SUNDARAM MUTUAL

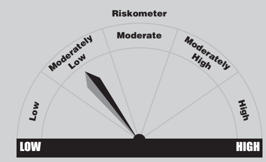
Scheme Information Document

Sundaram Capital Protection Oriented Fund 5 Years (Series 7)

This product is suitable for investors who are seeking*

- Income over medium to long term
- investment in fixed income securities and long term capital appreciation by investing a portion of the assets in equity and equity related instruments

*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

Moderately Low Risk

A Closed-End Capital Protection Oriented Scheme

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

New Fund Offer opens: 15/02/2016

New Fund Offer closes: 29/02/2016

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

Trustee

Sundaram Trustee Company Limited
Corporate Office: Sundaram Towers, II Floor,
46 Whites Road, Chennai 600 014 India
Phone : 044 28583362 Fax : 044 28583156

Investment Manager

Sundaram Asset Management Company Limited
Corporate Office: Sundaram Towers, II Floor,
46 Whites Road, Chennai 600 014 India
Phone : 044 28583362 Fax : 044 28583156
www.sundarammutual.com

Sponsor

SUNDARAM FINANCE
Sundaram Finance Limited
Registered Office: 21, Patullos Road,
Chennai 600 002
India
www.sundaramfinance.in

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

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

The units of the scheme are proposed to be listed on NSE.

NSE Disclaimer: "As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter no. NSE/LIST/36145 dated July 31, 2015, permission to the Mutual Fund to us the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It id to be distinctly understood that the aforesaid permission given by NSE, should not in any way be deemed or constructed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document, nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

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

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

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

Statement of Additional Information is incorporated by reference and is legally a part of the Scheme Information Document. For a free copy of the current Statement of Additional Information, please contact your nearest Investor Service Centre or visit www.sundarammutual.com.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated 03/02/2016.

Name of the Scheme

The New Fund Offer for Sundaram Capital Protection Oriented Fund 5 Years (Series 7) will commence on 15/02/2016 and closes on 29/02/2016. NFO period shall not exceed 15 days.

Fund Type (Fundamental Attribute)

A closed-end capital protection oriented scheme

Rating

The Scheme's portfolio structure has been rated as AAA(so) by CRISIL for its capital protection orientation. This rating indicates highest degree of certainty regarding payment of face value of the investment to unit holders. Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. The rating is not an opinion on the stability of the scheme's NAV before its maturity date

CRISIL reserves the right to suspend, withdraw or revise the above ratings at any time, on the basis of any new information or unavailability of information or any other circumstances which CRISIL believes may have impact on the above ratings.

Maturity Period

5 Years. Maturity period is reckoned from the date of allotment. If the maturity date is not a business day, the subsequent business day shall be considered as the maturity day for the Scheme.

Offer Price

During the New Fund Offer period, the units will be offered at Rs.10/- each.

Investment Objective (Fundamental Attribute)

The objective of this Scheme would be to seek income and minimise risk of capital loss by investing in a portfolio of fixed-income securities. The scheme may invest a part of the assets in equity to seek capital appreciation.

However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

No Guarantee

The scheme is "oriented towards protection of capital" and not "with guaranteed returns." It shall be noted that the orientation towards protection of capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.

Investors are neither being offered any guaranteed/indicated returns nor any guarantee on repayment of capital by the Scheme. There is also no guarantee of capital or return either by the mutual fund or by the sponsor or by the Asset management Company

Investment universe

The scheme will invest primarily in a portfolio of money-market securities and fixed-income securities. The scheme may invest a part of the assets in equity to seek capital appreciation.

Asset Allocation (Fundamental Attribute)

The indicative asset allocation pattern is:

Instrument	Allocation (%)	Risk Profile
Fixed-income securities including money market instruments, if any.	70-100	Low to medium
Equity and equity related instruments	0-30	High

i. The scheme shall not invest in foreign securities / ADRs/ GDRs

ii. The scheme shall not engage in securities lending/borrowing and short selling

iii. The scheme shall not invest in repo in corporate debt, credit default swaps or in securitized debt

iv. The scheme shall not invest in derivative instruments

The Scheme shall ensure capital protection orientation by adopting a Static Hedge approach. Capital protection will be provided solely through the fixed-income component of the portfolio. The fixed-income portfolio shall be invested in securities that matures to the capital value (initial consideration) at the end of the scheme. The remainder (the difference between the capital raised and present value of the capital) is invested in equity, which could provide the possible upside to the fund. Investments in fixed-income instruments are typically done on a held-to-maturity basis in order to avoid the impact of market risk on account of interest rate movements. As investments will be in fixed-income securities of highest investment grade, the risk of default is mitigated. Appreciation in equity component, if any, constitutes additional returns to the scheme.

The scheme shall follow a passive investment strategy for the fixed income component of the Scheme.

The initial investment mix between the fixed income securities and equity shall be such that the maturity value of the fixed income portfolio, at the time of scheme's redemption, net of all expenses is more than or equal to the face value of the units issued.

In the event of frequent movement in the interest rate, prior to the launch of the scheme, the AMC will reconfirm with the rating agency the fixed income portfolio allocation ratio and make investments in accordance with the ratio specified by the rating agency to achieve capital Protection Orientation objective of the scheme.

The asset allocation of the fixed income portfolio of the scheme shall not be less than the minimum percentage of allocation specified by CRISIL to achieve capital Protection Orientation objective of the scheme, in respect of conditions and warranties prescribed by CRISIL vide letter no MS/FSR/SAMCL/2015-16/7449, 7450, 7451 & 7452 dated August 12, 2015. However, where any such change is warranted, such change shall be in line with the warranties prescribed by the CRISIL. The investment manager would endeavour that the capital remains protected on maturity and also ensure that the scheme rating is not adversely affected.

The scheme may review the above pattern of investments based on views on the debt markets and asset-liability management needs. The portfolio shall be reviewed on a regular basis. At all times, the objective of the portfolio will be to seek income. The scheme shall follow a passive investment strategy for the fixed income component of the Scheme.

- The proposed portfolio structure has been evaluated by CRISIL, a SEBI-registered credit rating agency from the view point of assessing the degree of certainty for achieving the objective of capital protection. The rating would be reviewed on a quarterly basis.
- The structure of the portfolio of the capital protection oriented scheme would be continuously monitored by the trustee and would be reported by them in the half-yearly Trustee Report; and the Investment Manager would also report on this aspect in the bi-monthly Compliance Test Report.
- The debt component of the portfolio structure should have the highest investment grade rating.

The Investment Manager shall adhere to the investment guidelines, level of exposure to debt instruments, issuer concentration limit, maturity period, management style for the debt component of the portfolio limits on expenses, counter parties in which funds may be deployed and mentioned as part of the warranties for the rating of the Scheme by CRISIL.

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

The Scheme shall commence investment only on completion of the New Fund Offer period.

Portfolio rebalancing (Equity)

Rebalancing of the equity component shall be carried out on a dynamic basis. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. In the event of deviations, the fund manager will carry out rebalancing within 30 Days. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Executive Committee and reasons for the same shall be recorded in writing. The Executive Committee, comprising three 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.

Rebalancing across sectors and stocks based on valuation levels relative to growth shall be a dynamic exercise, as this is crucial to performance.

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

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.

Launch

The New Fund Offer for Sundaram Capital Protection Oriented Fund 5 Years (Series 7) will commence on 15/02/2016 and closes on 29/02/2016.

The scheme shall have a seperate portfolio and will be identified at the time of launch.

Plans & Options

Plans: Regular Plan and Direct Plan; Options: Dividend Payout & Growth.

If the investor does not clearly specify the choice of option at the time of investing, the default option will be Growth.

All plans / options available for offer under the scheme shall have a common portfolio.

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

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

No commission for distribution of Units will be paid / charged under Direct Plan. The direct plan will also have a separate NAV.

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

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

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

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

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

Minimum Subscription Amount

Rs 5,000/- and in multiples of Re 10/- thereafter per application (applicable for both Regular and Direct Plan).

Minimum Redemption Amount

Since the units of the scheme are proposed to be listed on the Stock Exchange, i.e. NSE, minimum redemption provisions shall not be applicable.

Minimum Corpus

The scheme seeks to collect a minimum corpus of Rs. 20 crores and there is no limit to the size of the Scheme. If the amount of subscription received during the new fund offer period is less than the minimum collection targeted, the amount collected will be refunded to the applicants, in accordance with SEBI Regulations. If the Investment Manager fails to refund the amount within 5 business dys, interest as specified by SEBI (now at 15% per annum) will be paid to the investors for the period between the date of payment and date of expiry of 5 business days from the date of closure of the new fund offer period

New Fund Offer Expenses

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

DD charges shall be borne by Investment Manager as per prevailing SBI norms, where there are no collection centers.

Load Structure

Entry Load: Nil

In accordance with SEBI Regulation, there will be no entry load for investments in the Schemes. 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 distributor, based on his assessment of various factors including service rendered by the distributor.

Transaction Charge: The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/-and above on a per subscription basis. The transaction charge will be Rs 150 for First Time Mutual Fund investors and Rs. 100 for others. 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.

The Transaction Charge 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. No Transaction charges shall be levied: where the investor purchases the Units directly from the Mutual Fund. The transaction charges are in addition to the existing system of commission permissible to the Distributors. For more details please refer Part III "Units & Offer" under Terms and Conditions relating to transaction charges

Exit Load: Not applicable.

Please note that buying and selling the units of the schemes through the Stock Exchange (after closure of the NFO) will not entail any entry / exit load. However, investors will have to bear the cost of brokerage and applicable taxes on the brokerage and other relevant charges as applicable for transacting through Stock Exchange. *For details refer Part IV of this document "fees expenses & load structure.*

MF Utility Platform

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

After NFO period, only Non Financial Transactions can be done through MFU either electronically on www.mfuonline or physically through the authorised Points Of Service of MFU as published on the MFU website.

Mode of initial allotment

All Applicants whose cheques/DD 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.

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

a. 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.

Estimated Annual Fee & Expenses

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

The Investment Management Fees and other recurring expenses will be calculated on the basis of daily net assets. For further details of fees and expenses, please refer to Part IV - Expenses & Load Structure of this document.

The expenses limit as given in the warranties to the CRISIL will be adhered to.

Benchmark

CRISIL MIP Blended Index.

CRISIL MIP Blended Fund Index seeks to track the performance of a debt-oriented hybrid portfolio having a blend of the CNX Nifty Index (15%) and CRISIL Composite Bond Fund Index (85%). Hence, it is considered as an appropriate benchmark for the Scheme.

Fund Managers

Siddharth Chaudhary and Shiv Chanani. The Trustee reserves the right to change the fund manager (s).

Scheme-Specific Risks

The Scheme offered is “oriented towards protection of capital” and “not with guaranteed returns”. Investors are neither being offered any guaranteed/indicated returns. Further, the orientation towards protection of the capital originates from the portfolio structure of the Scheme and not from any bank guarantee, insurance cover or guarantee/assurance from the Trustee/Investment Manager/Mutual Fund/Sponsor.

The ability of the portfolio to meet capital protection on maturity to the investors can be impacted by interest rate movements in the market, credit defaults by bonds and expenses.

Risks include Credit risk, interest-rate risk, liquidity risk, market risk, price risk and risks specific to closed-end schemes (such as suspension of trading by Stock Exchanges, low liquidity/lower volumes for the Units etc). The risks pertaining to equity and debt markets may also impact the NAV of the scheme. This is only an illustrative list and not exhaustive.

In addition, following additional Specific Risk factors that apply to a Closed end Fund are relevant for consideration.

- The Units will not be redeemed prior to maturity and Liquidity will be only by selling the Units in Demat form in the Stock Exchange.
- Though the Units will be listed, there can be no assurance that there will be active secondary market for them.
- Trading in the Stock Exchanges in which the Units of the Scheme are listed may be closed/ suspended by the Stock Exchange authorities under special circumstances (e.g., due to market volatility/Circuit filter Rules/breakdown of communication/network systems etc).

