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			-	-	-	-	-	-	-	430.89
Sundaram Fixed Term Plan-BP	Sundaram BNP Paribas Home Finance Ltd	Listed NCDs / ZCBs			-	-	-	-	-	-	-	959.94
Sundaram Fixed Term Plan-ER	Sundaram Finance Ltd	Listed NCDs / ZCBs			500.00	-	-	500.22	532.38	501.85	-	-
Sundaram Ultra Short-Term	Sundaram Finance Ltd	Listed NCDs / ZCBs	5,027.62	-	5,736.13	-	3,610.69	2,506.79	-	-	-	-
Sundaram Fixed Term Plan-CG	Sundaram Finance Ltd	Listed NCDs / ZCBs			-	-	-	-	-	-	-	1,148.99
Sundaram Money Fund	Sundaram Finance Ltd	Listed NCDs / ZCBs			5,113.21	-	-	-	-	-	-	-
Sundaram Select Debt Short-Term Asset Plan	Sundaram Finance Ltd	Listed NCDs / ZCBs	5,027.62	-	-	-	-	-	-	-	-	-

Note:

(i) Total Amount invested during the year includes only the purchase made by the schemes in the Associate / Group Companies. Sale is not included.

(ii) The value of investment is the value of the net holding (Purchases - Sales) as at the end of the year.

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

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

Jurisdiction:

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

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

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

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

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

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

A summary of all service requests/complaints/grievances received from the unit holders of the schemes of Sundaram Mutual Fund for a three-year period up to March 31, 2017 is provided below:

Period	Opening Balance	Complaints received	Complaints Redressed	Complaints pending Redressal
01.04.2014 - 31.03.2015	6	2249	2246	9
01.04.2015 - 31.03.2016	9	1445	1453	1#
01.04.2016 - 31.03.2017	—	1256	1243	13

#subsequently resolved

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

Std Ob
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Applicability of SEBI (Mutual Fund) Regulations

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

Approval by the Board of Trustee

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

For and on behalf of the Board of Directors of

Sundaram Asset Management Company Limited

Place: Chennai
Date: 30/06/2017

P Sundararajan
Head-Compliance & Company Secretary

Note: Consolidated Addendum to the Statement of Additional Information (SAI) of Sundaram Mutual Fund is available at www.sundarammutual.com

Application Form

3. KYC details (Mandatory) (refer instruction 3) ☐ Individual☐ Non-Individual (Please attach mandatory FATCA-CRS Annexure for Entities including UBO)

Status of First/Sole Applicant [Please (✓)]

- ☐ Listed Company
- ☐ Unlisted Company
- ☐ Individual
- ☐ Minor through guardian
- ☐ HUF
- ☐ Partnership
- ☐ Society/Club
- ☐ Company
- ☐ Body Corporate
- ☐ Trust
- ☐ Mutual Fund
- ☐ FPI
- ☐ NRI-Repatriable
- ☐ NRI-Non-Repatriable
- ☐ FI/ Sub account of FI
- ☐ Fund of Funds in India
- ☐ QFI
- ☐ Others..... (please specify)

Occupation Details [Please (✓)]

(To be filled only if the applicant is an individual)

First Applicant

- ☐ Private Sector Service ☐ Public Sector Service
- ☐ Government Service ☐ Business
- ☐ Professional ☐ Agriculturist
- ☐ Retired ☐ Housewife
- ☐ Student ☐ Forex Dealer
- ☐ Others..... (please specify)

Second Applicant

- ☐ Private Sector Service ☐ Public Sector Service
- ☐ Government Service ☐ Business
- ☐ Professional ☐ Agriculturist
- ☐ Retired ☐ Housewife
- ☐ Student ☐ Forex Dealer
- ☐ Others..... (please specify)

Third Applicant

- ☐ Private Sector Service ☐ Public Sector Service
- ☐ Government Service ☐ Business
- ☐ Professional ☐ Agriculturist
- ☐ Retired ☐ Housewife
- ☐ Student ☐ Forex Dealer
- ☐ Others..... (please specify)

Gross Annual Income (in ₹) [Please (✓)]

First Applicant

- ☐ Below 1 Lac ☐ 1-5 Lacs
- ☐ 5-10 Lacs ☐ 10-25 Lacs
- ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore (or)
- Net-worth (Mandatory for non-individuals) ₹
- as on
- DDMMYY (Not older than one year)

Second Applicant

- ☐ Below 1 Lac ☐ 1-5 Lacs
- ☐ 5-10 Lacs ☐ 10-25 Lacs
- ☐ > 25 Lacs - 1 Crore
- ☐ > 1 Crore (or) Net-worth.....

