# A Close Ended income scheme

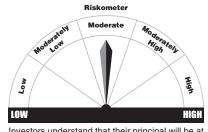
New Fund Offer Period Opens on: 23/02/2017 New Fund Offer Period Closes on: 28/02/2017

Offer of units at Rs 10 per unit during the new fund offer period.

This product is suitable for investors who are seeking\*

- Regular Fixed Income for short term / Medium Term / long term
- Investment in Debt/ Money Market Instruments / Government Securities

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



Investors understand that their principal will be at Moderate Risk

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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**Investment Manager - Sundaram Asset Management** 

A Close Ended Income Scheme

#### New Fund Offer Period Opens on: 23/02/2017 New Fund Offer Period Closes on: 28/02/2017

Being a Close Ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the Scheme will not reopen for subscriptions after the closure of NFO.The Fund will not to buy the units back till the maturity of the Scheme. However, in order to provide the liquidity to the investors, the units of the Scheme are proposed to be listed on National Stock Exchange of India Limited (NSE) within 5 business days from the date of allotment. Hence, Investors who want to liquidate their units of the Scheme can sell the units in the secondary market. The Trustee reserves the right to extend the closing date of the New Fund Offer period subject to the condition that the subscription list shall not be kept open for more than 15 days. A notice will be issued in the public newspaper for any such extension. The Trustee also reserves the right to close the subscription list at an earlier date that indicated by giving a prior notice of at least one day in one daily newspaper.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme / Mutual Fund, Due Diligence Certificate by the Investment Manager, Key Personnel, investor's rights & services, Risk Factors, Penalties & Pending Litigations, Associate Transactions etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or online at <a href="https://www.sundarammutual.com">www.sundarammutual.com</a>.

The Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI). The units being offered for the public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated 13/02/2017.

Please read the Scheme Information Document carefully before filling in the application form. Applicants are deemed to have understood the terms subject to which this offer is being made, by filling and signing this application form.

Name of the Scheme	Sundaram Fixed Term Plan-HV The New Fund Offer for Sundaram Fixed Term Plan-HV wil	I commence on 23/02/2017 and closes of	on 28/02/2017.
Structure of the Scheme	A Close Ended income Scheme with a tenure 1155 days fr day shall be considered as the maturity date.	om the date of allotment. If the maturity of	date is not a working day, the subsequent working
Investment Objective	The objective of the Scheme would be to generate income of the scheme. However, there is no assurance or guarante	by investing in debt and money market be that the investment objective of the so	securities, which mature on or before the maturity heme will be achieve
No Guarantee/Assurance	Investors are neither being offered any guaranteed/indica guarantee of capital or return either by the mutual fund or empanelled brokers have not given and shall not give any Investors are advised not to rely on any communication re	indicative porttolio and indicative yield i	n any communication, in any manner whatsoever
Asset Allocation	Instrument	Allocation	Risk profile
	Money-market instruments	0 – 20%	Low to medium
	Short-term and medium term debt instruments	80%-100%	Low to medium
	Exposure to derivatives will be limited to 50% of the net as The scheme shall not make any investment in repo/reverse The cumulative gross exposure to debt, money market ins to SEBI circular No. Cir/ IMD/ DF/ 11/ 2010 dated August considered in computing the gross exposure. The scheme shall not engage in securities lending and bor	e repo in corporate bond or in securitised truments and derivatives shall not exceet 18, 2010. For this purpose, the same sec rowing / short selling.	debt, foreign securities or credit default swaps. d 100% of the net assets of the scheme, subject urity wise hedge positions shall not be
	In terms of SEBI notification dated Feb 18, 2016, the Sch single issuer.  The Scheme shall make investment out of NFO proceeds of Pursuant to SEBI Circular No CIR/IMD/DF/21/2012 dated 2012 and SEBI Circular no. CIR/IMD/DF/05/2014 dated Ma series under the scheme. However the said sector exposurable G Sec c) Bank CD d) CBLO	only on or after the closure of the NFO pe September 13, 2012 read with SEBI circ rch 24, 2014the exposure to any sector sl	eriod. ular no CIR/IMD/DF/24/2012 dated November 19 nall not exceed 30% of net assets of the respective
	e) AAA rated securities issued by Public Financial Instituth; f) Short Term Deposits pending deployment of funds An additional exposure to financial services sector (over an permitted by way of increase in exposure to Housing Finar (i) Such securities issued by HFCs are rated AA and above (ii) These HFCs are registered with National Housing Bank (iii) The total investment in HFCs does not exceed 25% of For the purposes of sector exposure limits, AMFI sector of SEBI shall form part of the Scheme Information Document	nd above the 25% limit stated above) not noc Companies (HFC) only, subject to the c; (NHB).  the net assets of the scheme lassification would be considered. Any cl	following conditions:
Investment Strategy	The portfolio of the Scheme may be invested largely or coadherence to single-issuer exposure limit specified in the SThe scheme would invest in fixed-income and money man placement, through rights offerings, purchase on the floor scheme may invest in privately-offered securities based or The securities could be listed, unlisted, privately placed, secheme invests in securities that are rated by CRISIL or IC enter into repurchase and reverse-repurchases obligations. The Scheme shall invest in instruments rated as at least in The actual percentage of investments in various floatings day basis depending upon the prevailing view on Interest rates the scheme may review the pattern of investments based reviewed on a monthly basis. At all times, the objective of the closure of the NFO period.  Investments in derivative instruments: The scheme into permitted all mutual funds to participate in derivatives radional actions and the permitted and investments and the permitted and the page of derivatives that investigate the trivipotece of the timesters and the permitted and the page of derivative that investors and the page of derivatives that investors are proposed to the page of derivative that investors are proposed to the page of derivative that investors are proposed to the page of derivative that investors are proposed to the page of derivative that investors are proposed to the page of derivative that investors are proposed to the page of t	SEBI Regulations.  rket instruments. Purchase of debt may  of a recognized stock exchange or throup  of a recognized stock exchange or throup  in the merits of the investment proposals.  excured, unsecured, rated and of any matu.  RA or other independent credit rating again G-secs held by it as per the guideline  vestment grade by a recognized rating agand fixed-interest rate securities and the  ate.  on views on the debt markets and asset- ne portfolio will be to seek income. The Solution  of the seconds to use derivatives as permitted by  ing subject to observance of guidelines is	be made either through initial public offer, private the properties of the private of the provided Health of the p

issues relating to the use of derivatives that investors should understand (Refer details provided in Risk Factors in Part I and Information about the

scheme in Part II of Scheme Information Document).

#### Disclosures on credit evaluation

Pursuant to SEBI Circular no Cir/ IMD/ DF/12 /2011 dated August 1, 2011.

#### 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.

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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 / Risk management Committee from time to time

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

The Sectors are 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.

#### 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/Bills Rediscounting	_	-	_	_	_	_
NCDs	60-65%	15-20%	_	_	_	_
Government Securities / Treasury Bills / CBLO / Reverse Repo in Gsecs	_	_	_	_	_	15-20%

Pursuant to SEBI Circular No: Cirl 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 in G Sec, 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.
- 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.
- 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 please refer the heading 'Investments in derivatives instruments' for disclosures.
- 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 more than 30 days upto 3 months within 5 days where the tenure of the scheme is more than 3 months upto 6 months within 15 days where the tenure of the scheme are above 6 months within 30 days

- 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), 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.
- 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 investors

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, i.

#### Portfolio rebalancing

Subject to the Regulations and in accordance with the SEBI Circular No: Cir/ IMD/ DF/12 /2011 dated August 1, 2011 the asset allocation pattern indicated above will be maintained, apart from the permitted changes and exceptions stated under "Intended Asset Allocation" table. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument in the "Main Asset Allocation" table as well as "Intended Asset Allocation" table, the same shall be rebalanced from the date of the said deviation as under: where the tenure of the scheme is more than 30 days within 5 days upto 3 months, where the tenure of the scheme is more than 3 months within 15 days upto 6 months, where the tenure of the scheme is more than 6 months within 30 days.

Where the portfolio is not rebalanced within the period prescribed in the table above, justification for the same shall be placed before the Executive Committee and the Board of Trustees along with reasons recorded in writing. The Executive committee of the Investment Manager, having two Independent Directors as its members and four members in total, shall then decide on the course of action.

However, at all times the portfolio will adhere to the overall investment objectives of the Scheme

#### Risk Profile

Diversification: The funds intends to invest in securities issued by a wide spectrum of issuers; straddling across segments and different types of instruments.

Concentration: Diversification strategy followed by the scheme, whereby the scheme will invest in securities issued by various issuers, will help mitigate the concentration risk.

Liquidity: The scheme intends to invest predominately in liquid money market instruments and also maintain optimal cash/cash equivalents to mitigate any liquidity risk.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.

#### Risk Mitigation

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

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

**Committee monitoring risk management:** The Board of Sundaram Asset Management has constituted an internal Investment Committee and a Credit Committee to monitor risk management. The Committees will review the risk guidelines with respect to equity and fixed income funds, check deviations from set limits of investments, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats.