Sponsor

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

Liquidity (Fundamental Attribute)

In line with current SEBI Regulations, the Fund will not buy the units back till the maturity of the schemes and the Units will be redeemed on the Maturity Date. However, in order to provide the liquidity to the investors, the units of the schemes are proposed to be listed on the NSE within 5 business days from the date of allotment. Hence, Investors who want to liquidate their units of the schemes can sell the units in the secondary market. NSE has given its In – principle approval for listing the units of the scheme on its exchange vide its letter no. NSE/LIST/36145 dated July 31, 2015. In addition to NSE, the units may be listed in other exchanges also. The AMC/ Trustee will initiate the delisting procedure at least 30 days prior to the date of maturity of the scheme. Units of the Scheme held in Demat Form can be traded through the Stock Exchanges. The Unitholders will not able to trade the Units in stock exchange once the schemes are delisted. On the Maturity Date the Units of the Scheme will be redeemed/switched out at the Applicable NAV.

Transparency

The Investment Manager will calculate and disclose the first NAV of the respective series of the scheme within 5 business days from the date of allotment. Ther NAV shall be published in at least two daily newspapers having circulation all over India. Transparency will also be maintained through disclosure of portfolio on a monthly basis as required by SEBI regulations.

NAV will be 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 NAVs on the website of Association of Mutual Funds in India before 9.00 p.m. every business day.

In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

The Investment Manager shall disclose the portfolio of the schemes in the format prescribed by SEBI on or before tenth day of the following month on its website, www.sundarammutual.com. in line with SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012.

Suitability

The fund is appropriate for investors with a low to medium risk profile and desire orientation towards capital protection and also wish to take a small exposure to equity for a three to five year period.

Investors are advised to consult their investment advisors before taking investment decisions.

Read Risk factors

Prospective investors should rely solely on the information contained in this Scheme Information Document or documents mentioned in the Statement of Additional Information for scheme-specific features and terms & conditions; prospective investors are advised to consult an investment advisor before taking an investment decision.

The Mutual Fund or Investment Manager and its empanelled brokers have not given and shall not give any indicative portfolio /indicative yield in any communication, in any manner whatsoever. Investor are advised not rely on any communication regarding indicative yield/portfolio with regard to the scheme.

Information Access

Investors may access NAV, performance charts, portfolio details, scheme features, fact sheet, product note/guide, Scheme Information Document, FAQs and any relevant scheme-specific material on **www. sundarammutual.com**

Repatriation Facilities

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

Valuation of Assets

Valuation of Securities will be based on the principles laid down by SEBI, as amended from time to time. The detailed policy on valuation of securities is available in the Investment Manager's website, www.sundarammutual.com and in Statement of Additional Information.

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 asset.
- 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 assets. The balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long term capital gains.
- In addition to income tax, surcharge on income tax and cess on total tax (income tax plus surcharge) will apply for companies and cess on income tax will apply for others, based on present provisions of the tax law.

The Investment Manager undertakes that under no situation there should be a recourse to the investor in the event of any additional tax liability.

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

Investor Relations Manager

Rahul Mayor
Head- Customer Services
Sundaram Asset Management Company Limited
Sundaram Towers, I Floor
No. 46, Whites Road, Royapettah
Chennai- 600 014.
Toll Free 1800 425 7237 (India) +91 44 49057300 (NRI)
Email: service@sundarammutual.com
(NRI): nriservices@sundarammutual.com

Custodian

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

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

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

Registrar

Sundaram BNP Paribas Fund Services Limited,
Registrar and Transfer Agents,
SEBI Registration No. INR 000004066
Unit: Sundaram Mutual Fund,
Central Processing Center,
RR Towers II, III Floor,
Thiru Vi Ka Industrial Estate, Guindy,
Chennai 600 032.
Toll Free 1800 425 7237 (India) +91 44 49057300 (NRI)

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 (date of receipt of transaction request during ongoing offer period) 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.

Consolidated Account Statement:

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

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

   **The word ‘transaction’ shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
2) In case of a specific request received from the Unit holders, the AMC/Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request.
3) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.

4) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
5) The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
6) Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by email 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.

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.

Due Diligence by Sundaram Asset Management Company

It is confirmed that:

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

This Scheme Information Document was approved by the Trustee of Sundaram Mutual Fund vide letter dated 28/07/2015.

Chennai — P Sundararajan
03/02/2016 — Head-Compliance & Company Secretary

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Sundaram Capital Protection Oriented Fund 5 Years (Series 7) : There are no significant differences as compared to the Capital Protection Oriented Schemes that have been launched previously.

Definition

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

Applicable NAV: The NAV applicable for the redemption on the maturity date.

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

Business Day

A day other than

- A Saturday
- A Sunday
- A day on which there is no RBI clearing/settlement of securities
- A day on which the Reserve Bank of India and/or banks in Mumbai are closed for business/clearing
- A day on which the Stock Exchange, Mumbai or National Stock Exchange of India or RBI and/or banks are closed
- A day which is a public and/or bank holiday at an investor centre
- A book closure period has been announced by the Trustee / Investment Manager.
- A day on which normal business cannot be transacted due to storms, floods, bandh, strikes or such other events as the Investment Manager may specify from time to time;
- The expressions "Business Day" and" Working Day" have been used interchangeably.

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

Custodian: A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 1996.

First Time Mutual Fund Investor: An investor who invests for the first time ever in any mutual fund either by way of purchase/subscription or Systematic Investment Plan.

Investment Management Agreement: Investment Management Agreement dated August 24, 1996, executed between the Trustee and the Investment Manager. Consequent to the change in the ownership & name of the Asset Management Company and Trustee Company, the agreement stands modified with the name of the Sundaram Asset Management Company Ltd, as Investment Manager and Sundaram Trustee Company, as the Trustee.

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

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

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

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

The Regulations: Securities and Exchange Board of India (Mutual Funds) Regulations 1996

Trustee: Sundaram Trustee Company Limited, as incorporated under the Provisions of the Companies Act, 1996, and approved by SEBI to act as Trustee to the schemes of Sundaram Mutual Fund.

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

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

Abbreviation

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

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

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

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

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

Standard Risk Factors:

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

General Risk Factors

- Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- The main types of risks to which the Scheme is exposed are risk of capital loss, market risk, currency risk, liquidity risk, credit risk, counter party default risk, to name a few.
- As with any investment in securities, the NAV of the Units issued under this Scheme can go up or down depending on the factors and forces affecting the capital markets.
- The NAV may be affected by factors such a market conditions, level of interest rates, market-related factors, trading volumes, settlement periods, transfer procedures, price/interest rate risk, credit risk, government policy, volatility and liquidity in markets, exchange rate, geo-political development, change in the fund manager.
- Trading volumes in the securities in which it invests inherently restricts the liquidity of the scheme's investments.
- Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the scheme.
- The tax benefits available under the scheme are as available under the present taxation laws and subject to relevant conditions. The information given is included for general purposes only and is based on advice that the Investment Manager has received regarding the law and the practice that is now in force in India.
- Unit holders should be aware that the relevant fiscal rules and their interpretation might change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unit holder is advised to consult his/her own professional tax advisor.
- If the market conditions turn adverse (such as high levels of volatility or disruption to trading activity to name a few) the mutual fund reserves the right to cancel the Scheme during the New Fund Offer period and also during the five business days following the close of the Offer period.
- Investors/unit holders are also urged to read the detailed clause(s) titled `Special considerations.'
- FATCA imposes tax withholding upto 30% on any payments (including redemption and dividend proceeds) made by the Fund/AMC to a US Person classified as recalcitrant account holder in respect of whom the applicable documentation and reporting requirements are not met.

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

Scheme Specific Risk Factors

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". Investors are neither being offered any guaranteed/indicated returns. Further, the orientation towards protection of the capital originates from the portfolio structure of the Scheme and not from any bank guarantee, insurance cover or guarantee/assurance from the Trustee/Investment Manager/Mutual Fund/Sponsor.

The ability of the portfolio to meet capital protection on maturity to the investors can be impacted by interest rate movements in the market, credit defaults by bonds and expenses.

Risks include Credit risk, interest-rate risk, liquidity risk, market risk, price risk and risks specific to closed-end schemes(such as suspension of trading by Stock Exchanges, low liquidity/lower volumes for the Units etc). The risks pertaining to equity and debt markets may also impact the NAV of the scheme. This is only an illustrative list and not exhaustive.

Risk Factors associated with closed end funds

- The Units will not be redeemed prior to maturity and Liquidity will be available only by selling the units in Demat form in the Stock Exchange.
- Though the Units will be listed, there can be no assurance that there will be active secondary market for them.
- Trading in the Stock Exchanges in which the Units of the Scheme are listed may be closed/ suspended by the Stock Exchange authorities under special circumstances (e.g., due to market volatility/Circuit filter Rules/breakdown of communication/ network systems etc.)

Risk Factors - Debt Markets

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

to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the schemes.

- **Limited Liquidity & Price Risk:** Presently, secondary market for fixed income papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Risk Factors - Equity Markets

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

Equity Price Risk: Stock prices may rise or decline based on a number of factors. These could be a combination of company-specific and system-specific factors. Their impact on different types of stocks may vary. Prices change due to events that impact entire financial markets or industries (for example, changes in inflation, consumer demand, supply situation and GDP growth). Company-specific factors may include the likes of success or failure of a new product, mergers, takeovers, earnings announcement and changes in management, to name a few. Securities owned by the schemes may offer opportunities for growth because of high potential earnings growth; they may also involve greater risks than securities that do not have the same potential.

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

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

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

Asset-Class Risk: Stocks have historically outpaced other asset classes such as gold, fixed deposits and bonds, to name a few, over the long term in India. Individual stocks prices may, however, tend to rise and decline in a dramatic manner. Such price movement may be due to company-specific aspects or factors such as inflation, interest rates and growth rates that affect the securities market in entirety. gold-related assets can also be very volatile. A slowdown in growth or a partial or full-blown recession may have a negative impact on prices of most stocks owned by the schemes.

Minimum Number of Investors & Single-Investor Limit

The scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions will be complied with immediately after the close of NFO itself i.e. at the time of allotment. In case of non-fulfilment with the condition of minimum 20 investors, the Scheme(s)/Plan(s) shall be wound up in accordance with Regulation 39(2)(c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfilment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 business days of the date of closure of the New Fund Offer.

Special Considerations

Prospective investors should review / study this Scheme Information Document carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/ investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch or redemption or conversion into money) of units within their jurisdiction / of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed Funds to be used to purchase/gift units are subject, and (also) to determine possible legal, tax, financial or other consequences of subscribing / gifting to, purchasing or holding units before making an application for units.

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

Details under FATCA/Foreign Tax Laws:

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. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA.

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

A. Type (Fundamental Attribute)

A closed-end capital protection oriented scheme

Rating: The Scheme's portfolio structure has been rated as AAA(so) by CRISIL for its capital protection orientation. This rating indicates highest degree of certainty regarding payment of face value of the investment to unit holders. Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. The rating is not an opinion on the stability of the scheme's NAV before its maturity date

B. Investment Objective (Fundamental Attribute)

The objective of this Scheme would be to seek income and minimise risk of capital loss by investing in a portfolio of fixed-income securities. The scheme may invest a part of the assets in equity to seek capital appreciation. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

No guarantee/assurance

The scheme is "oriented towards protection of capital" and not "with guaranteed returns." It shall be noted that the orientation towards protection of capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.

Investors are neither being offered any guaranteed/indicated returns nor any guarantee on repayment of capital by the Scheme. There is also no guarantee/assurance of capital or return either by the mutual fund or by the sponsor or by Investment Manager.