Third Applicant

- ☐ Below 1 Lac ☐ 1-5 Lacs
- ☐ 5-10 Lacs ☐ 10-25 Lacs
- ☐ > 25 Lacs - 1 Crore
- ☐ > 1 Crore (or) Net-worth.....

PEP Status

First Applicant

- For Individuals [Please (✓)] Politically Exposed Person (PEP) Status** (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors)
- ☐ I am PEP
- ☐ I am related to PEP ☐ Not Applicable
- For Non-Individuals providing any of the below mentioned services [Please (✓)]**

- ☐ Foreign Exchange/Money Changer Services
- ☐ Gaming/Gambling/Lottery/Casino Services
- ☐ Money Lending/Pawning
- ☐ None of the above

Second Applicant

- (To be filled only if the applicant is an individual)
- ☐ I am PEP
- ☐ I am related to PEP
- ☐ Not Applicable

Third Applicant

- (To be filled only if the applicant is an individual)
- ☐ I am PEP
- ☐ I am related to PEP
- ☐ Not Applicable

4. FATCA-CRS DETAILS For Individuals & HUF (Mandatory)

Non Individual investors should mandatorily fill separate FATCA-CRS Annexure

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

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

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

Country of Tax Residence			
Nationality			
Tax Identification Number ^{\$} or Reason for not providing TIN			
Identification Type (TIN or Other, please specify)			
Residence address for tax purposes (include City, State, Country & Pin code)			
Address Type	☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office	☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office	☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office
City of birth			
Country of birth			

^{\$} In case any of applicant being resident/ tax payer in more than one country, provide tax identification number for each such country separately.

Application Form

FATCA-CRS Instructions

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

If you are a US citizen or resident or greencard holder, please include United States in the Country of Tax Residence field along with your US Tax Identification Number.

Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

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

5. Bank Account Details of First/Sole Applicant (as per SEBI Regulations it is mandatory) (refer instruction 5)

Account No																
Name of the Bank											Branch					
Branch Address											Bank City (redemption will be payable at this location)					
Cheque MICR No						Account Type [Please (✓)]	☐ Savings ☐ Current ☐ NRE* ☐ NRO* ☐ FCNR* ☐ Others.....									
RTGS / NEFT / IFSC Code						*If the payment is by DD or source of fund is not clear on the Cheque leaf, please provide a copy of FIRC.										

6. Mode of payment of redemption/dividend proceeds via Direct credit/NEFT/Other Mode (refer instruction 6).

Direct Credit is now available with: Axis Bank, BNP Paribas Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, SBI, Standard Chartered Bank, YES Bank. If your bank falls in this list your Redemption/ Dividend proceeds will be directly credited to your account. Alternatively, you will receive the payment through NEFT mode based on the bank details available. Otherwise, payment will be made by way of a cheque/demand draft/warrant.

7. Payment Details: Please issue a separate Cheque/Demand Draft favouring the scheme you wish to invest/One Time Mandate (OTM) (refer instruction 7)

Scheme Name	Plan	Option	Amount Invested (₹)	DD Charges (₹)	Net Amount Paid	Payment Details		
						☐ OTM ☐ DD Number ☐ Fund Transfer	☐ Cheque ☐ RTGS	Bank/Branch
	☐ Regular ☐ Direct							
	☐ Regular ☐ Direct							
	☐ Regular ☐ Direct							

In case of third party payment (refer instruction 7): Please download (www.sundarammutual.com) and attach the third party declaration form

8. DEMAT Account Details (refer instruction 8)

☐ National Securities Depository Ltd.	Depository Participant		
☐ Central Depository Services (India) Ltd.	DP ID Number		Beneficiary Account Number

Investor willing to invest in Demat option, may provide a copy of the DP Statement enabling us to match the Demat details as stated in the application form.