The Internal Investment Committee and Credit Committee will approve the:

- Guidelines in the Universe of securities
- Global Issuer limits (including limit per maturity)
- Counterparty limits
- Revised existing issuer and counterparty limits
- Limits applicable to each fund such as Credit Diversification ratio, Duration Limit, WAM Limit, Maximum Maturity Limit, Liquidity Risk Limits, Valuation Risk Limits, Risk Grade Limits etc.

**Risk Guidelines:** Sundaram Asset Management has internal investment norms and risk guidelines for equity and debt investments. **Risk Control:** Risk control is customized by for each scheme according to the level of risk the fund can expose investors to, as specified in the investment mandate of the Scheme Information Document.

Credit risk, interest-rate risk, liquidity risk, derivatives risks (such as counter party risk, market risk, illiquidity risk, model risk,basis risk) market risk,

#### Scheme-Specific Risk Factors

price risk and risks specific to closed end schemes .(such as Liquidity till maturity only through Trading in Stock Exchanges in Demat Form, lack of certainty about active secondary market etc). This is only an illustrative list and not an exhaustive risk. For more details please refer to the SID.

#### Sub-Plans and Options

Sub-Plans: Regular and Direct Options: Growth & Dividend Payout

If neither the sub-plan nor the ARN code is mentioned in the application form, the Default choice shall be Direct Sub-Plan. If no option is indicated, the

default choice will be Growth. All sub-plans and options available for offer in each of the Fixed Term Plans under the series HV will have a common portfolio.

Direct Sub-Plan is only for investors who purchase /subscribe Units into the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

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

Distribution expenses will not be charged in Direct Sub-Plan and no commission for distribution shall be paid from Direct Sub-Plan. The Direct Sub-Plan will also have a separate NAV.

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

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

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

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Sub 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 Sub Plan from the date of application without any exit load.

## Provisions with respect to listing & de-listing of Scheme

It is proposed to list the units of the scheme on NSE. NSE has also given its in-principle approval for listing the units of this scheme on its exchange vide its letter No. NSE/LIST/83052 dated August 09, 2016

The Mutual Fund/Investment Manager will endeavour to list the units of the schemes on the capital market segment of NSE within five business days of allotment.

The Trustee reserves the right to have the Units listed at other Stock exchanges also.

#### Mode of allotment

All Applicants whose cheques towards purchase of Units have realised will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. The Trustee retains the sole and absolute discretion to reject any application. Applicants under the scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. On acceptance of a valid application for subscription, units will be allotted and a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of NFO will be sent to the Unit holder's registered e-mail address and/or mobile number. Subject to SEBI Regulations, Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund, unless otherwise required. Money would be refunded in respect of applications rejected, within five business days from the closure of the NFO period.

period.
While allotting units in case of subscription to the scheme through switches from other schemes.

- Additional units shall be allotted to the investors for the fractional value greater than 0.5 units so that the total units are rounded off to a full unit.
   The amount equivalent to conversion of fractional unit to full unit shall be debited to unit premium reserve account.
- b. For the fractional value upto 0.5 units, no additional units would be allotted. The value of those units shall be credited as unit premium reserve for the benefit of the investors.
- c. The overall cost, if any, arising out of the process shall be absorbed by Sundaram Asset Management Company Limited

#### For demat holders

The Units allotted will be credited to the DP account of the unit holder as per the details provided in the application form. If the details are incorrect/incomplete, Account Statement will be issued. It may be noted that trading and settlement in the Units of respective Series over the stock exchange(s) the Units of the Scheme are listed will be permitted only in electronic form. However, if the applicant so desires, the Investment Manager shall issue Unit certificates to the applicant upon receipt of request for the certificate. Unit certificate if issued must be duly discharged by the unit holder(s) and surrendered along with the request for Redemption / Switch on maturity or any other transaction of Units covered therein. Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee.

#### De-listing of the Scheme

The Scheme will mature on expiry from the date of allotment. The Investment Manager/ Trustee will initiate the delisting procedure at least 30 days prior to the date of maturity of the Scheme. The unitholders will not able to trade in stock exchange once the Scheme is delisted.

#### Subscription and Switch-in

During the New Fund Offer (NFO) period, units will be offered at ₹ 10 per unit and the entire amount is payable on application. The Scheme will not be open for on going subscription/switch in.

#### Special products / facilities available during the NFO

- Investors may apply for the Units of the FTPs through Applications Supported by Blocked Amount (ASBA) process by filling in the ASBA form and submitting the same to their respective banks.
- DD charges shall be borne by Investment Manager as per prevailing SBI charges provided there is no office of the Investment Manager/Collecting centers in that place
- Switch from any existing schemes of Sundaram Mutual into the Units of the Scheme during the NFO Period can be done during the NFO Period.
   For details the Investor Service Centres can be contacted.
- An investor may purchase the units in different options available for subscription under Regular Sub-Plan of the Scheme through NSE MFSS & BSE StAR Platform (Stock Exchange infrastructure) only during the NFO period. Switching of Units is not permitted under this facility. Investors may hold the Units in physical or dematerialized form. MFSS and StAR are electronic platforms introduced by NSE and BSE respectively for transacting in units of Mutual Funds. The electronic platforms will be available on all business days of the Capital Market segment. The platforms will be available for Participants between 9 a.m. until 3 p.m. the eligible AMFI certified stock exchange brokers will be considered as Official Points of Acceptance (OPA) of Sundaram Mutual Fund. Investors are requested to note that the facility for transacting in mutual fund schemes through stock exchange infrastructure is available subject to such limits, operating guidelines, terms and conditions as may be prescribed by the respective stock exchange(s) and guidelines issued by SEBI from time to time. The Trustees of Sundaram Mutual reserves the right to change/modify the features of this facility at a later date.

#### Special products / facilities available during the tenure of the scheme

- Units held in Demat form are freely transferable.
- The Investment Manager shall on production of instrument of transfer together with the relevant unit certificates, register the transfer and return
  the unit certificates to the transferee within thirty days from the date of lodgment of correct/ complete transfer request at the office of the Registrar.