Investment universe

The scheme will invest primarily in a portfolio of money-market securities and fixed-income securities in an effort to seek the investment objective.

C. Indicative Asset Allocation (Fundamental Attribute)

The indicative asset allocation pattern is:

Instrument	Allocation (%)	Risk Profile
Fixed-income securities including money market instruments, if any.	70-100	Low to medium
Equity and equity related instruments	0-30	High

i. The scheme shall not invest in foreign securities / ADRs/ GDRs
ii. The scheme shall not engage in securities lending/borrowing and short selling
iii. The scheme shall not invest in repo in corporate debt, credit default swaps or in securitized debt
iv. The scheme shall not invest in derivative instruments

The Scheme shall ensure capital protection orientation by adopting a Static Hedge approach. Capital protection will be provided solely through the fixed-income component of the portfolio. The fixed-income portfolio shall be invested in securities that matures to the capital value (initial consideration) at the end of the scheme. The remainder (the difference between the capital raised and present value of the capital) is invested in equity, which could provide the possible upside to the fund. Investments in fixed-income instruments are typically done on a held-to-maturity basis in order to avoid the impact of market risk on account of interest rate movements. As investments will be in fixed-income securities of highest investment grade, the risk of default is mitigated. Appreciation in equity component, if any, constitutes additional returns to the scheme.

The scheme shall follow a passive investment strategy for the fixed income component of the Scheme. The initial investment mix between the fixed securities and equity shall be such that the maturity value of the fixed income portfolio, at the time of scheme's redemption, net of all expenses is more than or equal to the face value of the units issued.

In the event of frequent movement in the interest rate, prior to the launch of the scheme, the AMC will reconfirm with the rating agency the fixed income portfolio allocation ratio and make investments in accordance with the ratio specified by the rating agency to achieve capital Protection Orientation objective of the scheme.

The asset allocation of the fixed income portfolio of the scheme shall not be less than the minimum percentage of allocation specified by CRISIL to achieve capital Protection Orientation objective of the scheme, in respect of conditions and warranties prescribed by CRISIL vide letter no. MS/FSR/SAMCL/2015-16/7449, 7450, 7451 & 7452 dated August 12, 2015.

However, where any such change is warranted, such change shall be in line with the warranties prescribed by the CRISIL. and also based on the guidelines issued by the Executive Committee and Risk Management Committee of the Investment Manager.

The investment manager would endeavour that the capital remains protected on maturity and also ensure that the scheme rating is not adversely affected. The scheme may review the above pattern of investments based on views on the debt markets and asset-liability management needs. The portfolio shall be reviewed on regular basis. At all times, the objective of the portfolio will be to seek income. The scheme shall follow a passive investment strategy for the fixed income component of the Scheme.

- The proposed portfolio structure has been evaluated by CRISIL, a SEBI-registered credit rating agency from the view point of assessing the degree of certainty for achieving the objective of capital protection. The rating would be reviewed on a quarterly basis.
- The structure of the portfolio of the capital protection oriented scheme would be continuously monitored by the trustee and would be reported by them in the half-yearly Trustee Report; and the Investment Manager would also report on this aspect in the bi-monthly Compliance Test Report.
- The debt component of the portfolio structure should have the highest investment grade rating. The Investment Manager shall adhere to the investment guidelines by the Executive Committee and also the guidelines issued by the Risk management Committee with particular aspects like the level of exposure to debt instruments, issuer concentration limit, maturity period, management style for the debt component of the portfolio limits on expenses and counter parties in which funds may be deployed mentioned as part of the warranties for the rating of the Scheme by CRISIL.

The Following are some of the parameters the scheme will apply in selecting the debt component of the portfolio:

1. The fixed income component of the Scheme shall be invested only in Government of India Securities (G-Secs) and/or other fixed income instruments (excluding securitized debt) rated AAA/AAA (so) by CRISIL and in fixed income securities of equivalent rating rated by other accredited rating agencies registered with SEBI.
2. The scheme is rated by CRISIL. However, the scheme shall invest up to 20% (in value) of the fixed income component of the scheme in securities rated by CRISIL. In computing the ceiling of 20%, the securities issued by Public Sector undertakings, Nationalized banks and Government companies will be excluded.
3. In respect of investment in securities issued by Banks/ NBFCs, the issuer shall have the minimum capital adequacy ratio prescribed by the Reserve Bank of India.

4. The Investment Manager will ensure that the credit quality of the fixed income portfolio should be equivalent to AAAf (the rating definition of AAAf is as follows – The fund's portfolio holdings provide very strong protection against losses from credit defaults). However, high risk securities irrespective of the rating, would be excluded.
5. The scheme will invest in AAA/AAA (so) rated fixed income securities (excluding securitized debt) provided the yield of such securities shall not exceed 100 basis points over the yield of AAA securities as per CRISIL/ICRA/FIMMDA bond matrix.
6. The scheme shall not make any investments in Securitized debt and in derivatives instruments.
7. No securities lending transactions would be engaged in by the scheme.
8. The Reserve Bank of India has been specifying exposure norms by all commercial banks to sector/industry. The Executive Committee / Risk Management Committee of the Asset Management Company will determine the investment by scheme to the sector/industry based on the exposure norms set out by RBI. Additionally, the scheme shall not invest in the securities issued by the realty sector and IT sector.
9. While selecting the fixed income securities for the debt component, the Scheme shall as far as possible invest in securities with maturity within 30 days prior to the date of the scheme's redemption. In no circumstances the scheme shall invest in fixed income securities with maturities beyond the scheme's redemption date
10. While selecting fixed income securities for the debt portfolio, as far as possible, the scheme shall invest in securities with a one time bullet payments of principal at maturity to minimize reinvestment risks.
11. The scheme shall not invest in securities with early call or put options
12. The scheme shall follow a passive investment strategy for the fixed income component of the Scheme.
13. Exposures to counterparties will be only with the entities approved by the rating agencies and the Executive Committee and Risk Management Committee of the Investment Manager.

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

The Scheme shall commence investment only on completion of the New Fund Offer period.

Brief note on fixed-income and money market in India

(i) Debt Instrument Characteristics:

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

Face Value: Stated value of the paper /Principal Amount
Coupon: Zero, fixed or floating
Frequency: Semi-annual; annual, sometimes quarterly
Maturity: Bullet, staggered
Redemption: FV; premium or discount
Options: Call/Put
Issue Price: Par (FV) or premium or discount

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

(ii) Types of Debt Market Instruments:

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

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

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

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

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

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

The following table gives approximate yields prevailing during the month of January 2016 on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro economic conditions and RBI policy

Issuer	Instruments	Maturity	Yields (p.a)
GOI	Treasury Bill	91 days	7.24%
GOI	Treasury Bill	364 days	7.18%
GOI	Short Dated	1-3 Yrs	7.20% - 7.36%
GOI	Medium Dated	3-5 Yrs	7.36% - 7.59%
GOI	Long Dated	5-10 Yrs	7.59% - 7.78%
Corporates	Bonds (AAA)	1 - 3 years	8.25% - 8.36%
Corporates	Bonds (AAA)	3 - 5 years	8.36% - 8.42%
Corporates	CPs (A1+)	3 months - 1 yr	8.00% - 8.87%
Banks	CDs	3 months - 1 yr	7.96%-8.02%

Source: Bloomberg *As on January 31, 2016*

(iii) Regulators:

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

(iv) Fixed income and money market segments

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

- The money market – The market for borrowing / lending money;
- The securities market – The market for trading in securities and
- The derivatives market – The market for fixed income derivatives.

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

The Money Market

The money market can be classified into two broad categories

The market for clean borrowing/lending without backing of any collateral:

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

The market for collateralised borrowing/lending:

- Repo transactions: These are redemption-obligation transactions in which the borrower tenders securities to the lender; these securities are bought back by the borrower on the redemption date. The price difference between the sale and redemption of the securities is the implicit interest rate for the borrowing/lending. The eligible underlying securities for these transactions are government securities and treasury bills. Corporate bonds are not allowed as eligible securities for repo transactions. The minimum repo term (lending /borrowing period) is one day.
- CBLO: CBLO stands for Collateralized Borrowing and Lending Obligation. CBLO is a discount instrument introduced by the Clearing Corporation of India Limited (CCIL). They can be traded like any other discount instrument. Lenders buy CBLOs and borrowers sell CBLOs. CCIL manages the risks inherent in issuing these securities through a system of margins and deposits that it takes from both lenders and borrowers. CBLOs can be issued/bought/sold for a minimum of one day to a maximum of 364 days.

The Securities Market

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

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

The Fixed-Income Derivatives Market

The interest-rate derivatives market is at a developing stage in India. Instruments broadly transacted are • Interest Rate Swaps • Interest Rate Futures and • Forward Rate Agreements.

- *Interest Rate Swaps:* This is an agreement between two parties to exchange stated interest obligations for an agreed period in respect of a notional principal amount. The most common form is a fixed-to-floating-rate swap where one party receives a fixed (pre-determined) rate of interest while the other receives a floating (variable) rate of interest.
- *Interest Rate Future (IRF):* An interest rate futures contract is "an agreement to buy or sell a debt instrument at a specified future date at a price that is fixed today." Interest rate futures are derivative contracts which have a notional interest bearing security as the underlying instrument. The buyer of an interest rate futures contract agrees to take delivery of the underlying debt instruments when the contract expires and the seller of interest rate futures agrees to deliver the debt instrument. The fund can effectively use interest rate futures to hedge from increase in interest rates.
- *Forward Rate Agreement:* This is basically a forward-starting interest-rate swap. It is an agreement between two parties to pay or receive the difference between an agreed fixed rate (the FRA rate) and the interest rate (reference rate) prevailing on a stipulated future date, based on a notional principal amount for an agreed period. The only cash flow is the difference between the FRA rate and the reference rate. The notional amounts are not exchanged.

(v) Market Participants:

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

Primary Dealers

Primary Dealers (PDs) act as underwriters in the primary market, and as market makers in the secondary market.

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

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

(vi) Trading Mechanism:

Government Securities and Money Market Instruments

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

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

Disclosures on credit evaluation, pursuant to SEBI Circular no Cir/ IMD/ DF/12 /2011 dated August 1, 2011.

1. Credit Evaluation Policy for close ended debt oriented schemes

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

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

a) The Credit Investment Process:

The investment process is stated hereunder:

The Macro View:

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

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

Issuer Selection:

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

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

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

b) The Investment Strategy:

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

c) The Credit Committee

The Investment Manager 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 Investment Manager / Risk management Committee from time to time

2) List of Sectors, the Investment Manager would not be investing

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

3) Types of Instruments, the plans proposed to be invested in

Please refer section under the heading **"D. Indicative Investment Universe"**

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

Instruments \ Credit Rating	AAA*
CDs	—
CPs	—
NCDs	95%-100%
Securitized Debt	—
Any other	—

'' or equivalent to a short term rating*

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

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. *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 Gsec, 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.*
c. *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.*
d. *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.*
e. *Disclosures with reference to investment in unrated securities, derivatives: The scheme will not make any investments in unrated securities, securitized debts and in derivative instruments.*
f. *In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced with 30 days from the date of the said deviation.*

g. 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.

h. 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 the fund manager shall rebalance the portfolio to meet the warranties issued by CRISIL as part of the rating for the Scheme.

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 b,c,f, g & h.

5) Reporting: After the closure of NFO, the Investment Manager will report in the next meeting of Investment Manager/ Trustees, the publicized percentage allocation and the final portfolio.