9. Please indicate details of your SIP (refer instruction 9) (skip this section if you wish to make a one-time investment)

Mode of SIP ☐ Post-dated cheques (please provide the details below) ☐ OTM/NACH (please submit SIP Registration Form)

SIP Period (For Post-Dated Cheques)		SIP Date	SIP Frequency
SIP Starting	SIP Ending	for Monthly/Quarterly frequency only ☐ 1 ☐ 7 ☐ 14 ☐ 20 ☐ 25	☐ Weekly (Minimum amount ₹ 1000 Every Wednesday. Minimum No of installments 5) ☐ Monthly (Minimum amount ₹ 250 Minimum No of installments 20) ☐ Quarterly (Minimum amount ₹ 750 Minimum No of installments 7)
M M Y Y Y Y	M M Y Y Y Y		
No. of PDCs	First SIP Cheque No		Last SIP Cheque No

Each SIP Amount ₹ Refer Guide to investing through SIP

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

Acknowledgement Sundaram Asset Management Company Limited, CIN: U93090TN1996PLC034615, I & II Floor, 46 Whites Road, Chennai - 600 014. Contact No. 1860 425 7237 (India) +91 44 4083 1500 (NRI)

Received From Mr./Mrs./Ms.
 Communication in connection with the application should be addressed to the Registrar **Sundaram BNP Paribas Fund Services Limited**, Registrar and Transfer Agents, Unit: Sundaram Mutual Fund, Central Processing Center, 23, Cathedral Garden Road, Nungambakkam, Chennai-600034. Contact No. 1860 425 7237 (India) +91 44 4083 1500 (NRI).

Serial No: EQ

ISC's Signature & Stamp

Please Note: All Purchases are subject to realisation of cheques / demand drafts

Application Form

10. Nominee (available only for individuals) (refer instruction 10)

☐ I wish to nominate the following person(s)

1st Nominee Name:..... Relationship:..... Address:..... Proportion (%)* in which units will be shared by first nominee.....% If nominee is a minor: Date of birth:..... Name of Guardian:..... Address of Guardian:.....	2nd Nominee Name:..... Relationship:..... Address:..... Proportion (%)* in which units will be shared by first nominee.....% If nominee is a minor: Date of birth:..... Name of Guardian:..... Address of Guardian:.....	3rd Nominee Name:..... Relationship:..... Address:..... Proportion (%)* in which units will be shared by first nominee.....% If nominee is a minor: Date of birth:..... Name of Guardian:..... Address of Guardian:.....
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* Proportion (%) in which units will be shared by each nominee should aggregate to 100%

☐ I do not wish to choose a nominee. Signature of investor(s)

1st / Sole Applicant / Guardian

2nd Applicant

3rd Applicant

11. Declaration, Certification & Signature (refer instruction 11)

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

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

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

Certification: I/We have understood the information requirements of this Form (read along with the FATCA-CRS Instructions), stated in pages 1-30 and hereby certify that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA-CRS Terms and Conditions and hereby accept the same. I/We agree to indemnify Sundaram Asset Management Company Limited in respect of any false, misleading, inaccurate and incomplete information regarding my/our "U.S. person" status for U.S. federal income tax purposes, or in respect of any other information as may be required under applicable tax laws.

☐ (Applicable only for investments through RIA) **RIA Consent Declaration:** I/We, the above-named person/s have invested in the Scheme(s) of Sundaram Mutual Fund under Direct Plan under the above mentioned Account No(s)/Folio No(s).

I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the below mentioned Mutual Fund Distributor/SEBI-Registered Investment Advisor (Correction – Advisor):

AMFI Registration Number ARN -

SEBI Registration No.

Name:

Address

City

PIN

E-Mail ID

Tel.No

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

Date:/...../.....

Place:

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



SUNDARAM MUTUAL

SIP Registration / Renewal Form / Modification - NACH / One Time Mandate (OTM)

(First time investors should use this form along with the application form)

Please tick ☒ as applicable:

- ☐ Auto Debit Form is attached and to be registered in the folio. SIP Auto debit will start after mandate registration which takes Ten days.
- ☐ Auto Debit Form is already registered in the folio. [No need to submit again].

ISC's signature
&
Time Stamping

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

Sole/First Applicant's Signature Mandatory

Investor Name Existing Investor-Folio No. New Investor-Application No.

PAN/PEKR & KYC

Sole/First Applicant/Guardian Second Applicant/Guardian Third Applicant/Guardian

Please tick ☒ ☐ SIP Registration ☐ SIP with Top-up Registration ☐ SIP - Change in Bank Details (Please provide copy of cancelled cheque and mention relevant SIP details in the form and OTM mandate.)