#### Applicable NAV

**Sundaram Mutual Fund** 

Federaptional Repurchases Switch-out before the control per should be provided the control per should be provided to the control per should be personally to the control per should be provided to the control per should be provided to the control per should be personally to the control per should be personally to the control personal to the contr		Candalami	ixoa formi familit
On the Meants Outs the Ulsts of the Scheme will be ally independent and an above process of the autograph of process by the Very Consolidation of the Notice Process of the Consolidation of the Process of Memory Conference and of Memory Conference and the Memory of Memory Conference and the Consolidation of the Memory Conference and the Consolidation of the Consolidation of Memory Conference and the Consolidation of the Consol	Redemptions/Repurchases/Switch-out	the Scheme. Investors can sell/buy the units of the Scheme in Demat Mode at market price at NS	rchase and switch-out application till the maturity of E where the units of the Scheme are proposed to be
The softenite process of the depathshidocredited to the Registered Bank Account of the Sold First Unifodes within 10 Subsess days from the day of the days the size of the part of the Sold First Unifodes (e.g. are) to constitute the process of the Sold First Unifodes (e.g. are) to constitute the process of the Sold First Unifodes (e.g. are) to constitute the sold for the Sold First Unifodes (e.g. are) to constitute the sold for the Sold First Unifodes (e.g. are) to constitute the constitute of the Indianal Constitute (e.g. are) to constitute the constitute of the Indianal Constitute (e.g. are) to constitute the constitute of the Indianal Constitute (e.g. are) to constitute the constitute of the Indianal Constitute (e.g. are) to constitute the constitute of the Indianal Constitute (e.g. are) to constitute the Constitute of Indianal Constitute (e.g. are) to constitute the Constitute of Indianal Constitute (e.g. are) to constitute the Indianal Constitute (e.g. are) to constitute the Indianal Constitute (e.g. are) the Indianal Constitute (e.g. are) to constitute the Indianal Constitute (e.g. are) to con		On the Maturity Date the Units of the Scheme will be fully redeemed/switched out at the Applica the subsequent Business Day shall be considered as the maturity date for the Scheme). Det	ble NAV. (If the maturity date is not a Business Day, tails of Redemption/Dividends will be published in
For generating applying through Assist, An automatic the anithority of the phroposed in their security application of Bank Account  Indied have consented to process the ASBA application form.  The Unitide Rave consented to process the ASBA application form.  The Unitide Rave consented to process the ASBA application form.  The Unitide Rave consented to process the ASBA application form.  The Unitide Rave consented to process the ASBA application form.  The Unitide Rave consented to process the ASBA application form.  The Unitide Rave consented to process the ASBA application form.  The Unitide Rave Rave the General Aspace of the Bank Accounts and Aspace of the Rave Rave Rave Rave Rave Rave Rave Rav		The redemption proceeds will be dispatched/credited to the Registered Bank Account of the Sole date of maturity. For any delay in this regard the AMC will be liable to pay interest @ 15% p.a. However the AMC will not be liable to pay any interest or other compensation if the delay in proce /Refund is attributable to the Unit holder (e.g. any incorrect /incomplete information or non-furnix. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques are through the courier / Post office (who will be treated as the Investor's agent) to the Registered and delivery to the investor. The AMC / Registrar/ Trustee will not be responsible for any delayed delivery to the speem made corrective as stated above.	for such other rate as may be prescribed by SEBI), essing the redemption application/Dividend Payment shing of details required under applicable laws etc). ad/or any delay/ loss in transit. Further, the dispatch ddress (as given by the Investor) shall be treated as very or non-delivery or any consequences thereof, if
La and on the westers can register up to the start accounts in a flow in the unified can not not early register by the start accounts in a flow in the unified can not note along the flow in the start in the death and accounts in a flow in the unified can not not early register by the start accounts in a flow in the unified of the start in th	during NFO:	Investors may apply for the FTPs under the Schemes through Applications Supported By Blocker (ASBA) process during the NFO period by filling in the ASBA form and submitting the same to subscription amount in the said account as per the authority contained in ASBA form, and undertal For applicants applying through ASBA, on allotment, the amount will be unblocked in their respect to the extent required to pay for allotment of Units applied in the application form. For comple Additional Information (SAI) available on our website www.sundarammutual.com. For the schem Limited have consented to process the ASBA application form.	tive bank accounts and account will be debited only te details and ASBA process refer to Statement of e HDFC Bank Limited and Kotak Mahindra Bank
may not be considered for payment of releamplots proposeds, or the Fund may withhile the payment for up to I calendar days to essess you comments with seporting documents with be processed within the pussiness days of necessary occuments reaching the head office of the RIA and any illication transaction nequest received in the memin will be carried based on previous defails only.  For more defails please refer un velocities view, another may receive and clarifications that you may have, please get in fouch with many and the processor of the pro	Registration of Bank Account	The Unitholders may choose to receive the redemption/dividend proceeds in any of the bank accoubly specifying the necessary details in the "Bank Accounts Registration form" which will be available Ltd and on the website of www. Sundarammutual.com. Individuals, HUFs, Sole proprietor firm investors can register up to ten bank accounts in a folio. The unitholder can choose anyone of the In case the investor fails to mention any preference, then by default the first number indicated in the second content of the second content	is can register up to five bank accounts and other e registered bank accounts as default bank account. The list shall be the preferred account number.
Minimum Application Amount  7.5,000/- and in multiples of the 10th-threatent per application, (applicable for both Regular Sub-Plan and Direct Sub-Plan)  Dividend Will be distributed at the discretion of the Insteller from the available distributable surplus; if any, the dividend will be paid subject of deduction of six at source, if any to lose unth holders whose amere appear in other per discretion, the NMS final be lable to pay interest 8°15 per only prieses 8°15 per only prieses 8°15 per only prieses 8°15 per only prieses 8°15 per office per amurant to the link holders. It may 30 days of the declaration, in case of delay, the AMS final be lable to pay interest 8°15 per office per amurant to the inh holders. It may lose for that the Multa-Invite is not guaranteeng or assuring any dividend. Please read the Scheme Information Document for details.  In the case of Units held in Demart Form, details changes concerning Bank Account/ Address etc are to be sent to the respective DP.  Benchmark  CRISII. Composite Bord Fund Index seeks to track the performance of a debt portfolio that includes government securities and AAA/AA rated comporate bonds. The fund will am to invest in a sample, which is an adequate representation of the key characteristics of the index.  Name of the Fund Managers  Name of the Trustee Company  Performance  Sundaram Trustee Company  This Trustee reserves the right to change the Fund Manager.  Name of the Trustee Company  Performance  In this as new scheme and does not have any performance track record.  Entry Load: Nil.  Application for subscription may be sent directly to Sundaram Asset Management or through distributors. In case the application is submitted through the distributor, the investor may performance track record.  Entry Load: Nil.  Application for subscription may be sent directly to Sundaram Asset Management or through distributors. In case the application is submitted through the distributors is the investor may be a sent directly to the distributor, bead on his assessment of v		may not be considered for payment of redemption proceeds, or the Fund may withheld the paymenew bank mandate mentioned. Valid change of bank mandate requests with supporting documnecessary documents reaching the head office of the RTA and any financial transaction request recedetails only.	ent for up to 10 calendar days to ensure validation of ents will be processed within ten business days of eived in the interim will be carried based on previous
Dividend Policy    Dividend will be distributed at the discretion of the Trustee from the available distributable surple, if any. The dividend when declared will be paid subject of deduction of tax at soruce, if any to hose such those whose names appear in the register of unit holders on the record date. The Dividen was any dividend. Please read the Scheme Information Document for details.  In the case of Units held in Denat Form, details changes concerning Bank Account? Address etc are to be sent to the respective DP.  Benchmark  CRISIL. Composite Bond Fund Index seeks to track the performance of a debt portfolio that includes government securities and AAA/AA rated corporate bonds. The fund will aim to invest in a sample, which is an adequate representation of the key characteristics of the index.  Name of the Fund Managers  Name of the Trustee company  The Trustee reserves the right to change the Fund Manager.  Name of the Trustee Company  The Trustee reserves the right to change the Fund Manager.  Name of the Trustee Company  The Trustee reserves the right to change the Fund Manager.  Name of the Trustee Company  This is a new scheme and does not have any performance track record.  Entity Load; Nill.  Application for subscription may be sent directly to Sundaram Asset Management or through distributors. In case the application is submitted through the distributors, the investor may pay unfront commission directly to the distributors, the investor may pay unfront commission directly to the distributors, the event of the received by the distributor. The distributor, the distributor, the distributor, the distributor, the distributor, the distributor will be consequent or through distributors in the rough gaster or the received by the distributor. The distributors was the scheme of the NFO will will not entitle any entity developed by the distributors. The distributors was the scheme of the passes of the rough passible to them for the different competing Schemes of various mutual funds from amongst which the Com		us at our office or call: 1860 425 7237 (India) +91 44 49057300 (NRI).	
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Corporate bonds. The fund will aim to invest in a sample, which is an adequate representation of the key characteristics of the index. The fursitee reserves the right to change the Benchmark.  Name of the Trustee Company  Sundaram Trustee Company  Sundaram Trustee Company  Sundaram Trustee Company  This is a new scheme and does not have any performance track record.  Entry Load: Nil. Application for subscription may be sent directly to Sundaram Asset Management or through distributors. In case the application is submitted through the distributors, the investor may pay upfront commission directly to the distributors, the investor may pay upfront commission directly to the distributors. In charge the fund to the more depayable to them for the different competing Schemes of various mutual funds from amongst which the Scheme is being recommended to the investor.  Extruction the scheme is being recommended to the investor.  Extruction that is the scheme is payable to the scheme from/ to the market (after closure of the NFO) will not entail any entry / exit load. Investors will have to bear the cost of brokerage and applicable taxes on the brokerage and other relevant charges as applicable for transacting on secondary market.  Initial issue expenses  Initial issue expenses that is the borne by the Investment Managem/AMC and not by the scheme of mutual fund.  In the total annual recurring expenses of the Scheme, excluding deferred revenue expenditure written off, issue or redemption expenses, but included the investment management and advisory fee that can be charged to the scheme shall be written the scheme shall be written the scheme shall be written and the scheme shall be written and the scheme shall be sufficient to the scheme shall be sufficient to the scheme shall be sufficient to the scheme shall not be scheme shall not be investigated to the scheme shall not be scheme sha			
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		Other expenses	H-1- 0.050/

Upto 2.25% Upto 0.30%

Maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6) (c)
Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)

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

First Rs 100 crore: 2.25% Next Rs 300 crore: 2.00% Next Rs 300 crore: 1.75%

On assets in excess of Rs 700 crore: 1.50%

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

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

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

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

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

Distribution expenses will not be charged in Direct Sub-Plan and no commission shall be paid from Direct Sub-Plan. At least 5% of the TER will be charged towards distribution expenses/ commission in the Regular Sub-Plan. Accordingly, the Total Expense Ratio of Direct Sub-Plan shall be lower by atleast 5% vis-a-vis the Regular Sub-Plan. i.e., if the expenses of the Regular Sub-Plan are 100 bps, the expenses of Direct Sub-Plan shall not exceed 95 bps.

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

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

- 2. Brokerage and transaction costs which are incurred for execution of trades and included in the cost of investment shall be charged to the Scheme(s) in addition to the total expense limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations. These expenses shall not exceed 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions. Payment towards brokerage and transaction cost in excess of 0.12% and 0.05% for cash market transactions and derivatives transactions respectively shall be charged to the scheme within the maximum limits prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure (including brokerage and transaction cost, if any) in excess of the prescribed maximum limit shall be borne by the Investment Manager or by the Trustee or Sponsor.
- 3. The Investment Manager shall set apart at least 0.02% (2 basis points) on the daily net assets of the scheme(s) within the maximum limit of total expense ratio prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations for initiatives towards investor education and awareness taken by Sundaram Mutual fund.
- 4. Service Tax:
  - Pursuant to SEBI circular no CIR/IMD/DF/24/2012 dated November 19, 2012, Service Tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the expenses limit prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations.
  - Service Tax on investment management and advisory fee shall be charged to the scheme in addition to the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.
  - Service Tax for services other than investment management and advisory shall be charged to the scheme within the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.