D. Indicative Investment Universe

In order to achieve investment objective, the corpus of the Scheme can be invested in any, but not exclusively, of the following securities:

- Fixed income securities issued by the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, scheduled commercial banks, non-banking finance companies, development financial institutions, supranational financial institutions, corporate entities and trusts.
- Debt and money-market securities and such other securities as may be permitted by SEBI and RBI regulations from time to time.
- Money-market instruments including but not limited to, treasury bills, commercial paper of public sector undertakings and private sector corporate entities, inter-bank call and notice money, reverse repurchase agreements, CBLOs, certificates of deposit of scheduled commercial banks and development financial institutions, treasury bills, promissory notes of Central Government, government securities with unexpired maturity of one year or less and other money-market securities as may be permitted by SEBI/RBI regulations.
- The debt securities could be listed, unlisted, privately placed securities.
- The non-convertible part of convertible securities.
- Units of mutual funds as may be permitted by regulations.
- Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.
- Majority of the equity allocation will be in diversified equity and equity related securities with a flexibility to invest in stocks and sectors and industries of all market capitalization.

The scheme may invest in other schemes managed by the Investment Manager, provided it is in conformity with the investment objective of the scheme and in terms of the prevailing SEBI Regulations. As per the SEBI Regulations, no investment management fees will be charged for such investments and the aggregate inter-scheme investment made by all schemes of Sundaram Mutual Fund or in the schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Sundaram Mutual Fund.

The scheme does not intend to enter into underwriting obligations. If the scheme does enter into an underwriting agreement, it would do so after complying with the RBI Regulations and with the prior approval of the Board of the Investment Manager/Trustee Company.

Pending deployment of funds in terms of investment objectives of the scheme, the funds may be invested in short-term deposits with scheduled Commercial Banks. The limits, tenor and other conditions for placing deposits shall be made in accordance with SEBI Circulars SEBI/IMD/CIRNo.9/20306/03 dated November 12, 2003 and SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007.

The Investment Manager shall disclose the protfolio of the scheme in the format prescribed by SEBI on a monthly basis on its website www. sundarammutual.com.

Investment will be made in accordance with the parameters prescribed by the CRISIL. The investment horizon will be in line with the CRISIL warranties and the objective of the scheme.

E. Investment Strategy

Debt Portfolio

- The Scheme would attempt to invest in fixed income instruments. Purchase of debt may be made either through initial public offer, private placement, through rights offerings, purchase on the floor of a recognised stock exchange or through negotiated deals on the secondary market. The Scheme may invest in the non-publicly offered securities on the merits of the investment proposals.
- The Scheme shall invest in the instruments rated as "AAA" (Triple A) by a recognized rating agency.
- A portion of the fund could be invested in liquid investments.
- Pending deployment of funds in terms of investment objectives of the Scheme, the funds may be invested in short term deposits with scheduled Commercial Banks.

Equity Portfolio

- The equity asset allocation will be invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. Therefore the fund would have the flexibility to invest in stocks from sectors and industries of all market capitalization. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.
- The fund will pursue opportunities in public offerings popularly termed as IPOs.
- The Scheme at all points in time will conform to the minimum equity allocation.

Portfolio rebalancing (Equity)

Rebalancing of the equity component shall be carried out on a dynamic basis. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. In the event of deviations, the fund manager will carry out rebalancing within 30 Days. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Executive Committee and reasons for the same shall be recorded in writing. The Executive Committee, comprising three 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.

Rebalancing across sectors and stocks based on valuation levels relative to growth shall be a dynamic exercise, as this is crucial to performance.

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

The Risk Management Committee of the Investment Manager validates and approves:

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

The limits set by the Risk Management committee for each issuer, is reviewed and approved by the Executive Committee of the Investment Manager, on a regular interval.

Credit Risk Analysis

Credit Research analyst presents to the Risk Committee for each issuer, credit analysis summary, and submits its independent recommendations on short-term and mid-term exposure, in consultation with Head-Fixed Income.

Credit Research analyst presents to the Risk Committee for a new issuer, quantitative and qualitative analysis including but not limited to:

(a) Company details
(b) History
(c) Management & Shareholdings
(d) Credit rating – external
(e) Credit rating - internal
(f) Financial Statement – History/forecast (including cash flow forecast)
(g) Financial ratios and Qualitative analysis
(h) Its recommendations on limit.

The entity specific analysis of the risk profile is done through a qualitative and quantitative approach following a structured methodology called CRAMEL model. Based on the rating criteria, the relative strength and weakness of each entity in comparison to its peers are evaluated.

The CRAMEL model comprises the following:

- Capital Adequacy
- Resource– raising ability
- Asset Quality
- Management
- Earnings
- Liquidity

If a particular instrument fulfils the objectives of more than one scheme, then the instrument is bought under those schemes after due consideration of certain conditions, which inter – alia, include:

1. Cash available under the scheme
2. Maturity period of the Instrument
3. Size of the Fund
4. Redemption Pressures

Risk Grading System

A Risk Grading system has been designed to measure the risk profile of a fund. The Risk Grading system has four parameters as inputs, which are as follows:

1. Credit Risk Grade
2. Liquidity Risk Grade
3. Instrument Risk Grade
4. Tenor Risk Grade

The Risk Grade for a fund and the input parameters will have values on a scale of one to five (1 to 5). 1 corresponds to the lowest risk and 5 is the highest risk. For each issuer, Credit Risk Grade will be set by the credit analyst based on his / her research and the Liquidity Risk Grade will be set by the Head-Fixed Income.

The Risk Management Committee reviews the “critical” or “potential problem assets” if any and if necessary can order fund managers to sell or reduce any such position. The Risk Committee reviews the recommendations of the Risk Management team taking into account the following aspects

(a) Total Fund House position and limits on the same group
(b) Total position and limits in the same sector

Fund Managers can only invest in securities or assets issued by issuers or counterparts included in the Fixed Income Universe validated by the Risk Committee. Limits are given for all funds under management and Risk Committee reviews these limits in every meeting.

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.

Equity Portfolio

Majority of the equity allocation will be in diversified equity and equity related securities with a flexibility to invest in stocks and sectors and industries of all market capitalization.

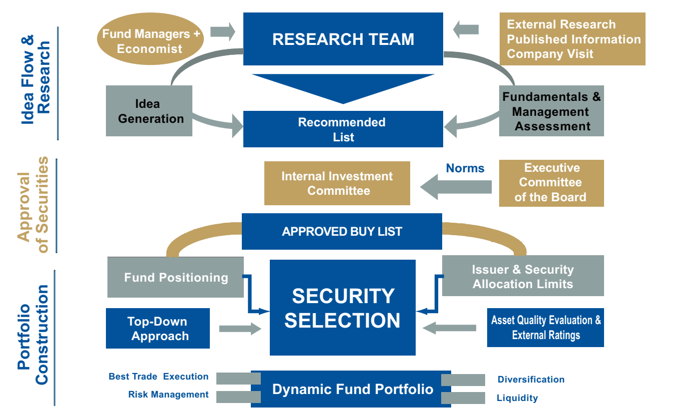
General investment procedure

- Government Securities are obtained from the secondary market or through participation in Government auctions, while corporate debt instruments may be obtained from both secondary and primary markets. In the case of G-Secs, instruments of different maturities can be easily traded under normal market conditions. The particular instrument will be chosen as a result of the duration and exposure weight decisions.
- In the case of corporate debt, if the instruments are to be obtained through private-placement route, an approval from the Executive Committee of the Investment Manager is required. This committee comprises of the Managing Director and two other Directors. The investment department (comprising of analysts, fund manager, head equity and head fixed income) submits a note to the committee for the purpose of this approval. In case of purchases from secondary market, if the issuer’s any instrument is/was not in the portfolio, permission from an Internal Investment Committee (IIC) is sought. The Internal Investment Committee comprises of the Managing Director, CEO, Head Equity and Head Fixed Income.
- The reasons for purchase / sale are recorded in the system/deal ticket by the fund manager. For all purchases, we depend upon the credit rating assigned by external agencies. If this is not available, the fund manager depends on internal analysis.
- In weekly meetings, the fund manager assesses the performance of the fund during the previous week and explains the likely strategy that he or she would adapt for the next week.

The member of the Internal Investment Committee who also attends these meetings may also stipulate some restrictions, or provide guidance at this point. Every quarter, the fund manager presents on fund performance to the Board of Directors of the Investment Manager and the Trustee Company.

- In the asset allocation decision, the spread between G-Secs and corporate bonds are considered to determine relative weights. As the credit spread increases, the weight of corporate debt may be raised, and as the spread declines, the weight of government bonds may be raised. Thus the allocation between corporate bonds and G-Secs is also a function of relative attractiveness.

Summary of Investment Process



Approval of Securities: After the identification of the stock on the basis of four minimum parameters- balance sheet, profit and loss statement, valuation and ratios- the stock is approved by the Internal Investment Committee (comprising of the Managing Director, CEO, Head-Equity and Head Fixed Income) before any investment can be made. For research, in-house research reports and inputs from published sources and reports of broking houses will be used. In order to eliminate more risks and ensure higher reliability, at least one management contact either by way of visit, or any other form of communication is endavoured to be made once a quarter.

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

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

Risk Control

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

Risk Mitigation

An independent risk management team is in place to oversee and monitor portfolio risk on a day-to-day basis. Internal risk control guidelines are in place and the portfolio contours are tracked on a daily basis to ensure adherence. Any deviation is brought to the notice of the Managing Director/CEO and the fund manager for corrective action. Follow up actions are 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. The risk management team reports to the Chief Executive Officer.

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

The Heads of Equity and Fixed Income, the Risk Analyst and the CEO and other senior management personnel will be the permanent invitees to the Committee. The Compliance Officer acts as the secretary to the committee.

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

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

Every endeavour will be made to achieve the objectives of the Scheme. The Investment Manager Sponsors/Trustee/Mutual Fund do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

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

Portfolio turnover

As the Scheme is closed-end, portfolio turnover will be a function of market opportunities. Continuous changes in the market environment expose the fixed-income instruments to systematic and nonsystematic risks. Based on market opportunities the fund manager will endeavour to optimise portfolio turnover and risk-adjusted return, keeping in mind the cost associated with such portfolio turnover. On account of the multiple factors that affect portfolio turnover, it is difficult to give an estimate with any reasonable amount of accuracy.

F. Fundamental Attributes

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

(i) Type of a scheme: Closed-end hybrid debt scheme (Indicated in Highlights & Scheme Summary and Part II of this document).

(ii) Investment Objective: seek income and minimise risk of capital loss by investing in a portfolio of fixed-income securities and Investment pattern - As indicated in this Scheme Information Document (Indicated in Highlights & Scheme Summary and Part II of this document).

(iii) Investment pattern - As indicated in this Scheme Information Document (Indicated in Highlights & Scheme Summary and Part II of this document).

(iv) Terms of Issue-Provisions in respect redemption of units, fees and expenses as indicated in this Scheme Information Document.

- o Liquidity provisions such as listing, repurchase, redemption (Indicated in Highlights & Scheme Summary and Part III of this document)..
- o Aggregate fees and expenses charged to the scheme (Indicated in Highlights & Scheme Summary and Part IV of this document)..
- o Any safety net or guarantee (The Schemes covered in this document does not offer safety net or guarantee).

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

- A written communication about the proposed change is sent to each unit holder
- An advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load

G. Benchmark

CRISIL MIP Blended Index. CRISIL MIP Blended Fund Index seeks to track the performance of a debt-oriented hybrid portfolio having a blend of the CNX Nifty Index (15%) and CRISIL Composite Bond Fund Index (85%). Hence, it is considered as an appropriate benchmark for the Scheme.

The Trustee reserve the right to change the benchmark if due to a change in market conditions, a different index /indices appears to provide a more appropriate basis for comparison of fund performance or if the indicated benchmark (s) ceases to exist or undergoes a substantial change that renders it an ineffective base for performance comparison and analysis. Such a change in the benchmark shall not be construed as a change in fundamental attributes of the scheme.