KYC compliant ☒ Yes ☐ No (if no, please provide KYC proof/additional documents if not submitted earlier)

Sr. No	Scheme/Plan/Option/Sub-option	SIP Installment Amount (₹)	SIP Date	Frequency	SIP Top Up (Optional)	Start Month/Year	End Month/Year (Default Dec 2031)#
1			☐ 1st ☐ 7th ☐ 14th ☐ 20th ☐ 25th	☐ Weekly ☐ Monthly* ☐ Quarterly	Top-up amount \$ Rs. Top-up Frequency * ☐ Half-yearly ☐ Yearly		☐ Till Further Notice
2			☐ 1st ☐ 7th ☐ 14th ☐ 20th ☐ 25th	☐ Weekly ☐ Monthly* ☐ Quarterly	Top-up amount \$ Rs. Top-up Frequency * ☐ Half-yearly ☐ Yearly		☐ Till Further Notice
3			☐ 1st ☐ 7th ☐ 14th ☐ 20th ☐ 25th	☐ Weekly ☐ Monthly* ☐ Quarterly	Top-up amount \$ Rs. Top-up Frequency * ☐ Half-yearly ☐ Yearly		☐ Till Further Notice

*Default frequency; #The date may be taken as 31/12/2031 in case the bank needs to input a specific date in their system (refer Guide to investing through SIP)

\$ The amount should be in multiples of Rs. 500 only; * Quarterly SIP offers top-up frequency at yearly intervals only

DEMAT Account Details

☐ National Securities Depository Ltd.	Depository Participant	DP ID Number	Beneficiary Account Number
☐ Central Depository Services (India) Ltd.			

Investor willing to invest in Demat option, may provide a copy of the DP Statement enabling us to match the Demat details as stated in the application form.

Declaration: (We • having read and understood the contents of the Statement of Additional Information/Scheme Information Document/addenda issued to the SID and KIM till date • hereby apply for units under the scheme) as indicated in the application form • agree to abide by the terms, conditions, rules and regulations of the scheme(s) • agree to the terms and conditions for Auto Debit • have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment • do not have any existing Micro SIPs/investments which together with the current application will result in the total investments exceeding Rs. 50,000 in a financial year or a rolling period of twelve months (applicable for PAN exempt category of investors). The APN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

First
Unit Holder's
Signature
Second
Unit Holder's
Signature
Third
Unit Holder's
Signature

Signatures
(as per
Mutual
Fund
Records /
Application)



SUNDARAM MUTUAL

Auto Debit Form-NACH/OTM Registration

For Office use only

UMRN Date

Tick (✓)	Sponsor Bank Code	HDFC0000060	Utility Code	HDFC01685000013642
Create	I/We hereby authorise	SUNDARAMMUTUALFUND	to debit Tick (✓)	☐ SB ☐ CA ☐ SB-NRE ☐ SB-NRO ☐ Others.....
Modify	Bank Account No			
Cancel				

④ With Bank Name of customers bank IFSC or MICR ⑥ an amount of ₹ (in words) ₹ FREQUENCY ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly ☐ As & when presented DEBIT TYPE ☐ Fixed Amount ☐ Maximum Amount⑦ Reference 1 Folio No Phone No ⑧ Reference 2 Application No Email ID

I agree for the debit of Mandate processing charges by the Bank whom I am authorizing to debit my account as per latest Schedule of charges of the Bank.

⑨ PERIOD
From To
Signature Primary Account holder Signature Account holder Signature Account holder

or ☐ Until Cancelled 1 Name as in bank records 2 Name as in bank records 3 Name as in bank records

• This is to confirm that the declaration has been carefully read understood and made by me/us. I am authorising the user entity/corporate to debit my account.

• I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.

I/We hereby declare that the above information is true and correct and that the mobile number listed above is registered in my/our name(s) and/or is the number that I/we use in the ordinary course. I/We hereby declare that, irrespective of my/our registration of the above mobile in the provider customer preference register, or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We consent to the Bank communicating to me/us about the transactions carried out in my/our aforesaid account(s).