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

#### Tax implications

This summary of tax implications is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. Investors should also refer to the Statement of Additional Information available at www.sundarammutual.com for more details. In view of the individual nature of tax implications, investors are advised to refer the provisions of the Income-Tax Act and/or consult their investment/tax advisor with respect to the specific tax implications arising out of an investment in the scheme.

• Income of Sundaram Mutual Fund: Exempt from tax. • Dividend Distribution: • 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 be applicable). 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. • No wealth tax is payable on the units of the scheme. • 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 for less than or equal to 36 months, they will be treated as short-term capital assets. • Long-term capital gains are taxable at 20% (surcharge and cess will be payable) with indexation of the cost of acquisition. • Short-term capital gains are taxable at normal rates applicable to the investor as per the provisions of the Income Tax Act. • 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 loss shall be carried forward separately for a period of eight assessment years to be set off only against long term capital gains. • In addition to Income tax, surcharge (on income tax) and cess (on total tax) will apply for companies and only cess will apply for others. The surcharge on income tax is payable by companies if their Total income exceeds Rs.10 crore for Indian Companies and 2% for foreign Companies. Cess will be payable at 3% of total tax. Investors should also refer to the Statement of Additional Information available at www.sundarammutual.com for more but not exhaustive detail

# Daily Net Asset Value (NAV) Publication

On all working days, NAV will be computed (except in special circumstances detailed in the Statement of Additional Information/Scheme Information Document) and shall be published in at least two daily newspapers having circulation all over India and updated on the websites of Sundaram Asset Management (www.sundarammutual.com) and the Association of Mutual Funds of India (www.amfiindia.com). Sundaram Asset Management shall update the NAV on the website of Association of Mutual Funds of India before 9.00 p.m. on every working day.

In line with the SEBI circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the portfolio of the Scheme shall be disclosed in the prescribed

#### **Disclosure of Portfolios**

format on a monthly basis at www.sundarammutual.com

## For Investor Grievances please contact

### Investor Relations Manager

S Ravi, Head- Customer Services, Sundaram Asset Management Company Limited, Sundaram Towers, I Floor, No.46, Whites Road, Royapettah. Chennai 600 014. Contact Number: 1860 425 7237 (India) +91 44 49057300 (NRI) Email us at : customerservices@sundarammutual.com (NRI): nriservices@sundarammutual.com

#### Registrar

Sundaram BNP Paribas Fund Services Limited, Registration No. INR000004066, Registrar and Transfer Agents, Unit: Sundaram Mutual Fund, 23, Cathedral Garden Road, Nungambakkam, Chennai 600 034.

#### Information to unit holders:

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

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

#### **Consolidated Account Statement:**

Α

- 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.
- 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.
- 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.
- 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.
- Pursuant to SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, the following points have been incorporated to increase the transperancy of information to the investors.
  - Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
- Further, CAS issued for the half-year (ended September/ March) shall also provide:
- 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.

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

Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website www.sundarammutual.com in the prescribed format within one month from the close of each half year, i.e. on 31st March and on 30th September. The half-yearly unaudited financial results shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. In addition, Sundaram Mutual Fund shall publish an advertisement disclosing the hosting of such financial results in its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of Sundaram mutual fund is situated.

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

Mutual Fund Investments are subject to market risks. Please read the Scheme Information Document carefully before investing. Copy of the Scheme Information Document, key information memorandum and application form may be obtained from the offices / investor service centers of Sundaram Asset Management, its distributors and online at www.sundarammutual.com. All mutual funds and securities investments are subject to market risks, and there can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market. Main types are market risk, liquidity risk, credit risk and systemic risks. Changes in government policy and tax implications applicable to mutual funds may impact returns to investors. At times, liquidity of investments may be impaired. There is uncertainty of dividend distribution and risk of capital loss. Past performance of the Sponsor/Asset Management Company/Fund does not indicate the future performance. Investors in the Scheme are not being offered any guaranteed or indicated returns. Sundaram Fixed Term Plan-HV is only the name of the scheme and it does not in any manner indicate either quality of the scheme, its future prospects or returns.

Sundaram Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882 Sponsor: Sundaram Finance Limited Investment Manager: Sundaram Asset Management Company Limited. Trustee: Sundaram Trustee Company Limited. The sponsors are not responsible or liable for any loss beyond the contribution of ₹ 1 lakh to set up the Mutual Fund.

General Risk Factors

Statutory

# Your guide to fill the application form

### Sundaram Fixed Term Plan-HV

Neither the SID/KIM/SAI nor the units of the schemes of Sundaram Mutual Fund have been registered in any jurisdiction, outside India. The distribution of the SID/KIM/SAI in certain jurisdictions may be restricted or totally prohibited or subject to registration requirements and accordingly, persons who come into possession of the SID/KIM/SAI in such jurisdictions are required to inform themselves about, and to observe, any such restrictions and / or legal compliance requirements. No person receiving a copy of the SID/KIM/SAI or any application form in such jurisdiction may treat the SID/KIM/SAI or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance of any registration or other legal requirements. The units offered under the schemes of Sundaram

Mutual Fund have not been and will not be registered under the United States Securities Act of 1933 for offer or sale as part of their distribution and neither Sundaram Mutual Fund nor Sundaram Asset Management Company Limited, the Investment Manager has been and will be registered under the United States Investment Company Act of 1940. It should be noted that Investors will not have the benefit of the substantive provisions of the laws of the United States of America, including the United States Investment Advisers Act of 1940, as amended. Therefore, subject to the ultimate discretion of the Investment manager, the products may not be offered or sold to or for the benefit of a US Person, as such term is defined herein. The Investment Manager may mandatorily redeem any Units that are held by or for the benefit of any US Person. You are also requested to refer to the section "Special Considerations" available in the Scheme Information Document of the respective schemes in this regard.

#### Checklist

Please complete Know Your Customer requirement.

Please make the Cheque/Demand Draft in favour of 'SMF FTP HV' 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.

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

Uniform practice in dealing with applications/transaction slips: 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)

Permanent Account Number (PAN) is not required for an individual investor if the purchase amount is upto Rs 50,000 (including SIPs, if any) in any rolling 12-month period or in a financial year per investor per mutual fund.

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

- 1. Voter Identity Card
- 2. Driving License
- 3. Government / Defense identification card
- 4. Passport
- 5. Photo Ration Card
- Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
- Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=setDefaultPropert y& mode=31)
- 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
- 10. Senior Citizen / Freedom Fighter ID card issued by Government.
- Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
- 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 If you are a new investor in Sundaram Mutual Funds, please ensure you take care to mention:
- Permanent Account Number (PAN is mandatory for all investors).
- Mode of operation in case of joint applicants
- Bank account details of the first applicant
- Bank details for direct credit/ ECS/NEFT/RTGS
- Central KYC Form for new investors and additional CKYC form for existing investors (available in our website)

If investment is made under Power of Attorney, specimen signature of authorized signatory. If the investor is a minor, the following points should be noted for opening folio / account. For detailed instructions, please refer the Statement of Additional Information:

- (i) The minor shall be the first and the sole holder in an account. No joint holders are allowed in such accounts.
- (ii) Guardian in the account/folio on behalf of the minor should be either a natural guardian

# This form is applicable for persons both resident in India and for NRIs.

(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.

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
- (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

#### Please attach:

- Attested copy of Permanent Account Number Card
- · CKYC Identification Number (KIN) & Acknowledgement
- KYC Acknowledgement.
- Signed 'Account Payee' cheque/draft drawn in the 'SMF FTP HV' 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
- 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	1	✓	✓	1
List of Authorised Signatories				
& Specimen Signatures	✓	✓	✓	✓
Bye-Laws		✓		
Trust Deed		✓		✓
Partnership Deed			✓	✓

#### 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.

# Your guide to fill the application form

### Sundaram Fixed Term Plan-HV

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

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 19 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 openment healt manager. Authorised official of the institution/power of attorney or by a notary or gazetted officer of the openment healt manager. Authorised official of the notarity has Application. 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

- 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
- Go Green IPIN Service: If you are all existing investor and wish to transact online without an in in prease 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

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

Transaction charges:
Terms and Conditions relating to Transaction Charges (applicable for both existing and new investors in the

- schemes of Sundaram Mutual) pursuant to SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011:

  1 The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is ₹ 10,000/-and above on a per subscription basis
- For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be ₹ 100/per subscription of ₹ 10,000/- and above

  For a First Time Mutual Fund Investor, the Transaction Charge allowed will be ₹ 150/- per subscription of ₹

- 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.
- No Transaction charges shall be levied:

  a) Where the distributor/agent of the investor has not opted to received any Transaction Charges;
- Where the investor purchases the Units directly from the Mutual Fund;
  Where the investor purchases the Units directly from the Mutual Fund;
  Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than ₹ 10,000/-
- 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

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

The distributors can opt-in / opt-out of levying transaction charges based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accordingly, the transaction charges would be deducted from the subscription

amounts, as applicable.

However, the distributor shall not be able to opt-in or opt-out at the investor-level i.e. a distributor shall not charge one investor and choose not to charge another investor.