H. Fund Managers

Name	Age	Educational Qualification	Type & Nature of past experience including assignments held during the past 10 years	Name of the Scheme(s) managed
Siddharth Chaudhary	33	B.Com, PG Diploma in Securities Market	**Sundaram Asset Management Co. Ltd** **Sep 2010 – till date** Fund Manager – Fixed Income **Indian Bank** **Jun 2006 – Sep 2010** Fixed Income & Derivatives Dealer.	**Co-fund Manager** Sundaram Money Fund, Sundaram Ultra Short-Term Fund, Sundaram Flexible Fund Short-Term Plan, Sundaram Capital Protection Oriented Funds, Sundaram Monthly Income Plan, Sundaram Banking & PSU Debt Fund Sundaram Fixed Income Interval Funds Sundaram Hybrid Fund Series (Debt portion)
Shiv Chanani	39	B.Com, PGDM, CFA	**Sundaram Asset Management Co. Ltd** **Apr 2015 – till date** Fund Manager - Equity **Jan 2013 – Mar 2015** Head - Equity Research and Fund Manager - Equity **Sep 2011 – Jan 2013** Head - Equity Research **Reliance Capital Asset** Management Co. Ltd **Oct 2006 – Apr 2011** Fund Manager – Overseas Investments **ICICI Securities Limited** **Apr 2000 – Sep 2006** Equity Analyst	**Fund Manager** Sundaram Growth Fund Sundaram Select Focus Sundaram Financial Services Opportunities Fund Sundaram Equity Plus Sundaram Balanced Fund (Equity Portion) Sundaram Equity Multiplier Sundaram Monthly Income Plans (Equity Portion) Sundaram Capital Protection Oriented Funds (Equity Portion) Sundaram Hybrid Funds Series (Equity Portion) **Co Fund Manager** Sundaram Entertainment Opportunities Fund Sundaram Select Thematic Funds – PSU opportunities

The Trustee reserves the right to change the fund manager.

I. Investment Restrictions

At present, the Securities and Exchange Board of India (Mutual Funds) Regulations 1996 stipulates the following investment criteria and restrictions:

1. The scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Securities and Exchange Board of India Act, 1992. Such investment limit may be extended to 20% of the scheme with the prior approval of the Board of Trustee and the Board of the Investment Manager. The limits shall not be applicable for investments in government securities.
2. Transfer of investments from one scheme to another scheme, including this scheme shall be allowed only if such transfers are made at the prevailing market price for quoted securities on a spot basis and the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
3. The scheme may invest in another scheme, under the same asset management company or any other mutual fund, without charging any fees, provided that the aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
4. The scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transactions.
5. The scheme shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.
6. Pending deployment of funds of the scheme in securities in terms of the investment objectives of the scheme, the Mutual Fund can invest the funds of the scheme in short term deposits of scheduled commercial banks in accordance with applicable SEBI Guidelines.

   The guidelines for deployment of funds in short term deposits of commercial banks for schemes are as under:

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

7. No term loans for any purpose will be advanced by the Scheme.
8. The Scheme(s) will not invest more than 10% of its NAV in the Equity shares/Equity related instruments of any Company
9. The Scheme(s) will not invest more than 10% of its NAV in unlisted Equity shares /Equity related instruments
10. The Mutual Fund under all its Schemes shall not own more than ten per cent of any company's paid up capital carrying voting rights.
11. The Scheme(s) will not invest more than 30% of its NAV in the money market instruments issued by a single issuer. However this limit will not apply to investments in Government securities/ treasury bills and to collateralized lending/borrowing obligations
12. The Scheme shall invest only in such debt securities which mature on or before the date of the maturity of the scheme
13. No Scheme of a mutual fund shall make any investment in any fund-of-funds scheme.
14. The Investment Manager may invest in the Scheme from time to time. The percentage of such investments to the total net assets may vary from time to time and can be up to 25% of the net assets of the scheme. The Investment Manager shall not charge any fees on its own investment in the scheme in accordance with SEBI Regulations.
15. The Scheme shall not make any investments in
    - any unlisted security of an associate or group company of the sponsor
    - any security issued by way of private placement by an associate or group company of the sponsor
    - the listed securities of group companies of the sponsor, which is in excess of 25% of the net assets
16. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investments restrictions as applicable for debt instruments as in the SEBI Regulations.
17. The Scheme shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase, redemption of units or payment of interest or dividend to the unitholders. Provided that the Scheme shall not borrow more than 20% of the net assets of the Scheme and the duration of the borrowing shall not exceed a period of 6 months.
18. The scheme shall not make any investment in repo in corporate bond or in securitised debt or foreign securities or in Credit Default Swaps.
19. The scheme shall not engage in securities lending and borrowing / short selling.

In terms of SEBI notification dated June 05, 2009, the scheme shall not invest more than 30% of its NAV in money-market instruments issued by a single issuer.

Pursuant to SEBI Circular No CIR/IMD/DF/21/2012 dated 13/09/2012 read with SEBI circular no CIR/IMD/DF/24/2012 dated November 19, 2012, and CIR/IMD/DF/05/2014 dated March 24, 2014 the exposure to any sector shall not exceed 30% of net assets of the respective series. However the said sector exposure limit shall not apply for investments in:

a) Treasury bills
b) G Sec
c) Bank CD
d) CBLO
e) AAA rated securities issued by Public Financial Institutions and Public Sector Banks.
f) short term deposits pending deployment of funds

An additional exposure to financial services sector (over and above the 30% limit stated above) not exceeding 10% of the net assets of the scheme is permitted by way of increase in exposure to Housing Finance Companies (HFC) only, subject to the following conditions:

(i) Such securities issued by HFCs are rated AA and above;
(ii) These HFCs are registered with National Housing Bank (NHB).
(iii) The total investment in HFCs does not exceed 30% of the net assets of the scheme

For the purposes of sector exposure limits, AMFI sector classification would be considered.

Any changes in the sector exposure limit as directed by SEBI shall form part of the Scheme Information Document wherever applicable.

The scheme shall not invest in Real Estate, Micro Finance, Airlines and IT Sector and also in such other sectors as may be decided by the Credit Committee from time to time as not suitable for investment. Please note that the sector restrictions / sector exposure limit as stated above is not applicable for investments in equity and equity related securities.

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

J. Scheme Performance

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

This section provides details you need to know for investing in the scheme.

A. New Fund Offer

New Fund Offer period

This is the period during which a new scheme sells its unit to the investor. The New Fund Offer period shall not exceed 15 days. The Scheme shall be available for trading within five business days of allotment.

Sundaram Capital Protection Oriented Fund 5 Years (Series 7) will commence on 15/02/2016 and closes on 29/02/2016. NFO period of the series shall not exceed 15 days.

Extension or termination of NFO period

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 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.

New Fund Offer price: **This is the price per unit that the investors have to pay to invest during the NFO.**	During the New Fund Offer period, units are offered at Rs.10/- per unit. The entire amount is payable on application.
Minimum amount for application in the NFO	Rs 5,000/- and in multiples of Re 10/- thereafter per application. (applicable for both Regular Plan and Direct Plan)
Minimum Target amount **This is the minimum amount required to operate the scheme.**	The minimum targeted amount is Rs 20 crores in this scheme and there is no limit to the size of the Scheme. In accordance with SEBI Regulations, if any of the plan fails to collect the minimum subscription as indicated above, the fund and the Investment Manager shall be liable to refund that plan subscription within a period of 5 business days from the date of closure of subscription list to the applicants of the scheme. If the fund refunds after 5 business days, interest @ 15% per annum shall be paid by the Investment Manager.
Maximum amount to be raised (if any) **This is the maximum amount which can be collected during the NFO Period**	There is no upper limit on the total amount to be collected under the Scheme during the NFO Period.
Plans and Options	***Plans:*** Regular Plan and Direct Plan; ***Options:*** Dividend Payout & Growth. If the investor does not clearly specify the choice of option at the time of investing, the default option will be Growth. All plans / options available for offer under the scheme shall have a common portfolio. Direct Plan is only for investors who purchase /subscribe Units into the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. All categories of investors (whether existing or new Unitholders) as permitted to invest in this scheme are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}. The direct plan will also have a separate NAV. Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form. The following matrix will be applied for processing the applications in the Regular or Direct Plan:

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

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

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

Dividend Pay-out option:

Dividend may be declared by the Trustee at its discretion from time to time subject to the availability of distributable surplus calculated in accordance with the Regulations. There is no assurance/guarantee with respect to the quantum or the frequency or the certainty of dividend distribution. The decision on whether to declare a dividend or not will depend on the performance of the scheme and availability of distributable surplus. The dividend payout may also vary from time to time. The decision of the Trustee will be final in this regard.

Dividend if any, declared under the scheme shall be limited to the realized surplus under the equity portion of the scheme.

Unit holders opting for the Dividend Option will only receive dividend. All unit holders whose names appear in the Register of the Scheme/Statement of beneficial owners maintained by the Depositories in the Dividend Option category as on the Record Date will be entitled to the dividend. The dividend payment will be subject to the distribution tax, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force. After the record date for distribution of dividend, the NAV per unit may decline to the extent of the payout and distribution tax, if any.

	The details of the Record Date for any Dividend that may be declared will be notified through the Stock Exchange where the Units are listed/ designated investor service centers/ newspapers. Investors may note that where the Units are held in Demat Form, details of any change in address / bank details are to be provided to the respective Depository Participant for the purpose of dividend payment. The Investment Manager shall dispatch the dividend cheque/warrant to unit holders within 30 days of declaration of dividend. The cheques/warrant will be drawn in the name of the sole/first holder and will be posted/mailed to the address indicated by the investor in the application form. Investors are required to provide bank account details - the name of the bank, branch and account number - in the application form. Dividend payment may also be done by Direct Credit subject to availability of necessary facility at each location. **Growth option:** Investors who prefer to accumulate the income and also do not have a need to receive the cash flow to meet specific financial goals can opt for the growth option. The income earned on the units will remain invested in the Scheme and will be reflected in the Net Asset Value. No dividend will be declared under this option. If units of this option are held as a capital asset for a period of at least 36 months from the date of allotment, income from such units will be treated as long-term capital gains for tax purposes.
Dividend policy	Dividend may be declared by the Trustee at its discretion subject to the availability of distributable surplus as calculated in accordance with the Regulations. There is no assurance/guarantee with respect to the quantum or the frequency or the certainty of dividend distribution. The decision on whether to declare a dividend or not will depend on the performance of the scheme and availability of distributable surplus. The rate of dividend may also vary from time to time. The decision of the Trustee will be final in this regard. Dividend will be declared on the face value of Rs 10 per unit. **Dividend if any, declared under the scheme shall be limited to the realized surplus under the equity portion of the scheme.** Unit holders opting for the Dividend Option will only receive dividend. All unit holders whose names appear in the Register of the Scheme/Statement of beneficial owners maintained by the Depositories (in the case of Units held in Demat form) in the Dividend Option category as on the Record Date will be entitled to the dividend. The details of the Record Date for any Dividend that may be declared will be notified through the Stock Exchange where the Units are listed/newspapers. The dividend payment will be subject to the distribution tax, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force. **Effect of dividend:** In the Dividend option, after the record date for distribution of dividend, the NAV per unit may decline to the extent of the payout and distribution tax, if any. Dividend will be paid within 30 days from date of declaration. Post declaration of dividend the NAV of the Units under the in Dividend option will stand reduced by the amount of dividend declared and applicable dividend distribution tax/surcharge/cess/any other statutory levy.
Know Your Customer (KYC)	SEBI has issued detailed guidelines on 18/01/2006 and measures for prevention Money Laundering and had notified SEBI (KYC Registration Agency) Regulations, 2011 on December 02, 2011 with a view to bring uniformity in KYC Requirements for the securities market and to develop a mechanism for centralization of the KYC records. SEBI has also issued circulars from time to time on KYC compliance and maintenance of documentation pertaining to unit holders of mutual funds. Accordingly the following procedures shall apply: • KYC acknowledgement is mandatory for all investors. • An application without acknowledgement of KYC compliance will be rejected • New Investors are required to submit a copy of Income Tax PAN card, address proof and other requisite documents along with the KYC application form to any of the intermediaries registered with SEBI, including Mutual Funds to complete KYC. The KYC application form is available at www.sundarammutual.com • The Mutual Fund shall perform initial KYC of its new investors and send the application form along with the supporting documents to the KYC Registration Agency (KRA). • During the KYC process, the Mutual Fund will also conduct In Person Verification (IPV) in respect of its new investors. Sundaram Asset Management Company Limited and the NISM / AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for investors in mutual funds. In case of applications received directly from the investors (i.e. not through the distributors), mutual funds may rely upon the IPV performed by the scheduled commercial banks. • The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof. • Investors who have obtained the acknowledgement after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form. • Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds. • Existing Investors, who have already complied with the KYC requirements, can continue to invest as per the current practice. • Investors are requested to contact any of the Investor Service Centres (ISCs) of Sundaram Mutual Fund for further details. Pursuant to SEBI circular no. MIRSD/Cir-5/2012 dated April 13, 2012, mutual fund investors who were KYC compliant on or before December 31, 2011 are required to submit 'missing/not available' KYC information and complete the 'In Person Verification' (IPV) requirements if they wish to invest in a new mutual fund, where they have not invested / opened a folio earlier, effective from December 03, 2012: Individual investors have to complete the following missing/not available KYC information: a) Father's/Spouse Name, b)Marital Status, c) In-Person Verification (IPV). To update the missing information, investors have to use the "KYC Details Change Form" for Individuals Only