SUNDARAM MUTUAL

Application Form-Systematic Transfer Plan

Channel Partner / Agent Information

Distributor's ARN & Name	Sub-broker's ARN (code)	Sub-broker Code (internal)	EUIN* (Employee Unique Identification Number)
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* Declaration for "Execution only" transaction (only where EUIN box is left blank) ☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First/Sole Applicant/ Guardian	Second Applicant	Third Applicant
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Transaction charges For Rs. 10,000 and above: ☐ Existing Investor-Rs.100 ☐ New Investor-Rs.150 Upfront commission shall be paid directly by the investor to the AMFI-registered distributors based on the investors' assessment of various factors including services rendered by the distributor.

Existing Investor Information (Please fill in your Folio No.)

Please note that applicant details and mode of holding will be as per existing Folio Number.

Folio No

New Investor Information

Name of First/Sole Applicant

Permanent Account Number

KYC completed ☐ Yes ☐ No

Name of Guardian (in case of First / Sole Applicant is a Minor) / Contact Person - Designation (in case of non-individual Investors)

Permanent Account Number (PAN)

KYC completed ☐ Yes ☐ No

Relationship

Name of Second Applicant

Permanent Account Number (PAN)

KYC completed ☐ Yes ☐ No

Name of Third Applicant

Permanent Account Number (PAN)

KYC completed ☐ Yes ☐ NoContact Details of First / Sole Applicant ☐ Receive Account Statements, Annual Reports and other information by e-mail and receive SMS updates on mobile. ☐ Yes ☐ No.

E-Mail

STD Code

Telephone

Mobile

Note: Where the investor has not opted for any option or has opted for both options the application will be processed as per the default option, i.e., receive the account statement, annual report and other correspondence by email and receive SMS updates on mobile.

Systematic Transfer Plan

Transferring funds from Scheme Sundaram

Plan: ☐ Regular ☐ Direct ☐ Others:..... Option: ☐ Dividend Payout ☐ Dividend Re-Investment ☐ Dividend Sweep ☐ Growth

Transferring funds to Scheme Sundaram

Plan: ☐ Regular ☐ Direct Option: ☐ Dividend Payout ☐ Dividend Re-Investment ☐ Dividend Sweep ☐ Growth

Each STP Amount Rs

STP Frequency ☐ Weekly (every Wednesday-Minimum amount Rs 1000/Minimum No of installments 5) ☐ Monthly (Minimum amount Rs 250 Minimum No of installments 20) ☐ Quarterly (Minimum amount Rs 750 Minimum No of installments 7)STP Date (for monthly and quarterly options) ☐ 1 ☐ 7 ☐ 14 ☐ 20 ☐ 25

STP Period

STP Starting

STP Ending

OR ☐ Till further notice*

(*The date may be taken as 31/12/2031 in case the bank needs to input a specific date in their system)

Nominee (available only for individuals)

☐ I wish to nominate the following person(s)

1st Nominee Name:..... Address:..... Proportion (%) in which units will be shared by first nominee:.....% If nominee is a minor: Date of birth:.....Relationship:..... Name of Guardian:..... Address of Guardian:.....	2nd Nominee Name:..... Address:..... Proportion (%) in which units will be shared by second nominee:.....% If nominee is a minor: Date of birth:.....Relationship:..... Name of Guardian:..... Address of Guardian:.....	3rd Nominee Name:..... Address:..... Proportion (%) in which units will be shared by third nominee:.....% If nominee is a minor: Date of birth:.....Relationship:..... Name of Guardian:..... Address of Guardian:.....
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* Proportion (%) in which units will be shared by each nominee should aggregate to 100%

☐ I do not wish to choose a nominee. Signature of investor(s)

Signature

Declaration: I/We * having read and understood the contents of the Statement of Additional Information/Scheme Information Document/addenda issued to the SID and KIM till date * hereby apply for units under the scheme(s) as indicated in the application form * agree to abide by the terms, conditions, rules and regulations of the scheme(s) * agree to the terms and conditions for Auto Debit * have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment * do not have any existing Micro SIPs/investments which together with the current application will result in the total investments exceeding Rs. 50,000 in a financial year or a rolling period of twelve months (applicable for PAN exempt category of investors). The ARN holder has disclosed to me/us all the commissions in the form of trail commission or any other mode, payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

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

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

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Sundaram Asset Management



SUNDARAM MUTUAL

FATCA-CRS Annexure for Entities including UBO

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

Name of the entity:

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

"Address of tax residence would be taken as available in KRS database. In case of any change, please approach KRA and notify the changes"

Customer ID / Foio Number:

PAN:

Date of incorporation:/...../.....