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

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

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 incase of applications in joint names, each applicant), is required to mention their PAN and attach an signed/attested copy of

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 ₹ 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 ₹ 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). However investors having PAN are not eligible for simplified KYC

Instructions for verification of PAN Card: If an investor provides a copy of PAN card without required attestation, officials at the branches of Sundaram Asset Management/Registrar and Transfer Agents and designated persons at Investor Centres must verify the PAN card copy with the original. The person verifying the document need to affix

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

Know Your Customer (KYC) Requirement: The Securities and Exchange Board of India has issued detailed guidelines on 18/01/2006 and mesures 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. The KYC application form is available at www.sundarammutual.com
- complete KYC. 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 exhebited companying larks. 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. Existing Investors, who have already complied with the KYC requirements, can continue to invest as per the

current practice.

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:

- Father's/Spouse Name, Marital Status.

Olin-Person Verification (IPV).
To update the missing information, investors have to use the "KYC Details Change Form" for Individuals Only available at www.sundarammutual.com or www.amfiindia.com. Section B of the form highlights 'Mandatory fields for KYCs done

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.

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 is a foreign country.

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/AMIL/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 /

- More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
  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

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 (NFE) 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.

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 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 identify 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

First time investing Financial Sector (New investor) New to KRA-KYC: while on boarding investors who are new to the

# Your guide to fill the application form

### Sundaram Fixed Term Plan-HV

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.

4. Details under FATCA/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/jursdiction. 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

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) are required to refer and mandatorily fill "FATCA/-CRS Details". 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 from time to time.

#### **FATCA-CRS Instructions**

Details under FATCA-CRS/Foreign Tax Laws: 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).

The Foreign Account Tax Compliance Act (FATCA) is a United States law aimed at prevention of tax evasion by U.S. citizens and residents through use of offshore accounts. The FATCA provisions were included in the Hiring Incentives to Restore Employment (HIRE) Act, enacted by the US legislature to create employment opportunities in the US. FATCA is designed to increase compliance by U.S. taxpayers and is intended to bolster efforts to prevent tax evasion by the US tax payers with offshore investments.

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

FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor) and on being identified as a reportable person / specified US person, all the folios will be reported. In case of folios with joint holders, the entire as a reportable person 7 specified os person, air the folios will be reported. In class of folios will point foliosis, the entire account value of the investment portfolio will be attributable under each such reportable person, an investor / Unit holder will therefore be required to furnish such information as and when sought by the AMC in order to comply with the information reporting requirements stated in IGA and circulars issued by SEBI/Government of India in this regard from time to time. The information disclosed may include (but is not limited to) the identity of the investors and their direct or indirect beneficiaires, beneficial owners and controlling persons. Investors / Unitholders should consult their tax advisors regarding FATCA/CRS requirements with respect to their situation.

5. 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, 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. 6. 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 ₹ 1 lakh. NEFT is National Electronic Funds Transfer and is applicable for payments/fund transfer of less than ₹ 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.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 /

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.

7. Fund in which you wish to invest and Plans & Options: Please indicate clearly the complete name of the fund in which you wish to invest.

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

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

. The Investment Manager shall contact and obtain the correct 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 FTP HV' 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.

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 up to ₹50,000(for each Purchase /per SIP Installment)
- 2. Employer's Remittance of Payroll deduction on behalf of Employees
- Custodian's payment on behalf of an FII /Client

For further details please refer to Statement of Additional Information.

- 8. 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.
- Switch on Maturity of the Scheme: This facility can be availed by the investors to switch all their units from this scheme, upon maturity, into any other scheme(s) of Sundaram Mutual. Investors are requested to note that this facility shall be available only for those who hold the units of the scheme in physical mode.

The investor can also opt for this facility at any time before the maturity of the scheme using a designated form. The switch-out transaction will be processed based on the applicable Net Asset Value on the date of maturity. Switch-out carried out by the Mutual Fund in accordance with this option chosen by the investor shall be deemed to be redemption from the scheme at the time of maturity and subsequently be deemed as subscription to the other scheme as may be chosen by the investor.

As a default option, the units shall be redeemed at maturity if the investor does not specifically choose to switch-out to any other scheme by using this facility.

The AMC/Trustee reserves the right to change the features, terms and conditions of this facility in addition to withdrawing this facility at a later date.

- 10. Nomination: Please indicate a nominee who should be entitled to the benefits of your investment in the event of an untoward development. Proportion (%) in which units will be shared by each nominee should aggregate to 100%. 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):
- 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.
- 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.
- 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 quardian of the nominee.
- 11. Declaration, Certification & 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.

For general Investor Related Services, please refer Statement of Additional Information (SAI)



Sundaram Fixed Term Plan-HV (Tenure 1155 days)
Please refer to product labelling on the cover page and Your Guide To Fill The Application Form (pages 9-11) before proceeding.

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3. KYC details (Mandatory) (	refer instruction 3) 🗆 Individual	□ Non-Individual (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form							
Status of First/Sole Applicant [Please (🗸)]	Occupation Details [Please (/)]	Gross Annual Income (in ₹) [Please (✓)]	PEP Status						
☐ Listed Company	(To be filled only if the applicant is an individual)	first Applicant	First Applicant						
☐ Unlisted Company	First Applicant  ☐ Private Sector Service ☐ Public Sector Serv	□ Below 1 Lac □ 1-5 Lacs	For Individuals [Please (/)] Politically Exposed						
☐ Individual	☐ Government Service ☐ Business	□ 5-10 Lacs □ 10-25 Lacs	Person (PEP) Status (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors)						
☐ Minor through guardian	☐ Professional ☐ Agriculturist	☐ > 25 Lacs - 1 Crore ☐ > 1 Crore (or)	☐ I am PEP						
□HUF	☐ Retired ☐ Housewife	Net-worth (Mandatory for non-individuals) ₹	☐ I am related to PEP ☐ Not Applicable						
☐ Partnership	☐ Student ☐ Forex Dealer	as or	For Non-Individuals providing any of the below						
□ Society/Club	Others(please specify)		mentioned services [Please (✓)]						
☐ Company	Second Applicant  ☐ Private Sector Service ☐ Public Sector Serv		<ul> <li>☐ Foreign Exchange/Money Changer Services</li> <li>☐ Gaming/Gambling/Lottery/Casino Services</li> </ul>						
☐ Body Corporate	☐ Government Service ☐ Business	Second Applicant	☐ Money Lending/Pawning						
☐ Trust	☐ Professional ☐ Agriculturist	☐ Below 1 Lac ☐ 1-5 Lacs	☐ None of the above						
☐ Mutual Fund	☐ Retired ☐ Housewife	☐ 5-10 Lacs ☐ 10-25 Lacs	Second Applicant						
□ FPI	☐ Student ☐ Forex Dealer	D. OF Long. 1 Cyara	(To be filled only if the applicant is an individual)						
□ NRI-Repatriable	Others(please specify)	> 1 Crore (or) Net-worth	☐ I am PEP						
□ NRI-Non-Repatriable	Third Applicant  ☐ Private Sector Service ☐ Public Sector Serv		☐ I am related to PEP☐ Not Applicable						
☐ INIT-NOT-nepatriable ☐ FII/Sub account of FII	☐ Government Service ☐ Business	☐ Below 1 Lac ☐ 1-5 Lacs	Third Applicant						
,	☐ Professional ☐ Agriculturist		(To be filled only if the applicant is an individual)						
☐ Fund of Funds in India	☐ Retired ☐ Housewife	☐ 5-10 Lacs ☐ 10-25 Lacs	☐ I am PEP						
□ QFI	☐ Student ☐ Forex Dealer	> 25 Lacs - 1 Crore	☐ I am related to PEP						
☐ Others (please speci	fy) Others(please specify)	☐ > 1 Crore (or) Net-worth	☐ Not Applicable						
4. FATCA-CRS DETAILS F	or Individuals & HUF (Mandatory)	Non Individual investors should manda	torily fill separate FATCA-CRS Annexure						
The below information is requ	uired for all applicant(s) / guardian / P	oA holder							
Category	First Applicant/Guardian	Second Applicant	Third Applicant						
Are you a Tax Resident of	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No						
Country other than India?  2. Is your Country of Birth/									
citizenship other than India?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No						
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 belo	ow 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.