	available at www.sundarammutual.com or www.amfiindia.com. Section B of the form highlights 'Mandatory fields for KYCs done before 1 January 2012' which has to be completed. In case of Non Individuals, KYC needs to be done afresh due to significant and major changes in KYC requirements by using "KYC Application form" available for Non-Individuals only in the websites stated above. Additional details like Nationality, Gross Annual Income or Net worth as on recent date, Politically Exposed Person, and Non Individuals providing specific services have to be provided in Additional KYC details form available in the website of the Investment Manager.Duly filled forms with IPV can be submitted along with a purchase application, to the new mutual fund where the investor is investing / opening a folio. Alternatively, investors may also approach their existing mutual funds at any investor service centre to update their 'missing/not available' KYC information. 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. **Ultimate Beneficial Owner** Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed thereunder and SEBI Master circular dated December 31, 2010 on Anti Money Laundering (AML), sufficient information to identify persons who beneficially own or control the securities account is required to be obtained. Also, SEBI had vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 prescribed guidelines regarding identification of Ultimate Beneficial Owner(s) ('UBO'). As per these guidelines UBO means 'Natural Person', or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. Investors are requested to refer to the 'Declaration for UBO' available in the website of the Investment Manager for detailed guidelines on identification of UBO. The provisions relating to UBO are not applicable where 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 company.
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	This is an indicative list and investors are requested to consult a financial/investment/tax/legal advisor to ascertain whether the scheme is suitable to risk profile of the investor. Investors need to comply with KYC/PAN verification norms, as elaborated in Statement of Additional Information. The following persons, subject to subscription to units of mutual funds being permitted under respective constitution and relevant statutory regulations, are eligible and may apply for subscription to the units of the Scheme: 1 Resident adult individuals either singly or jointly (not exceeding three) 2 Minors through parents/ lawful guardians 3 Companies/Bodies Corporate/Public Sector Undertakings registered in India 4 Religious and Charitable Trusts under the provisions of 11(5)(xii) of Income Tax Act 1961 read with Rule 17C of Income Tax Rules, 1962. 5 Wakf Boards or endowments and Registered societies (including registered co operative societies) and private trusts, authorised to invest in units. 6 Partnership firm/Limited Liability Partnership 7 Trustee of private trusts authorised to invest in mutual fund Schemes under the Trust Deed 8 Karta of Hindu Undivided Family (HUF) 9 Banks, including Co-operative Banks and Regional Rural Banks, and Financial Institutions 10 Non-Resident Indian (NRI) and Persons of India Origin on full repatriation basis subject to RBI approval, if any 11 A mutual fund subject to SEBI regulations 12 Foreign Institutional Investors (FIIs) registered with SEBI and sub-accounts of FIIs on full repatriation basis subject to RBI approval, if any 13 An association of persons or a body of individuals and Societies registered under the Societies Registration Act, 1860 14 Army/Air Force/Navy/Para-Military Funds and other eligible institutions 15 Non-Government Provident/Pension/Gratuity and such other funds as and when permitted to invest 16 Scientific and/or industrial research organizations authorised to invest in mutual fund units 17 International Multilateral Agencies approved by the Government of India 18 Non-Government Provident/Pension/Gratuity funds as and when permitted to invest 19 A scheme of the Sundaram Mutual Fund, subject to the conditions and limits prescribed by SEBI, Trustee, the Investment Manager and the Sponsor. The Investment Manager shall not charge any fees on such investments. 20 Other associations and institutions authorised to invest in mutual fund units. 21 Any individual, being a foreign national who meets the residency tests as laid down in Foreign Exchange Management Act, 1999 or such other act / guidelines / regulations as issued by the RBI / SEBI from time to time. 22 Qualified Foreign Investors (QFI) as may be permitted by SEBI from time to time 23 Any other category of persons who are permitted to invest in the Schemes of Mutual Fund as per the guidelines and / or directions issued by the Government of India / SEBI / RBI from time to time. 24. Foreign Portfolio Investors registered under SEBI (Foreign Portfolio Investors) Regulations, 2014 Investment Manager may invest in the Scheme depending upon its cash flows and investment opportunities. In such an event, the Investment Manager will not charge management fees on its investment for the period it is retained in the Scheme. Such investment shall not exceed 25% of the net assets of the Scheme on the date of investment

	The Trustee/Mutual Fund reserves the right to include/exclude a category of investors, subject to SEBI Regulations and other prevailing statutory regulations, if any. • It is expressly understood that the investor has the necessary legal authority and has complied with applicable internal procedures for subscribing to the units. The Investment Manager/Trustee will not be responsible in case any transaction made by an investor is ultra vires the relevant constitution/internal procedures. • Non-Resident Indians, Persons of Indian Origin residing abroad and Foreign Institutional Investors (FIIs) have been granted a general permission by the Reserve Bank of India [Schedule 5 to the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000] for investing in/redeeming units of mutual funds subject to conditions set out in the aforesaid regulations. • In the case of an application under a power of attorney or by a limited company, other corporate body, an eligible institution, a registered society, a trust fund, the original power of attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application, as the case may be, or a duly notarized copy along with a certified copy of the memorandum and articles of association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration should be submitted. The officials should sign the application under their official designation. A list of duly certified/attested specimen signatures of the authorized officials should also be attached to the application. In case of a trust/fund, it shall submit a resolution from trustee(s) authorising the purchase. • The Investment Manager/Trustee/Registrar may need to obtain documents for verification of identity or such other details relating to a subscription for units as may be required under any applicable law, which may result in delay in processing the application. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirement. Any Application Form without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/Investment Manager may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number. • Small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers can invest in the scheme through the mode of cash payment for fresh purchases/additional purchases upto Rs.50,000/- per investor, per mutual fund, per financial year subject to: (i) Compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; (ii) SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines; and (iii) Sufficient systems and procedures put in place by the AMC / Mutual Fund However, payment to such investors towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel. Sundaram Mutual Fund / Investment Manager is yet to set up appropriate systems and procedures for the said purpose.
Who cannot invest	1. Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction. 2. Citizens of Canada 3. Persons residing in any Financial Action Task Force (FATF) declared non-compliant country or territory. 4. Overseas Corporate Bodies as specified by RBI in its A.P. (DIR Series) Circular No. 14 dated September 16, 2003, 5. Such other persons as may be specified by AMC from time to time.
Terms and Conditions relating to transaction charges (applicable for both existing and new investors to the scheme 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 Rs. 10,000/-and above on a per subscription basis** **2 For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 100/- per subscription of Rs. 10,000/- and above** **For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above** **3 The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will be invested in the scheme. Thus units will be allotted against the net investment.** **4 No Transaction charges shall be levied:** **a) Where the distributor/agent of the investor has not opted to received any Transaction Charges;** **b) Where the investor purchases the Units directly from the Mutual Fund;** **c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 10,000/-;** **d) On transactions other than purchases / subscriptions relating to new inflows.** **Switches / Systematic Transfers / Allotment of Bonus Units / Dividend reinvestment Units / Transfer / Transmission of units, etc will not be considered as subscription for the purpose of levying the transaction charge.** **e) Purchases / subscriptions carried out through stock exchange(s).** **The distributors can opt-in / opt-out of levying transaction charges based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable. However, the distributor shall not be able to opt-in or opt-out at the investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.** **The transaction charges are in addition to the existing system of commission permissible to the Distributors. On subscription through Distributors, the upfront commission if any will be paid directly by the Investors to the Distributor by a separate cheque based on their assessment of various factors including the service rendered by the Distributor.** Any circular/clarification issued by SEBI in this regard will automatically become applicable and will be incorporated in the SID/SAI/KIM wherever applicable.

How to apply	Please refer to the Statement of Additional Information (**www. sundarammutual.com**) and Application form for instructions.
Where can you submit the filled up applications.	Applications can be submitted at collecting bankers and Investor Service Centres of Sundaram Asset Management Company Ltd, Details of which are furnished on back cover page of this document. Investors can also avail services/facilities offered electronically and obtain portfolio information/reports directly by using the Online Services as per the terms of the Personal Identification Number Agreement (PIN), details of which are available at **www.sundarammutual.com.**
Registrar & Transfer Agent	**Sundaram BNP Paribas Fund Services Limited** *Category-I Registrar and Transfer Agent - SEBI Registration No. INR 000004066* RR Towers II, III Floor, Thiru Vi Ka Industrial Estate, Guindy, Chennai 600 032. Toll Free 1800 103 7237 (India) 044 49057300 (NRI) Website address: www.sundarambnpparibasfs.in
Allotment	Subject to the receipt of the minimum subscription amount, the Trustee will allot units in the Scheme within 5 business days from the date of closure of the new fund offer period. Allotment is assured to eligible applicants as long as applications are complete in every respect and in order. The Trustee may reject any application that is not valid and/or complete. The Trustee reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued for purchase of units. Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. non–transferable 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
Additional Mode of Payment during NFO	Investors may apply for units under the Scheme through Applications Supported by Blocked Amount (ASBA) process during the NFO period by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the subscription amount in the said account as per the authority contained in ASBA form, and undertake other tasks as per the procedure specified therein. For applicants applying through ASBA, on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form. For complete details on ASBA process refer to Statement of Additional Information (SAI) available on our website www.sundarammutual.com.
Allotment Advice (for demat holders)	An allotment advice will be sent upon allotment of Units stating the number of Units allotted to each of the Unit holder(s) who have opted for allotment in dematerialized mode within 5 business days from the date of closure of the New Fund Offer Period. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. It may be noted that trading and settlement in the Units of respective Plan(s) over the stock exchange(s) the Units of the scheme are listed will be permitted only in electronic 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. Money would be refunded in respect of applications rejected, within 5 business days from the closure of the NFO period
Dematerialisation	In respect of Units held in Demat Form, the Statement of holdings issued by the Depository Participant will reflect the Units held by the Investor. Details of any change in address / bank details/ mode of operation etc. are to be provided to the respective Depository Participant for the purpose of dividend payment. If any investor, who holds the units in physical from, wishes to convert the same to demat form, he shall do so in accordance with the provisions of SEBI (depositories and participants). Regulations, 1996 and procedure laid down by NSDL or CDSL, which may be ammended time to time.
Rematerialisation	If the applicant desires to hold the unit certificate (in physical form), the Investment Manager shall issue Unit certificates to the applicant within 5 business days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch 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.
Refund	Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will be without incurring any liability whatsoever for interest or other sum. The entire amount shall be refunded within 5 business days from the closure of the New Fund Offer Period. If, the Fund refunds the amount after 5 business days, interest @15% per annum for delayed period shall be paid by the Investment Manager. Refund orders will be marked “A/c. Payee Only” and drawn in the name of the first applicantor credited to the Bank Account of the first applicant.
Listing (Fundamental Attribute)	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. NSE has given its in – principle approval for listing the units of the scheme on its exchange vide its letter no. NSE/LIST/36145 dated July 31, 2015. The Trustee reserves the right to arrange for listing of the Units in other stock exchanges also, in the interest of investors.