City of

incorporation:

Country of incorporation:

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

Please tick the applicable tax resident declaration:

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

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

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

[%]In case Tax Identification Number is not available, kindly provide its functional equivalent^S

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

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

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

Part A (to be filled by Financial Institutions or Direct Reporting NFEs)		
1	We are a ☐ Financial institution ¹ or ☐ Direct reporting NFE ² (please tick as appropriate)	GIIN:..... Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below: Name of sponsoring entity:
GIIN not available (please tick as applicable): ☐ Applied for If the entity is a Financial Institutions: ☐ Not required to apply for (Please specify 2 digits sub-category ³) ☐ Not obtained - Non-participating FI		
Part B (please fill any one as appropriate 'to be filled by NFEs other than Direct Reporting NFEs')		
1	Is the Entity a publicly traded company ⁴ (that is, a company whose shares are regularly traded on an established securities market)	☐ Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of the stock exchange:
2	Is the Entity a related entity of a publicly traded company ⁵ (a company whose shares are regularly traded on an established securities market)	☐ Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of the listed company: Nature of relation: ☐ Subsidiary of the listed company or ☐ Controlled by a listed company Name of the stock exchange:
3	Is the Entity an active NFE ⁶	☐ Yes (If yes, please, fill UBO declaration in the next section) Nature of business: Please specify the sub-category of Active NFE:..... (Mention code - refer 2c of Part D)
4	Is the Entity a passive NFE ⁷	☐ Yes (If yes, please, fill UBO declaration in the next section) Nature of business:

¹ Refer 1 of Part D² Refer 3(vii) of Part D³ Refer 1A. of Part D⁴ Refer 2a of Part D⁵ Refer 2b of Part D⁶ Refer 2c of Part D⁷ Refer 3(ii) of Part D

FATCA-CRS Annexure for Entities including UBO

UBO Declaration

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

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

Owner-documented FFI's⁸ should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Forms W8 BEN E

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

If Passive NFE, please provide below additional details.

(Please attach additional sheets if necessary)

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

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

* To include US, where controlling persons is a US citizen or green card holder

% In case Tax identification is not available, kindly provide functional equivalent

⁸ Refer 3(vi) of Part D ⁹ Refer 3(iv) (A) of Part D

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal tax and beneficial owner information and certain certifications and documentations from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Show there be any change in any information provided by you, please ensure you advise us promptly i.e. within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Sundaram Asset Management Company/Sundaram Mutual Fund or its group entities. Therefore, it is important that you respond to our request even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the country of Tax Residence field along with the US Tax Identification Number.

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

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

Name			
Designation			
Signature	Signature	Signature	Place
			Date

FATCA-CRS Annexure for Entities including UBO

Part D: FATCA-CRS Instructions & Definitions

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

- **Depository institution** is an entity that accepts deposits in the ordinary course of banking or similar business.
- **Custodial institution** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
- **Investment entity is any entity:**
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons ;
 - or**
 - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
 - (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
 - (ii) the period during which the entity has been in existence.

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

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

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

A. Reasons why FI not required to apply GILIN

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

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

Types of NFEs that are regarded as excluded NFE are:

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

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

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

b. **Related entity of a publicly traded company**

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

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;

FATCA-CRS Annexure for Entities including UBO

- 05 The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- 06 The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- 07 Any NFE that fulfills all of the following requirements:
- It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
 - It is exempt from income tax in India;
 - It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
- The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.
- Explanation - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-*
- (I) an Investor Protection Fund referred to in clause (23EA);
 - (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
 - (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

- (i) *Related entity*
An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.
- (ii) *Passive NFE*
The term passive NFE means
- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;
 - or
 - (ii) an investment entity defined in clause (b) of these instructions
 - (iii) a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)*
- (iii) *Passive income*
The term passive income includes income by way of :
- (1) Dividends,
 - (2) Interest
 - (3) Income equivalent to interest,
 - (4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
 - (5) Annuities
 - (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
 - (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
 - (8) The excess of foreign currency gains over foreign currency losses
 - (9) Net income from swaps
 - (10) Amounts received under cash value insurance contracts
- But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.
- (iv) *Controlling persons*
Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions. Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:
- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
 - ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
 - iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- Where the investor/applicant is a trust, the financial institution shall identify the beneficial owners of the investor/applicant and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership. Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