#### **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 doucments and attach this to the form.

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5. Bank Account	Details of First	t/Sole Applica	ant (as per SEE	I Regulations it	is mandatory) (ref	er instruction 5)					
Account No											
Name of the Bank	3				Branch						
Branch Address					Bank City (redemp	tion will be payable at this					
Cheque MICR No  Account Type [Please (/)] Savings Current NRE* NRO* FCNR* Cothers											
RTGS / NEFT / IFS	SC Code				f the payment is by af, please provide a		nd is not clear on the Cheque				
6. Mode of paym	ent of redempt	tion/dividend	proceeds via [	Direct credit/NEF	T/Other Mode (re	fer instruction 6).					
Bank, ING Vysya, K will be directly credi	Direct Credit is now available with: Axis Bank, BNP Paribas Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, ING Vysya, 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 Deta	ils: Please issue	e a separate c	cheque/Demand	Draft favouring "	SMF FTP HV' (refer	instruction 7)					
Scheme Name	Plan	Option	Amount Invested (₹)	DD Charges (₹)	Net Amount Paid	OTM Cheque DD Nu					
Sundaran Fixed Term Plan Series - HV	I legulal	Growth Dividend - Payout									
•	rty payment (re	efer instruction	on 7): Please do	•	, 0		ne third party declaration form				
B. DEMAT Accour	nt Details (refer	instruction 8)									
☐ National Securities	Depository Ltd.	Depository Pa	rticipant Name								
☐ Central Depository	Services (India) Ltd.	. DP ID Number	r		Beneficiary Account I	Numbe					
Investor willing to inv	vest in Demat op	tion, may prov	ide a copy of the	DP Statement en	abling us to match t	he Demat details as	stated in the application form.				
			Turn over	leaf for De	claration &	≲Signature	(Mandatory)→→→				
Acknowledgeme	nt	Su		<del></del>	- HV (Tenure 1155		·				
•					7237 (India) +91 44 4083 150						
Received From Mr./N	Ire /Me										
Communication in cor	nnection with the	application shou					ISC's Signature & Stamp				
<b>Services Limited,</b> Reg III Floor, Thiru Vi Ka Ind						vers, ii	hases are subject to realisation of cheques / demand drafts				

	• • •		,		& KIM of respective target scheme	. •	Signature of investor(s)				
Sundaram Mutual Fund as	s chosen by the investor. Switch	i-out carried out b	y the Mutua	al Fund in accorda	s under the scheme shall be switched on mate ance with this option chosen by the investor s	urity into any of the Schemes shall be deemed as redemption	of				
from the maturing scheme I/We wish to swit	and subscription to the other s tch out all units on m	cheme chosen by naturity of th	the investor	r. me to the T	arget Scheme mentioned bel	ow.					
					<del>-</del>		1st / Sole Applicant / Guardian				
	an Fixed Term Plan Sei	ries - HV		Target Schen Plan:	ne: Sundaram ☐ Regular ☐ Direct	Fun					
Option: Growt	ar □ Direct			Option:	☐ Dividend Payout ☐ Dividend	d Re-Investment					
·	end Payout	"			☐ Dividend Sweep ☐ Growth	and about a fift on inscription follows	2nd Applicant				
	Any / each correction carried out in selecting the larget scheme has to be counter-signed by the investor(s) to make it a raid's selection. (If an investor fails to specifithe option, he will be allotted units under the default option/sub-option of the Target scheme.)										
(As a default option the units shall be fully redeemed on the date of maturity and redemption proceeds shall be despatched to the address/credited to the bank account of the unit holder within 10 business days from the date of maturity.  I/We have read and understood the terms and conditions applicable to the switch on maturity facility and am/are fully aware of the risk associated with such event. I/We have read and understood the Scheme Information Document (SID)/  Statement of Additional Information (SAI) and Key Information Memorandum (KIM) of the Target Scheme and have understood the investment objectives, investment pattern and risk factors applicable to the Target Scheme. I/We have not											
Statement of Additional Informatio received nor been induced by any	n (SAI) and Key Information Memorandun rebate or gifts, directly or indirectly, in op	n (KIM) of the Target So ting the swtch on matu	heme and have ritv facilitv.	understood the investi	ment objectives, investment pattern and risk factors applica	ble to the Target Scheme. I/We have i	ot 3rd Applicant				
	ailable only for indivi	<u> </u>		ction 10)	☐ I wish to nominate the fol	lowing person(s)					
1st Nominee	andbie erny for marvi	addis) (refe	2nd No			3rd Nominee					
Name:			Name:			Name:					
			1								
Proportion (%)* in	which units will be sha	ared by first	Proporti	on (%)* in w	hich units will be shared by first	Proportion (%)* in v	which units will be shared by first				
nominee If nominee is a mi	nor:		If nomir	nee is a mino	or:	If nominee is a min	or:				
Date of birth: Name of Guardia	n:										
Address of Guardia	ın:		Address	of Guardian:		Address of Guardian					
	ts will be shared by each nominee										
□ I do not wish t	o choose a nominee.	Signature of	invector	(c)							
1 do not wish to	o choose a nominee.	. Signature or	ilivestor		ole Applicant / Guardian	2nd Applicant	3rd Applicant				
	, Certification & S										
under the scheme(s) as ir nor been induced by any investments exceeding ₹ form of trail commission	ndicated in the application for rebate or gifts, directly or in 50,000 in a financial year or or any other mode), payable	rm • agree to ab ndirectly in mak r a rolling period e to him for the o	ide by the ing this inv of twelve i different co	terms, condition restment • do no months (applica impeting Schem	ns, rules and regulations of the scheme(s) ot have any existing Micro SIPs/investm ble for PAN exempt category of investors les of various Mutual Funds from among	<ul> <li>agree to the terms and cents which together with ts). The ARN holder has disst which the Scheme is be</li> </ul>					
normal banking channels citizen of Canada.	s or from funds in my/our No	on-Resident Exte	ernal/Ordin	ary Account/FC	NR Account on a ☐ Repatriation Basis [	☐ Non-Repatriation Basis.	on have been remitted from abroad through I/We further declare that I/We am/are not a				
their employees, authoris incomplete or in case of manner, all/any of the in authorities/agencies, the	sed agents, service provider my/our not intimating/delay formation provided by me/	s, representative in intimating an us, including all ner investigation	es of the di y changes changes, agencies	istributors liable to the above pa updates to sucl and SEBI regist	for any consequences/losses/costs/dan articulars. I/We hereby authorise Sundars h information as and when provided by	nages in case of any of th am Asset Management to me/us, to any Indian or f	Sundaram Asset Management, its sponsor, e above particulars being false, incorrect or disclose, share, remit in any form, mode or oreign governmental or statutory or judicial e same. I/We hereby agree to provide any				
Certification: I/We have on this Form is true, corr	understood the information rect, and complete. I/We also	requirements of confirm that I/	this Form Ne have re	(read along with ad and understo	ood the FATCA-CRS Terms and Condition	ns and hereby accept the					
/We agree to indemnify income tax purposes, or	in respect of any other infor	mation as may l	mited in re be required	spect of any fall I under applicab	se, misleading, inaccurate and incomple le tax laws.	te information regarding r	ny/our "U.S. person" status for U.S. federal				
Name of First	/ Sole Applicant / G	Guardian		Name of	 f Second Applicant	Name	of Third Applicant				
	ure of Third Applicant										
Date:/	/				<u> </u>	Pla	ce:				
					Particulars						
Scheme Name / Plan / Option / Sub-option		rawn on Bank & Branch) Amount in figures (₹) & Amount in word			vords Switch on Maturity To						
						Sundaran					

# KYC additional details & 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	e of the entity:										
"Add	of address given at KRA   ress of tax residence would be to  pmer ID / Foio Number:		ble in KRS dat		e of any c	Business hange, ple	_	Registere proach KF		the changes"	
PAN.							Date o	of incorpora	ation/.	/	
City o	of incorporation:							•			
Coun	try of incorporation:										
Net V	Vorth in INR. In ₹ Lakhs			Net Wo	rth as on				(Date should	not be older than one	
year)					L				┙`		
in / p	e entity involved oroviding any of e services: Foreign Exch / Money Cha Services	inger	Gaming / Ga Lottery Servinsinos, betting	ces [e.g.	Lau	Money Indering / awning	Yes No	Any o	ther informati	on [if applicable]	
	, -	iquidator (I)								F) AOP/BOI (G)	
	se tick the applicable tax residen		a dia 🗆 Va a	□ N.							
	ntity" a tax resident of any count	•	_	_	and t		ad Tay	ID Numbe	or bolow)		
(II yes	s, please provide country/ies in w	mich the entity		entification N						or% places enseifu	
	Country		iax id	entification r	Number%	Ide	entifica	ation Type	e (TIN or Othe	er%, please specify)	
<sup>%</sup> In ca	ase Tax Identification Number is not ava	lable, kindly prov	ride its functional	equivalent\$							
In cas	e TIN or its functional equivalent is no	ot available, plea	ase provide Cor	npany Identifica	ition Numb	er or Global	Entity Id	dentification	Number or GIII	N etc.	
	ase the Entity's Country of Inc here:		Tax residence	is U.S. but	Entity is	not a Sp	ecified	I U.S. Per	son, mention	Entity's exemption	
FΔT	CA & CRS declaration (Please	consult vour n	rofessional ta	x advisor for fi	urther aui	dance on F	ATCA	& CBS cla	ssification)		
.,	ort a orto acciaration (r reace)		be filled by Fi								
					ulions of	Direct ne	porun	g NFES)			
			do not have		vou are	GIIN not a	availabl	le (please t	ick as applica	able):	
	We are a		another enti			☐ Applie	d for				
	☐ Financial institution <sup>1</sup> or		N above and				hvie a l	Financial I	netitutione:		
1	Direct reporting NFE <sup>2</sup>	name below:				If the entity is a Financial Institutions:  Not required to apply for					
	(please tick as appropriate)	Name of spo	nsoring entity	:						3	
						(Please specify 2 digits sub-category <sup>3</sup>					
							Junio	a Hon p	ar troipating r	•	
	Part B (plea	se fill any one	e as appropri	ate 'to be fill	ed by NF	Es other t	han Di	rect Repo	rting NFEs')		
1	Is the Entity a <i>publicly traded co</i> is, a company whose shares are	e regularly		_	, , , ,	, ,				he stock is regularly traded,	
	traded on an established securi	ties market)	Name of the	e stock excha	nge						
			☐ Yes ☐	No (If yes,	please specif	y name of the li	sted com	pany and one s	stock exchange on v	which the stock is regularly traded	
	Is the Entity a related entity of a traded company <sup>5</sup> (a company w	publicly hose shares	Name of the	e listed compa	any						
2	are regularly traded on an estable securities market)		Nature of re	elation: S	ubsidiary	of the liste	d comp	oany or [	] Controlled b	by a listed company	
			Name of the	a stock avcha	nge						
					ge						
				No				, ,	.,	decleration in the next section	
3	Is the Entity an active NFE <sup>6</sup>		Nature of b	usiness							
				cify the sub-ca de – refer 2c	0 ,		E:				
			☐ Yes ☐	No				(If ye	s, please, fill UBO	decleration in the next section	
4	Is the Entity a passive NFE <sup>7</sup>		Nature of b	usiness							
1 Daf-	yr 1 of Dort D 2 Defer 2(vii) CD	urt D 3 Dofe : 4								7 Defer 2(ii) of Dest D	
- Here	er 1 of Part D 2 Refer 3(vii) of Pa	ווט אeter ז	IA. of Part D	<sup>4</sup> Refer 2a of F	ari D	<sup>5</sup> Refer 2b o	ıı Part D	, ∘ Kete	r 2c of Part D	<sup>7</sup> Refer 3(ii) of Part D	

