

# FIXED INCOME

Application Form & Key Information Memorandum



***SUNDARAM  
MUTUAL***

UNEARTHING OPPORTUNITIES

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Investment Manager: Sundaram Asset Management Company Limited

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

Sundaram Asset Management

# Product Label

| Scheme Name<br>Scheme Type  | This product is suitable for investors who are seeking*   | Riskometer |
|---|---|------------|
| <b>Sundaram Medium Term Bond Fund</b><br><i>An open ended medium term debt scheme investing in Debt &amp; Money Market instruments such that the Macaulay duration# of the portfolio is between 3 and 4 years.</i>  | <ul style="list-style-type: none"> <li>Income and Capital appreciation by investing in a portfolio comprising of fixed income securities with Macaulay Duration between 3 to 4 years.</li> </ul>  |            |
| <b>Sundaram Short Term Credit Risk Fund</b><br><i>An open ended debt scheme predominantly investing in AA and below rated corporate bonds</i>   | <ul style="list-style-type: none"> <li>High yield and capital appreciation by investing in a portfolio comprising predominantly of AA and below rated corporate bonds.</li> </ul>   |            |
| <b>Sundaram Corporate Bond Fund</b><br><i>An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds</i>  | <ul style="list-style-type: none"> <li>Income and Capital appreciation from a portfolio comprising substantially of fixed income and money market instruments of AA+ and above rated corporate bonds</li> </ul>   |            |
| <b>Sundaram Banking &amp; PSU Debt Fund</b><br><i>An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds</i> | <ul style="list-style-type: none"> <li>Income</li> <li>Capital appreciation from a portfolio comprising substantially of fixed income and money market instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds</li> </ul> |            |
| <b>Sundaram Short Term Debt Fund</b><br><i>An open ended short term debt scheme investing in instruments such that the Macaulay duration# of the portfolio is between 1 year and 3 years.</i>                       | <ul style="list-style-type: none"> <li>Income and capital appreciation by investing in a portfolio comprising of fixed income securities.</li> <li>having a macaulay duration is between 1 year and 3 years</li> </ul>  |            |
| <b>Sundaram Low Duration Fund</b><br><i>An open ended low duration debt scheme investing in instruments such that the Macaulay duration# of the portfolio is between 6 and 12 months.</i>                           | <ul style="list-style-type: none"> <li>Short term income</li> <li>Liquidity through investments made primarily in money market and debt securities</li> </ul>   |            |

| Scheme Name<br>Scheme Type  | This product is suitable for investors who are seeking*   | Riskometer |
|---|---|------------|
| <b>Sundaram Money Fund</b><br><i>An open ended liquid scheme</i>  | <ul style="list-style-type: none"> <li>Short term income</li> <li>preservation of capital, liquidity and lower level of risk through investments made primarily in money market and debt securities</li> </ul>  |            |
| <b>Sundaram Debt Oriented Hybrid Fund</b><br><i>An open ended hybrid scheme investing predominantly in debt instruments</i>               | <ul style="list-style-type: none"> <li>Income over medium to long term</li> <li>Capital appreciation by investing a portion of the assets in equity and equity related instruments</li> </ul>   |            |
| <b>Sundaram Money Market Fund</b><br><i>An open ended debt scheme investing in Money Market instruments having maturity up to 1 year.</i> | <ul style="list-style-type: none"> <li>Income over a short term investment horizon</li> <li>Investment in money market instruments with maturity up to 1 year</li> </ul>  |            |
| <b>Sundaram Overnight Fund</b><br><i>An open ended debt scheme investing in overnight securities.</i>                                     | <ul style="list-style-type: none"> <li>Investment over very short term periods</li> <li>Income by investing in debt, money market instruments, cash and cash equivalents with overnight maturity and seeking returns in line with overnight call / money market rates.</li> </ul> |            |