FATCA-CRS Annexure for Entities including UBO

(A) Controlling Person Type:

Code Sub-category

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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

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

(vii) Direct reporting NFE

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

(viii) Exemption code for U.S. persons

Code Sub-Category

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

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

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

- 2. "Controlling Branches (CBs) of the Self Certified Syndicate Banks (SCSB):** Controlling Branches (CBs) are the branches of the SCSBs acting as coordinating branches for the Registrar and Transfer Agent of Sundaram Mutual Fund schemes, the AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period.
- 3. "Designated Branches (DBs) of the SCSBs:** Designated Branches (DBs) are the branches of the SCSBs which shall collect the ASBA Application Forms duly filled by the Investors towards the subscription to the Units of the Scheme offered during the NFO. The list of these Designated Branches is available at <http://www.sebi.gov.in/pmd/scsb.pdf> and www.sundarammutual.com
- 4. "Self Certified Syndicate Bank" or SCSB:** Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at www.sebi.gov.in.
- 5. The ASBA facility during NFO:** In respect of New Fund Offer (NFO) of Schemes/Plan(s) launched on or after October 1, 2010, an investor (being an Individual) can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered in the ASBA Application Form and following the procedure as prescribed in the form. For details please refer to the Section "Applications Supported by Blocked Amount (ASBA) facility, below and also the Application Form/KIM of the Scheme

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

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

Benefits of Applying through ASBA facility

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

ASBA Procedure:

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

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

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

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

Grounds for Technical Rejections of ASBA application forms ASBA

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

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

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

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

Investor Relations Manager

Ravi S

Head - Customer Services
Sundaram Asset Management Company Limited,
Sundaram Towers, No. 46, 1st & 2nd Floor, 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

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

A Close Ended Equity Scheme
New Fund Offer Period Opens on: DD/MM/YYYY Closes on: DD/MM/YYYY

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

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

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

Sundaram Asset Management, II Floor, 46 Whites Road, Chennai - 600 014. Contact No.: 1860 425 7237 (India) +91 44 4083 1500 (NRI)		 SUNDARAM MUTUAL	
Application Number:		ASBA Application Number:	
Sundaram Value Fund-Series IX-X		Plans: ☐ Regular ☐ Direct Options: ☐ Growth ☐ Dividend Payout ☐ Dividend Sweep	
Date	D	D	M
Received from Mr./Ms./Mrs./M/s.	ASBA Application Number		Total Amount to be Blocked
	SCSB Account details		Rs. In figures
Address	A/C No.		SCSB Stamp, Signature
	Bank Name		Date & time of receipt
	Branch Name		