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

	UE	BO Declaration							
Category (Please tick applicable category):  Unliste	ed Company	☐ Partnership Firm	Limited	Liability	Partnersh	nip Company			
☐ Unincorporated association / body of individuals	☐ Public (	Charitable Trust	Religious Trust	□ F	Private Tru	st			
Others (please specify		)							
Please list below the details of controlling person(s), controlling person(s). Identification Numbers for EACH controlling person(s).		Countries of Tax resider	ncy / permaner	nt reside	ncy / citiz	enship and ALL Tax			
Owner-documented FFI's <sup>8</sup> should provide FFI Owner F	Reporting Stat	ement and Auditor's Let	ter with require	ed details	s as menti	oned in Forms W8 BEN E			
Name - Beneficial Owner / Controlling person		e - TIN or Other, please specify	Address - Inc	oludo Stato					
Country - Tax Residency* Tax ID No Or functional equivalent for each country*		nterest - in percentage  of controlling person	Address - Include State Country , PIN / ZIP Code & Contact Det Address Type -						
1. Name	,,		Address						
Country	T 0 1	st							
Tax ID No. <sup>%</sup>	Address Type  ☐ Residence ☐	Business ☐ Registered Office	ZIP	□ s	tate:	Country:			
2. Name	Tax ID Type		Address						
Country		st							
Tax ID No.%	Address Type		7ID		toto:	Country			
lax ID No.?	☐ Residence ☐	Business ☐ Registered Office	ZIP		tate:	Country:			
3. Name	,,	st	Address						
Country	Type Code								
Tax ID No. <sup>%</sup>	Address Type ☐ Residence ☐	Business ☐ Registered Office	ZIP 📗	S S	tate:	Country:			
# If Passive NFE, please provide below additional deta	ails.		(F	Please at	ttach addi	tional sheets if necessary)			
PAN / Any other Identification number PAN , Aadhar, Election ID, Govt ID, Driving Licence, NREGA Job Card,		Occupation Type - Service	e, Business Others		DOB - Dat	te of Birth			
City of Birth - Country of Birth		Nationality Father's Name - Mandator	y if PAN is not avail	able	Gender -	Male, Female, Other			
1. PAN	(	Occupation Type			DOB	DD/MM/YYYY			
City of Birth		Nationality			Gender	Male   Female			
Country of Birth	F	ather's Name			deridei	Others			
2. PAN	(	Occupation Type			DOB	DD/MM/YYYY			
City of Birth		Nationality			Gender	Male   Female			
Country of Birth	F	ather's Name				Others			
3. PAN				[	DOB	$D\;D\;/\;M\;M\;/\;Y\;Y\;Y\;Y$			
Country of Birth					Gender	Male Female			
Country of Birth # Additional details to be filled by controlling persons with Tax		ather's Name	him / Crass Card		to . atla au	Others			
* To include US, where controlling persons is a US citizen or g % Incase Tax identification is not available, kindly provide fund 8 Refer 3(vi) of Part D 9 Refer 3(iv) (A) of Part D	reen card holde	er	nip / Green Card	in any co	ountry other	man moia.			
	FATCA - C	CRS Terms and Condition	าร						
The Central Board of Direct Taxes has notified Rules 114F to 114H as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal tax and beneficial owner information and certain certifications and documentations from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.  Should there be any change in any information provided by you, please ensure you advise us promptly i.e. within 30 days.  Please note that you may receive more than one request for information if you have multiple relationships with Sundaram Asset Management Company/Sundaram Mutual Fund or its group entities. Therefore, it is important that you respond to our request even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the country of Tax Residence field along with the US Tax Identification Number.  *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 requirem provided by me/us on this Form is true, correct, and complete hereby accept the same.		, ,		,					
Name									
Designation									
				Place					
Signature	Signatur	e	Signature	Date		/			

#### 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 it's income attributale 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 instrumens; 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.

# Fls not required to apply for GIIN: A. Reasons why Fl not required to apply GIIN

Code	Sub-category Sub-c
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

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

Types of NFEs that are regarded as excluded NFE are:

Sponsored, Closely Held Investment Vehicle

a. Publicly traded company (listed company)

Owner Documented FFI

13

14

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 02 The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing; 03 Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; 04 The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE; 05 The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution; 06 The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;

- 07 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;

- (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 settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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

#### (A) Controlling Person Type:

00	nd oming 1 order Type.
Code	Sub-category 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 arrangementtrust-trustee
C06	CP of legal arrangementtrust-protector
C07	CP of legal arrangementtrust-beneficiary
C08	CP of legal arrangementtrust-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

ıiii) Exem	ption code for U.S. persons
Code	Sub-Category
Α	An organization exempt from tax under section 501 (a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	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)
Е	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
Н	Aregulated investment company a sdefined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan



# I-PIN Agreement (For Non Individuals and Folios under Joint Holding) Others can register online by logging on to our Registrar's website www.sundarambnpparibasfs.in

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

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

A Personal Identification Number – PIN – is a must for effective and speedy transacting online in a mutual fund's products. Do you have one? If you wish to receive a PIN, you can read the PIN agreement attached to this communication and sign at the designated place. On receipt of the same, a PIN will be sent to you at the postal address noted in our records. The PIN will help an investor use the Invest Online facility at <a href="https://www.sundarammutual.com">www.sundarammutual.com</a> 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	Investor Information Agreement Date																										
Name																											
Folio No											Mob	ile N	umbe	r					Date	D	D	M	M	Y	Y	Y	¥
E-Mail Address	S																										

#### 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 its Registrar and Transfer Agent (hereinafter referred to as "Registrar") offers the facility of a Personal Identification Number (hereinafter referred to as "PIN") for convenience of unit holders

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

A Close Ended income Scheme New Fund Offer Period Opens on: 23/02/2017 Closes on: 28/02/2017

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

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Name of first applicant																								
(Mr./Ms./Mrs./M/s.)	For Demat Ac	ccoun	t hold	ders, ple	ase f	ill in na	me a	s is ap	pearin	g in L	Dema	t acc	ount	t										
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Depository Name [Please tick] National Securities Depository Ltd Central Depository Services [India] Limited  Depository Participant Name																								
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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 root matching with the depository records, the application shall be rejected and the Sundaram Mutual Fund or Sundaram Asset Management Company Limited or Sundaram Tustee Company Limited or SCSB shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Despository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked														o do " or d on gent the bunt the nent the										
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## **Applications Supported by Blocked Amount** Sundaram Fixed Term Plan-HV

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)

  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.
- "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. of these Designated Branches available http://www.sebi.gov.in/pmd/scsb.pdf and www.sundarammutual.com
  "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.
- 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

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 t 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
- 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 reiected.
- For the scheme HDFC Bank Limited has consented to process the ASBA application

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

#### 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

- 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
  - (a) Names of the ASBA applicants (including the order of names of joint applicants holders)
  - DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.

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

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

#### Investor Relations Manager

#### S Ravi

Head - Customer Services

Sundaram Asset Management Company Limited,

Sundaram Towers, No. 46, Whites Road, Royapettah,

Chennai- 600 014.