Provisions with respect to listing of the scheme	Mode of allotment	Allotment: Applicants offered under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. While allotting units in case of subscription to the scheme through switches from other schemes, a. 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 Dematerialization: The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO. If the details given by the Investor are incorrect/inadequate, Account Statement will be issued to the investor. Trading in the Units through Stock Exchange will be allowed only in Demat Form.
	Rounding of Units	Stock exchanges may not allow trading of fractional units. Hence units will be allotted only in integers by rounding off the units allotted to the lower integer and the balance amount will be refunded to the investor.
	Transaction Cost	Though, there will be no entry / exit load for buying / selling the units from / to the secondary market, the investors will have to bare the other costs related to transacting in the secondary market e.g. Brokerage, Service Tax etc.
	Book Closure	If any dividend is declared by the scheme (under the dividend option) then thereshall be a book-closure for the scheme to identify the eligible investors to receive the dividend amount and in such case there will be no trading of the units of the scheme on the stock exchange during the book-closure period. Such book - closure, if any, shall be in line with the listing agreement of the stock exchange.
	Buy-back by the Fund	Though the fund does not intend to buy the units of the scheme back from the investors till the maturity of the scheme, it may buy the units of the scheme from the market at the prevailing market price before maturity of the scheme. In such case, the Unit Capital and other reserves of the scheme will be reduced proportionately.
	De-listing of the schemes	The Schemes will mature on expiry of 3 to 5 Years 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 be able to trade in stock exchange once the schemes are delisted.
Special products / facilities available during the NFO	• Investors may apply for the Units of the Scheme 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 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. • Investor may also purchase the units through MF Utility	

The policy regarding reissue of redeemed units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of unit being offered.	The units of the scheme (except those that are subject to any lien/pledge/ prohibitory orders of any Court/Authority) are freely transferable by act of parties or by operation of law. For effecting a transfer the applicable transfer, form(s) shall be duly stamped and signed by all the unit holders and submitted along with the relevant unit certificate(s). The Asset Management Company shall on production of instrument of transfer together with the relevant unit certificates, register the transfer and return the unit certificates to the transferee within thirty days from the date of lodgement of transfer request at the office of the Registrar. As the Units of the Scheme will also be issued in dematerialized form, the Units will be transferable through the Stock Exchange(s) on which the said Units are listed in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form.
Suspension of sale of units	Trading in the Units may be temporarily suspended, on the stock exchange(s) on which the Units of the scheme are Listed, under the following conditions: • During the period of Book Closure. • During the period from the date of issue of the notice for fixing the record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depositories (NSDL/CDSL) records for the purpose of redemption of Units on Maturity / Final Redemption date. • In the event of any unforeseen situation that affects the normal functioning of the stock exchange(s). • If so directed by SEBI. The above list is not exhaustive and may also include other factors.

B. Ongoing Offer Details

Ongoing offer period	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 or repurchase after the closure of NFO.
Ongoing price for subscription **This is the price you need to pay for purchase/switch-in.**	Units cannot be subscribed after the closure of NFO. However, after the closure of the NFO, Investors can buy the units of the scheme in dematerialized form from the recognised Stock Exchange in India i.e. NSE where the units of the scheme are proposed to be listed. NSE has given its in – principle approval for listing the units of the scheme on its exchange vide its letter no. NSE/LIST/36145 dated July 31, 2015.
Ongoing price for redemption **This is the price you will receive for redemptions/switch outs.**	Being a scheme listed on the exchange, the fund will not accept any redemption / repurchase and switch-out application. However, Investors can sell the units of the scheme on the recognised Stock Exchanges in India i.e. NSE where the units of the scheme shall be listed at available market price. NSE has given its in – principle approval for listing the units of the scheme on its exchange vide its letter no. NSE/LIST/36145 dated July 31, 2015.
Cut off timing **This is the time before which your application (complete in all respects) should reach the official points of acceptance.**	Not Applicable
Where can the applications for purchase / redemption switches be submitted?	Ongoing purchases will not be allowed as this scheme is closed-end. However, after the closure of the NFO, Investors can buy the units of the scheme in dematerialized form from the recognised Stock Exchange in India i.e. NSE where the units of the scheme are proposed to be listed. To provide liquidity to the investors, the Fund proposes to list the scheme on NSE. The investors may transfer / sell the units held in Demat Form on the Stock Exchange at prevailing market prices.
Minimum amount for redemption/switches	Since the units of the scheme are proposed to be listed on the Stock Exchange, i.e. NSE, minimum redemption provisions shall not be applicable.
Minimum balance to be maintained	Not Applicable
Special facilities/products available	• Pledge of Units for Loans: Units can be pledged by the unit holders as security for raising loans subject to any rules/restrictions that the Trustee may prescribe from time to time. The Registrar will take note of such pledge/charge in his records. A standard form for this purpose is available on request. • In the case of Units held in Demat Form, the procedures/Rules of the Depository Participant will be applicable. • Nomination facility as per SEBI Regulations is available. For details please refer SAI and the application form.

Account Statement	**Consolidated Account Statement:** (1) A consolidated account statement (CAS)^ for each calendar month to the Unit holder(s) in whose folio(s) transaction**(s) has/have taken place during the month shall be sent on or before 10th of the succeeding month by mail/e-mail. **^Consolidated Account Statement (CAS)** shall contain details relating to all the transactions** carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor, if any. ***The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.* (2) In case of a specific request received from the Unit holders, the AMC/Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request. (3) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. (4) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). (5) The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. (6) Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. (7) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically. 8) Pursuant to SEBI circular CIR/MRD/DP/31/2014 dated November 12, 2014 investors having Mutual Fund investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. Any circular/clarification issued by SEBI in this regard will automatically become applicable and shall be incorporated in the SID/SAI/KIM wherever applicable.
Dividend	Dividend if any, declared under the scheme shall be limited to the realized surplus under the equity portion of the scheme. The dividend warrant/cheque shall be dispatched to the unit holders within 30 days of the date of declaration of the dividend. The cheques/warrant will be drawn in the name of the sole/first holder and will be posted/mailed to the address indicated by the investor in the application form. Investors are required to provide bank account details - the name of the bank, branch and account number and other details in the application form. Dividend payment may also be done by Direct Credit subject to availability of necessary facility at the concerned bank and each location
Redemption	On the Maturity Date the Units of the Scheme will be fully redeemed/switched out at the Applicable NAV. (If the maturity date is not a Business Day, the subsequent Business Day shall be considered as the maturity date for the Scheme). The cheques/warrant will be drawn in the name of the sole/first holder and will be posted/mailed to the address indicated by the investor in the application form within 10 business days .The Redemption proceeds may also be credited to the Bank Account of the First/sole Unit holder, as per the information furnished by the Investor to the R &T Agent/ Depository Participant (in the case of Units held in Demat Form), subject to availability of necessary facility at the concerned bank and each location.
Unclaimed Redemption Amounts	Unclaimed redemption and dividend amounts may be deployed by Mutual Funds in Call Money Market or Money Market instruments, as may be permitted by RBI from time to time. Investors claiming these amounts within three years from the due date shall be paid at the prevailing NAV. At the end of three years, the amount can be transferred to a pool account and investors can claim the amount at the NAV prevailing at the end of the third year. Income earned on such funds can be used for the purpose of investor education. The Investment Manager shall make a continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management and advisory fee charged by the Investment Manager for managing unclaimed amounts shall not exceed 50 basis points.

Delay in payment of dividend / redemption / repurchase proceeds	The redemption proceeds will be dispatched to the Unitholders within 10 Business days from the date of maturity. The dividend proceeds, if declared, will be dispatched to the unit holders within 30 days of the declaration of the dividend. For any delay in this regard the Investment Manager will be liable to pay interest @ 15% p.a. (or such other rate as may be prescribed by SEBI). However the Investment Manager will not be liable to pay any interest or other compensation if the delay in processing the redemption application/Dividend Payment /Refund is attributable to the Unit holder (e.g. any incorrect /incomplete information or non-furnishing of details required under applicable laws etc). The Investment Manager will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/ loss in transit. Further, the dispatch through the courier / Post office (who will be treated as the Investor's agent) to the Registered address (as given by the Investor) shall be treated as delivery to the investor. The Investment Manager / Registrar will not be responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated above.
Bank account details	As per the directives issued by SEBI, it shall be mandatory for the Unitholders to mention their bank account numbers in their applications. Unitholders are requested to give the full particulars of their Bank Account i.e. nature and number of account, name, Nine digit MICR code No. (For Electronic Credit Facility), IFSC code for NEFT a 11 digit number, branch address of the bank at the appropriate space in the application form. Proceeds of any redemption will be sent only to a bank account that is registered and validated in the Investor's folio at the time of redemption transaction processing. With a view to monitor, as part of Standard KYC Norms, that third party payment Instruments are not be accepted for subscription, the Mutual Funds will be providing a facility for investors to do a one-time registration of all their bank accounts where they are one of the holders and from where they expect to make a payment for mutual fund subscription. For further details please refer to the instructions in the Application Forms/SAI and the Website of the Mutual Fund.
Registration of Bank Account	The Unitholders may choose to receive the redemption/dividend proceeds in any of the bank accounts, the details of which are registered with the Investment Manager by specifying the necessary details in the "Bank Accounts Registration form" which will be available at our office/Sundaram BNP Paribas Fund Services Ltd and on the website of www. Sundarammutual.com. Individuals, HUFs, Sole proprietor firms can register up to five bank accounts and other investors can register up to ten bank accounts in a folio. The unitholder can choose anyone of the registered bank accounts as default bank account. In case the investor fails to mention any preference, then by default the first number indicated in the list shall be the preferred account number. If unit holder(s) provide a new unregistered bank mandate/ a change of bank mandate request with a specific redemption proceeds such bank account may not be considered for payment of redemption proceeds, or the Fund may withheld the payment for up to 10 calendar days to ensure validation of new bank mandate mentioned. 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. For more details please refer our websites www.sundarammutual.com. For any queries and clarifications that you may have, please get in touch with us at our office or call our Toll Free 1800 103 7237 (India) 044 49057300 (NRI)
Non Acceptance of Third Party Instruments	Applications accompanied by a Third Part Instrument will be rejected. Applications accompanied by pre-funded instruments (such as demand drafts, pay order etc.) will also be rejected unless accompanied by a banker's certificate evidencing the source of the funds. In case such pre-funded instruments are purchases through CASH for value of Rs 50000/- and above the same shall also be rejected irrespective of being supported with banker's certificate. Following are the exceptional situations when Third-Party Payments can be made with relevant declaration and KYC/PAN of such Third Party: (i) Payment made by parents/grand-parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/-(for each regular purchase or per SIP installment); (ii) Payment made by an employer on behalf of its employee(s) under Systematic Investment Plans through payroll deductions; (iii) Custodian on behalf of an FII or a client. The above list is not a complete list and is only indicative in nature and not exhaustive. Any other method of payment, as introduced by the Fund will also be covered under these provisions. The Investment Manager/R&T Agent may also request for additional documentation as may be required in this regard from the investor/person making the payment. when payment is made through pre-funded instruments (such as Pay Order, Demand Draft, Banker's cheque, etc)., a certificate from the issuing banker must accompany the application stating the account holder's name and the account number which has been debited for the issue of the instrument. If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the application. The Investment Manager may, at its discretion, reject any application which is incomplete or not accompanied with valid documents."