ANDHRA PRADESH: **Anantapur:** 1st Floor, T Nagaraju Complex, D.No. 10/323, Sarojini Road, Opp. To Vasunderadevi Hospital, Near Clock Towers, Anantapur 515001 **Cuddapah:** 1st 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, Lakshmi 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 47-10-13, 1st Floor, Redanam Regency, Near Diamond Park, Dwaraka Nagar, Vishakapatnam 530016 **ASSAM:** **Guwahati:** Anandi Commercial Complex, II Floor, Bora Service, G S Road, Guwahati 781007 • 3C Dhang 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:** 205, Ashiana Harniwas, New Dak Bungalow Road, Patna 800 001 • R.K. Estate 2nd Floor Opposite of Indira Gandhi Institute of Medical & Science, Raja Bazar, Bailey Road, Patna 800014 **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 Fatadhi 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, Vadodra 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: Hdcc 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 Ushan Darwaja, Ring Road, Surat 395002 **Surendra Nagar:** 2nd Floor, Rudraksh, Plot No:328 (Opp. To New Age Industries) Wadhwan Road, Surendra Nagar 363035 **Valsad:** 2nd Floor, Shop No.216, Trade Centre, Station Road, Valsad 396001 **Vapi:** Shop No.19 & 20, 1st Floor, Walden Plaza, Imran Nagar, Opp. To S B I, Daman - Silvassa Road, Vapi 396191 **HARYANA:** **Ambala:** 1 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, Old Judicial complex, Civil lines, Gurgaon 122 001 **Hisar:** Shop No. 46 DSB First Floor, Red Square Market Hisar, Haryana 125001 **Panipat:** 1st Floor, No.75, Bmk Market, G.T.Road, Panipat. 132103 **Rohtak:** 2nd Floor, Shop No.5-B, Gopal Complex, Civil Road, Rohtak 124001 **Yamuna Nagar:** Sco-103, 1st Floor, Sector 17, Huda Jagadhari 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. No.52 Near Clock Tower Circle, Bellary 583101 **Bengaluru:** Ground Floor, Sana Plaza, 21 / 14 - A, M.G. Road, Near Trinity Metro Station, Bangalore 560001 • S-403, Manipal Centre, 47, Dickenson Road, Bengaluru 560 042. **Davangere:** # 268/3, Jayavibhava Nilaya, First Floor Opp Ram & Co Provision Stores, 4th Main, P.J.Extension, Davanagere 577002 **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, Ponnurrunni, Vytilla Po, Ernakulam 682019 **Kannur:** 1st Floor, Tpn A1, A2, Malabar Tower, Opp Indus Motors, Thalapp, 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 **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 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, Collectorate Road, Civil Line, (Above M/S. Siddhivinayak Motors), Satna 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, Mudholkar Peth, Badnera Road, Amaravathi 444605 **Aurangabad:** First Floor, B-4, Aurangabad Business Centre, Adalat Road, Aurgangabad 431005 **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:** HDIL Kaledonia Commercial Complex, 2(A), 2nd Floor, Opp Vijaya Nagar, Sahar Road, Andheri East, Mumbai 400069 • Office No. 1222, 12th Floor, Maker Chamber V, Nariman Point, Mumbai 400 021 • Shop No 6, Yashwanth Building, Ground Floor, Ram Maruti Cross Road, Near Ratnakar Bank, Naupada, Thane West Mumbai 400602 • No: 114, 1st 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 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 **Sholapur:** 786, Maruti Tele Sankul, South Kasba, Shinde Chowk, Sholapur 413007 **NEW DELHI:** **Delhi:** 7 B, Rajendra Park, Pusa Road, Upper Ground Floor, Metro Pillar No.153, New Delhi 110 060 • 605, Sixth Floor 'Ashoka 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 Enclave, First Lane, Gajapati Nagar, Ganjam Dist., Berhampur 760 010 **Bhubaneswar:** 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 768004 **PONDICHERY: Pondicherry:** Ms Royal Enclave, Plot No 19, 100 Feet Road, Mudaliarpet, Pondicherry 605004 • No. 181, Thiruvalluvar Salai, Pillaihattam, 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 Building, 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, IIInd Floor, Ts No.208/1, 1st Cross, Covai Road, Sengunthapuram, Karur 639001 **Kumbakonam:** 1st Floor, Nalli Plaza, Old Door No:34&34A, 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, 1st Floor, Shastri Road, Thennur, Trichy 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 clinic 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 **Warangal:** D No 15-1-422/A, B Second Floor S.V.S 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 **Allahabad:** 1st Floor, Saroj Bhavan, 14/4, Stanley Road, Near Patrike Crossing, Civil Lines, Allahabad 211001 **Bareilly:** IIInd Floor, 116, Civil Lines, Circuit House Road, ICICI Bank Building, Bareilly Bareilly 243 001 **Ghaziabad:** 1st Floor, Ff - 31, Konark Building, Gda Market, Rdc, Ghaziabad 201001 **Gorakhpur:** C/160/30, First Floor, Naiyapar Kothi, Esmalepur, Near Chaurahiya Gola Chowk, Gorakhpur 273 001 **Jhansi:** Shop No. 5, Narayan Plaza Jojo House, Infront of Employment Exchange 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, Dwariakadheesh 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 Sagra Road, Varanasi 221002 **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, Parbihat, Po: Sripally, Burdwan 713103 **Durgapur:** A-307, Bengal Shristi Complex, II Floor, Citi Center, Durgapur 713 216 • Sri Chaitanya Complex, 2nd Floor, Bengal Ambuja Phase II, Ambekar Sarani, City Centre, Durgapur 713216 **Kolkata:** "Chowringhee Court", 2nd Floor, Unit No.33, 55/55/1, Chowringhee Road, Kolkata 700071 • No.7, Camac Street, Azimganj House III Floor, Block No. 6, Kolkata 700017 • P-38 Prince Street, Ground Floor, Off 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.

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