Fax: (044) 28569808

Contact Number: 1860 425 7237 (India) +44 49057300 (NRI)

Email us at : customerservices@sundarammutual.com

(NRI): nriservices@sundarammutual.com

#### Customer Care Centers

ANDHRA PRADESH: Anantapur: 1st Floor, T Nagaraju Complex, D.No. 10/323, Sarojini Road, Opp. To Vasunderadevi Hospital, Near Clock Towers, Anantapur 515001 Cuddapah: Ist Floor, Lalithamma Building; Ngo'S Colony, Upstairs Union Bank of India Cuddapah 516002 Guntur: Door No. 5-87-26, 1st Floor, Sai Srinivasa Building, Opp. Nelagiri Super Market, Main Road, Lakshimi Puram, Guntur 522007 • Gayatri Enclave, 1st Floor, 8th Lane, First Cross Road, Arundelpet, GUNTUR - 522 002 Kakinada: 2nd Floor, D. No.5-1-61, Opp. Brindhavan Lodge, Main Road, Surya Rao Peta, Kakinada 533001 Kurnool: DPLR Plaza, 2nd Floor, Upstairs SBI Near(Old Town-Branch), Opp: Children'S Park, Eswar Nagar, Kurnool 518004 Nellore(Cv): 24/1677, Brahmanandapuram, Dargamitta, Nellore 524003 Rajahmundry: AMT Plaza, C18, D.No.76-5-29, Second Floor, Ganuga Street Gandhipuram-2, Rajahmundry 533103 Tirupathi: Door No 2/89, 1st Floor, Tiruchanur Road, Śreenivasapuram, 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 Dihang Arcade 3rd Floor, G.S Road, Dist-Kamrup, Guwhati 781005 BIHAR: Bhagalpur: Ground Floor, Chandralok Complex, Near Ghantaghar, Radha Rani Sinha Road, Mashakchak, PS Adampur (Kotwali), 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 Fafadih Square, Jail Road, Raipur 492 001 • 203, 2nd Floor, Vanijaya Bhavan, Devendra Nagar Road, Raipur 492001 GOA: Goa: F 30, Alfran Plaza, Opp Don Bosco, MG Road Panjim, Goa 403001 Madgaon: Second Floor, Saldana Business Tower Wing A, 212, Near Mapusa Court, Mapusa 403507 GUJARAT: Ahmedabad: No 409, Shree Balaji Paragon, Near Hotel Rock Regency, C.G. Road Navrangpura, Ahmedabad - 380009 • 104, First Floor, Shivam Complex, Nr. Silicon Tower, Opp. National Handloom Law Garden, Ellisbridge, Ahmedabad 380006 Anand: 2, Drashti Arcade, 2nd Floor, Opp. HDFC Bank, Lambhvel Road, Anand 388 001 Baroda: 518 & 519, Centre Point, R C Dutt Road Alkapuri Vadodara 390005 • 109-Siddharth Complex, Besides Express Hotel, R C Dutt Road, Alkapuri, Baroda-390007 Bharuch: No.230-232, 2nd Floor, Aditya Complex, Kasak Circle, Bharuch 392002 Bhavnagar: 204, Shoppers Plaza, Parimal Chowk, Waghawadi Road, Bhavnagar 364001 Bhuj: office No.7, First Floor, Royal Plaza, Plot No.2 & 3, Near Shiv Krupa Nagar, Bhuj-Mirzapur Highway, Bhuj 370001 Jamnagar: 404, Corporate House, Opp. To St. Ann'S High School, Pandit Nehru Marg, Jamnagar 361008 Junagadh: 2nd Floor, Shop No.212, Amba Arcade, M G Road, Junagadh 362001 Mehsana: FF-01, Sigma Oasis, Nr. Hdfc Bank, High Way Mehsana 384002 Navsari: 1st Floor, Shop No.116, Manohar Complex, Opp. Dabu Hospital, Fuwara, Navsari 396445 Rajkot: 301, Metro Plaza, Nr Eagle Travels, Jansata Press Road, Bhilwas Chowk, Rajkot 360001. • 201, Titan Complex, 2nd Floor, Kalawad Road, Near G T Seth School, Opp. To Punjab Honda, Rajkot 360005 Surat: HG-18 International Trade Centre, Majuragate, Surat 395002. • No.607, 6th Floor, 21st Century Business Centre, Near Udhan Darwaja, Ring Road, Surat 395002 Surendra Nagar: 2nd Floor, Rudraksh, Plot No:328 (Opp. To New Age Industries) Wadhwan Road, Surendra 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: I Floor, SCO No 102, Above State Bank of Bikaner & Jaipur, Prem Nagar, Ambala City 134 003 Faridabad: Sco 107, 1st Floor, Sector - 16, Behind Sagar Cinema, Above J &K Bank, Faridabad 121002 Gurgaon: III Floor, SCO No 62, 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: 1st Floor, Shop No.8, Mujawar Arcade, Mujawar Compound P B Road, Nehru Nagar, Belgaum 590010 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 • # 186 1st Cross, 2nd Floor Hosur Main Road Wilson Garden Bangalore 560027 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 Ponnurunni, Vytilla Po, Ernakulam 682019 Kannur: 1st Floor, Tpn A1, A2, Malabar Tower, Opp Indus Motors, Thalap, Kannur 670002 Kollam: 1st Floor, Kmk Complex, Second Milestone, Kilikollur, Kollam 691004 Kottayam: Kytharam Complex, First Floor, Union Club Junction, Kottayam 6866001 Kozhikode: No.5/3249-H, First Floor, Century Plaza Building, Behind Ktc Petrol Pump, Indira Gandhi Road (Mavoor Road), Kozhikode 673001 Palakkad: First Floor, 15/513 (50), Akshaya Foundation, Stadium Bye-Pass Road, Palakkad 678001 Thrissur: Second Floor, R V Center, Patturaikal Junction, Near Karthiyani Nursing Home, Trichur 680022 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 482011 **Gwalior:** Il 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, Groung 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, Who 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 Sholahpur: 786, Maruti Tele Sankul, South Kasba, Shinde Chowk, Sholapur 413007 NEW DELHI: Delhi: 7 B, Rajendra Park, Pusa Road, Upper Ground Floor, Metro Piller No. 153, New Delhi 110 060 • 605, Sixth Floor 'Ashoka 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 Bhubaneshwar: Office No. 16, 2nd Floor, Deen Dayal Bawan, Ashok Nagar, Bhubaneswar 751009 • II Floor, Plot No A/83, Sahid Nagar, Khurda District, Bhubaneswar 751007 Cuttack: Plot No. 3209, 2nd Floor, Urmila Plaza (Above Utkal Motors), Madhupatna, Cuttack 753010 Rourkela: 2nd Floor, Plot No. 309/P, Udit Nagar, Opp. Ambedkar Chowk, Rourkela, Sundergarh District, 769012 Sambalpur: Sundaram Finance Ltd, First Floor, Sabat Complex Near Wesco office Main Road, Ainthapalli Sambalpur 768004 PONDICHERRY: Pondicherry: Ms Royal Enclave, Plot No 19, 100 Feet Road, Mudaliarpet, Pondicherry 605004 • No. 181, Thiruvalluvar Salai, Pillaithottam, Opp to Bahavan Saw Mill, Pondicherry 605013 PUNJAB: Amritsar: 1st Floor 27-A, Classic Plaza, Majitha Road, Amritsar 143001 Bhatinda: 1st Floor, 3038 - A Guru Kanshi Marg, Bhatinda 151001 Chandigarh: S.C.O II Floor, 2475-2476, 22/C, Chandigarh 160022 • S.C.O 56-57 2nd Floor, Phase- II Mohali, Punjab 160072 Jalandhar: 5 E, Session Court Road, 1st Floor, Near B M C Chowk, Jullundhur 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 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, Ilnd Floor, Ts No.208/1, 1st Cross, Covai Road, Sengunthapuram, Karur 639001 Kumbakonam: 1st Floor, Nalii 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, I st 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, GHDC No-7-397/101,118, Opp. Dominos, S R Nagar, Hyderabad 500047 • D.No.6-3-57/1, 408-410, Diamond Block, 4th Floor, Lumbini Rockdale Compound, Somajiguda, Hyderabad 500082 Karim Nagar: 1st Floor, House No: 8-6-179/2A, Hyderabad Road, Above Mahi Motors, Kothirampur, Karimnagar 505001 Warrangal: D No 15-1-422/A, B Second Floor S.V.S Legend, Beside Industrial Estate Kaman, S.V. P Road Warangal 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: IInd 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, Esmailepur, 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, Dwarikadheesh Plaza, Mohalla Brijnagar Junction Road, Sonkh Adda, Mathura 281001 Moradabad: 2nd Floor, office No.3, Vallabh Complex, Near Pms School Civil Lines, Moradabad 244001 Varanasi: Flat No.7, 2nd Floor, Rama Kunj, C-32-22/17 Ram Singh Rana Nagar Colony, Cantt Sigra Road, Varanasi 221002 UTTARANCHAL: Dehradun: 57/19, Raipur Road, II Floor Shiva Palace, Dehradun 248 006 WEST BENGAL: Asansol: 1st Floor, Above United Bank of India, B.B. College More, Ushagram East, G.T. Road, P.O. Asansol, Dist. Burdwan, Asansol 713303 Burdwan: 5 B, M.V Apartment 36 G.T. Road, Parbirhata, 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, Ambetkar Sarani, City Centre, Durgapur 713216 Kolkatta: "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, Kolkatta 700017 • P-38 Princep 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

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