C. Periodic Disclosures

Net Asset Value This is the value per unit of the scheme on a particular day. An investor can ascertain the value of his holdings by multiplying the units owned with the NAV.	The Investment Manager will calculate and disclose the first NAV of the scheme within 5 business days from the date of allotment. The NAV will be determined on every working day, except in special circumstances, and shall be published in at least two daily newspapers having circulation all over India NAV will be updated on www.sundarammutual.com. The Investment Manager shall also update the NAV on the website of Association of Mutual Funds of India www.amfiindia.com before 9.00 P.M on every working day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAV is not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAV.
Half yearly Disclosures: Portfolio / Financial Results This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	The Investment Manager shall publish the 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.
Half Yearly Results	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.
Annual Report	Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the Scheme-wise annual report or an abridged summary thereof shall be sent by Investment Manager/Mutual Fund within four months from the date of closure of relevant accounting year as under: (i) only by e-mail to the Unit holders whose e-mail address is available with the Fund, (ii) in physical form to the Unit holders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same. The physical copy of the scheme-wise annual report shall be made available to the investors at the registered / corporate office of the Investment Manager on payment of Rs.10/-. The link of scheme-wise annual reports or abridged summary thereof will also be displayed at **www.sundarammutual.com**
Associate Transactions	Please refer to Statement of Additional Information
Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.	**Please refer a summary of tax-related aspects of this document** and the Statement of Additional Information at **www. sundarammutual.com**.
Investor services	Prospective investors and existing unit holders are welcome to contact Customer Service using the Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI) Investors may also contact the **Investor Relations Manager.** **Rahul Mayor** Head- Customer Services Sundaram Asset Management Company Limited, Sundaram Towers, No. 46, Whites Road, Royapettah, Chennai- 600 014. Fax: (044) 28569808 Toll Free 1800 103 7237 (India) +44 49057300 (NRI) Email us at : customerservices@sundarammutual.com (NRI): nriservices@sundarammutual.com The Mutual Fund endeavours to complete all monetary and non-monetary transactions within ten working days from the date of receipt of request.

D. Computation of NAV

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

$$\frac{\text{Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision}}{\text{Number of units of the scheme outstanding}}$$

NAV will be declared on every business day and sent to daily newspapers for publication. Valuation of Scheme's assets and calculation of the Scheme's NAV will be subject to such rules or regulations that SEBI may prescribe.

NAV of the schemes – Plan/ option wise - will be calculated and disclosed up to four decimals.

The first NAV will be calculated and announced within 5 business days from the date of allotment.

A. New Fund Offer Expenses

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

DD charges shall be borne by Investment Manager as per prevailing SBI norms, where there are no collection centers.

B. Recurring Expenses & Fee (Fundamental Attribute)

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

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees Trustee fee Audit fees Custodian fees RTA Fees Marketing & Selling expense incl. agent commission Cost related to investor communications Cost of fund transfer from location to location Cost of providing account statements and dividend redemption cheques and warrants Costs of statutory Advertisements Cost towards investor education & awareness (at least 2 bps) Brokerage & transaction cost over and above 12 bps for cash market trades. Service tax on expenses other than investment and advisory fees Service tax on brokerage and transaction cost Other Expenses	Upto 2.25%
Maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6) (c)	**Upto 2.25%**
Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)	Upto 0.30%

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

First Rs 100 crore: 2.25%
Next Rs 300 crore: 2.00%
Next Rs 300 crore: 1.75%
On assets in excess of Rs 700 crore: 1.50%

The expenses limit as given in the warranties to the CRISIL will be adhered to.

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

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

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

2. Brokerage and transaction costs which are incurred for execution of trades and included in the cost of investment shall be charged to the Scheme(s) in addition to the total expense limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations. These expenses shall not exceed 0.12% of the value of trades in case of cash market transactions. Payment towards brokerage and transaction cost in excess of 0.12% for cash market transactions shall be charged to the scheme within the maximum limits prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure (including brokerage and transaction cost, if any) in excess of the prescribed maximum limit shall be borne by the Investment Manager or by the Trustee or Sponsor.

3. The Investment Manager shall set apart at least 0.02% (2 basis points) on the daily net assets of the scheme(s) within the maximum limit of total expense ratio prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations for initiatives towards investor education and awareness taken by Sundaram Mutual fund.

4. 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.

C. Load Structure

Entry Load: Nil

In accordance with SEBI Regulation, there will be no entry load for investments in the Schemes. The upfront commission to distributor (ARN holder) will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor. The distributor (ARN holder) will disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.

Transaction Charge: The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/-and above on a per subscription basis. The transaction charge will be Rs. 150 for First Time Mutual Fund investors and Rs. 100 for others. 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.

The Transaction Charge 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. No Transaction charges shall be levied: where the investor purchases the Units directly from the Mutual Fund. The transaction charges are in addition to the existing system of commission permissible to the Distributors. For more details please refer Part III "Units & Offer" under Terms and Conditions relating to transaction charges

Exit Load: Not applicable.

Please note that buying and selling the units of the schemes from/ to the Stock Exchange (after closure of the NFO) will not entail any entry / exit load. However, inestors will have to bear the cost of brokerage and applicable taxes on the brokerage and other relevant charges as applicable for transacting through the Stock Exchange.

Investors are requested to ascertain from the Distributor the details of transaction charges payable (during NFO Period) to Distributor, if any.

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.

V. Rights of unitholders

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

VI. Penalties & pending litigations

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

Jurisdiction

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

Applicability of SEBI (Mutual Fund) Regulations

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

Customer Care Centres

ANDHRA PRADESH: **Anantapur:** 1st Floor, T Nagaraju Complex, D.No. 10/323, Sarojini Road, Opp. To Vasunderadevi Hospital, Near Clock Towers, Anantapur 515001 **Cuddapah:** Ist Floor, Lalithamma Building; Ngo'S Colony, Upstairs Union Bank of India Cuddapah 516002 **Guntur:** Door No. 5-87-26, 1st Floor, Sai Srinivasa Building, Opp. Nelagiri Super Market, Main Road, Lakshimi Puram, Guntur 522007 • Gayatri Enclave, 1st Floor, 8th Lane, First Cross Road, Arundelpet, GUNTUR - 522 002 **Kakinada:** 2nd Floor, D. No.5-1-61, Opp. Brindhavan Lodge, Main Road, Surya Rao Peta, Kakinada 533001 **Kurnool:** DPLR Plaza, 2nd Floor, Upstairs SBI Near(Old Town-Branch), Opp: Children'S Park, Eswar Nagar, Kurnool 518004 **Nellore(Cv):** 24/1677, Brahmanandapuram, Dargamitta, Nellore 524003 **Rajahmundry:** AMT Plaza, C18, D.No.76-5-29, Second Floor, Ganuga Street, Gandhipuram-2, Rajahmundry 533103 **Tirupathi:** Door No 2/89, 1st Floor, Tiruchanur Road, Sreenivasapuram, Tirupathi 517503 **Vijayawada:** D.No. 40-10-5, Sree Ramachandra Complex, Benz Circle (Bajaj Showroom Lane), Vijayawada 520 010 • # 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:** No. 26, 3rd Floor, Millennium Plaza, G.E Road, Raipur, Chhatisgarh 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:** F1/1, Suramya, Town Hall (Near Meza Bekery), Vidya Nagar Road, Anand 388001 **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:** 96 - 97, 1st Floor, Haryana Motor Market G T Road, Ambala City 134002 **Faridabad:** Sco 107, 1st Floor, Sector - 16, Behind Sagar Cinema, Above J &K Bank, Faridabad 121002 **Gurgaon:** S C O.35-36, 1st Floor, Sector 12A, Commercial, Old Delhi - Gurgoan Road, Gurgaon 122001 **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:** 1st Floor, Ms. Ranju Automobiles Pvt. Ltd Main Road, Chas, Bokaro 827013 **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:** Shop No-F1, Amarnath Complex, New Daily Market, Near Kailash Babu Street, Ranchi, Jharkhand-834001 ***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. 10&11, 3Rd Floor, Alankar Palace, Bank Street, M.P.Nagar, Zone 2, Bhopal 462011 • Plot No. 6, VNV Plaza, 3rd Floor Zone II M P Nagar, Bhopal 462011 **Gwalior:** II Floor, 44 City Centre, Narayan Krishna, Madhav Rao Scindia Road, Gwalior -474 002 **Indore:** 125, Star Lit Towers, 29/1, Y N Road, Indore 452001 **Indore:** Plot No.2, 2nd Floor, Vijay Nagar, A.B Road, Opp. Metro Tower, Indore. 452010 **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, Whc Road, Shankar Nagar, Nagpur 440 010 • 110-111, Shri Mohini Complex, Opp. Kasturchand Park 345, Kingsway Road, Nagpur 440001 **Nashik:** L 17, Suyojit, Sankul, Near Rajiv Gandhi Bhavan, 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 • 2nd Floor, Banadev Bhawan, A/108, Saheed Nagar, Khurda Dt, 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 ***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 **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 **Sriganganagar:** Ground Floor, Bansal Tower, Jawahar Nagar, N.H.No.15, Sriganganagar, Rajasthan. 335001 **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, IInd Floor, Ts No.208/1, 1st Cross, Covai Road, Sengunthapuram, Karur 639001 **Kumbakonam:** 1st Floor, Nalli Plaza, Old Door No:34&34A, T S R Big Street, Kumbakonam 612001 **Madurai:** No. 183 C - North Veli Street, Opp Duke Hotel, Madurai 625 001 • 37, Krishna Rao Tank Street, (Tvs Co-Operative Store) Madurai, 625001 **Salem:** New No. 210, Old No. 315- C, Omalur Main Road, Avk Arcade, Opp. New Bus Stand, Salem 636004 • First Floor, Srivari Shopping Mall, 2/91, New Bus Stand Road, Meyyanoor Salem 636004 **Thanjavur:** Shalini Towers, First Floor, 172, South Main Street, Thanjavur - 613009 • **Tirunelveli:** First Floor, No 985/1-C2, 1D, Indira Complex, South Bye Pass Road, Opp to Passport office, Tirunelveli 627005 **Tirupur:** Muthu Plaza, 1st Floor 320, Avanashi Road, Tirupur 641602 **Trichy:** 60/2, Krishna Complex, 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, GHMC No-7-397/101,118, Opp. Dominos, S R Nagar, Hyderabad 500047 • D.No.6-3-57/1, 408-410, Diamond Block, 4th Floor, Lumbini Rockdale Compound, Somajiguda, Hyderabad 500082 **Karim Nagar:** 1st Floor, House No: 8-6-179/2A, Hyderabad Road, Above Mahi Motors, Kothirampur, Karimnagar 505001 **Warrangal:** D No 15-1-422/A, B Second Floor S.V.S Legend, Beside Industrial Estate Kaman, S.V. P Road Warangal 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:** Krishna Complex 2nd Floor Near Mahajan Hospital Stadium, Road Bareilly Bareilly Dist 243001 **Ghaziabad:** 1st Floor, Ff - 31, Konark Building, Gda Market, Rdc, Ghaziabad 201001 **Gorakhpur:** 1st Floor, Bank Road, Opposite Subhash Tractor, Corner Gali, M.G.Road, Gorakhpur 273001 • C/O Sundaram AMC Ltd, Opposite Karvy, Bank road, Gorakhpur 273001 **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, Rajpur 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 Bin Al Waleed Street, Bur Dubai, Dubai, UAE.