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

# The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

# Track Record

| Fund/Period                                 | NAV Per Unit (₹)  | Fund (%) | Benchmark TRI (%) | Additional Benchmark TRI (%) | Excess Points (%) | Value of ₹10,000 invested |           |             |
|---|-------------------|----------|-------------------|------------------------------|-------------------|---------------------------|-----------|-------------|
|   |                   |          |                   |                              |                   | Fund                      | Bmark TRI | A.Bmark TRI |
| <b>Sundaram Money Fund</b>                  |                   |          |                   |                              |                   |                           |           |             |
| Last 1 year                                 | 36.5 (31-03-2018) | 7.5      | 7.6               | 7.1                          | -0.1              |                           |           |             |
| Last 3 years                                | 31.9 (31-03-2016) | 7.2      | 7.2               | 6.7                          | -0.1              |                           |           |             |
| Last 5 years                                | 27.1 (31-03-2014) | 7.7      | 7.7               | 7.4                          | 0.0               |                           |           |             |
| Since Inception                             | 14.5 (12-12-2005) | 7.8      | 7.4               | 6.5                          | 0.3               | 27,070                    | 25,946    | 22,999      |
| <b>Sundaram Low Duration Fund</b>           |                   |          |                   |                              |                   |                           |           |             |
| Last 1 year                                 | 23.7 (28-03-2018) | 7.4      | 8.1               | 7.0                          | -0.7              |                           |           |             |
| Last 3 years                                | 20.7 (31-03-2016) | 7.2      | 7.9               | 6.7                          | -0.7              |                           |           |             |
| Last 5 years                                | 17.6 (28-03-2014) | 7.7      | 8.4               | 7.4                          | -0.7              |                           |           |             |
| Since Inception                             | 10.0 (23-04-2007) | 8.1      | 7.9               | 6.6                          | 0.3               | 25,463                    | 24,656    | 21,427      |
| <b>Sundaram Short Term Credit Risk Fund</b> |                   |          |                   |                              |                   |                           |           |             |
| Last 1 year                                 | 25.4 (28-03-2018) | 7.4      | 8.5               | 6.8                          | -1.1              |                           |           |             |
| Last 3 years                                | 22.2 (31-03-2016) | 7.0      | 8.1               | 6.0                          | -1.1              |                           |           |             |
| Last 5 years                                | 18.5 (28-03-2014) | 8.0      | 8.8               | 8.1                          | -0.8              |                           |           |             |
| Since Inception                             | 10.0 (31-07-2002) | 6.2      | 8.5               | 6.3                          | -2.3              | 27,214                    | 38,820    | 27,879      |
| <b>Sundaram Banking &amp; PSU Debt Fund</b> |                   |          |                   |                              |                   |                           |           |             |
| Last 1 year                                 | 27.3 (28-03-2018) | 7.4      | 7.6               | 7.3                          | -0.2              |                           |           |             |
| Last 3 years                                | 23.9 (31-03-2016) | 7.0      | 7.8               | 6.8                          | -0.8              |                           |           |             |
| Last 5 years                                | 20.2 (28-03-2014) | 7.7      | 8.4               | 7.4                          | -0.7              |                           |           |             |
| Since Inception                             | 13.6 (23-03-2009) | 8.0      | 8.5               | 6.4                          | -0.5              | 21,592                    | 22,569    | 18,610      |
| <b>Sundaram Short Term Debt Fund</b>        |                   |          |                   |                              |                   |                           |           |             |
| Last 1 year                                 | 29.8 (28-03-2018) | 6.8      | 7.5               | 7.3                          | -0.7              |                           |           |             |
| Last 3 years                                | 25.9 (31-03-2016) | 7.1      | 7.6               | 6.8                          | -0.5              |                           |           |             |
| Last 5 years                                | 21.9 (28-03-2014) | 7.7      | 8.3               | 7.4                          | -0.6              |                           |           |             |
| Since Inception                             | 10.0 (05-09-2002) | 7.2      | 7.2               | 6.0                          | 0.1               | 31,822                    | 31,561    | 26,443      |
| <b>Sundaram Medium Term Bond Fund</b>       |                   |          |                   |                              |                   |                           |           |             |
| Last 1 year                                 | 48.8 (28-03-2018) | 5.6      | 6.4               | 6.8                          | -0.8              |                           |           |             |
| Last 3 years                                | 42.0 (31-03-2016) | 7.1      | 7.8               | 6.0                          | -0.7              |                           |           |             |
| Last 5 years                                | 35.2 (28-03-2014) | 7.9      | 9.1               | 8.1                          | -1.2              |                           |           |             |
| Since Inception                             | 10.0 (18-12-1997) | 8.0      | -                 | -                            | -                 | 51,536                    | -         | -           |
| <b>Sundaram Corporate Bond Fund</b>         |                   |          |                   |                              |                   |                           |           |             |
| Last 1 year                                 | 24.4 (28-03-2018) | 6.8      | 6.1               | 6.8                          | 0.7               |                           |           |             |
| Last 3 years                                | 20.9 (31-03-2016) | 7.6      | 7.6               | 6.0                          | 0.0               |                           |           |             |
| Last 5 years                                | 16.8 (28-03-2014) | 9.2      | 9.0               | 8.1                          | 0.2               |                           |           |             |
| Since Inception                             | 13.1 (23-03-2009) | 7.1      | 8.6               | 5.8                          | -1.5              | 19,948                    | 22,891    | 17,567      |
| <b>Sundaram Debt Oriented Hybrid Fund</b>   |                   |          |                   |                              |                   |                           |           |             |
| Last 1 year                                 | 19.0 (28-03-2018) | 3.1      | 7.6               | 6.8                          | -4.5              |                           |           |             |
| Last 3 years                                | 15.6 (31-03-2016) | 7.8      | 9.0               | 6.0                          | -1.2              |                           |           |             |
| Last 5 years                                | 12.2 (28-03-2014) | 9.9      | 10.0              | 8.1                          | -0.1              |                           |           |             |
| Since Inception                             | 10.0 (08-03-2010) | 7.7      | 8.6               | 6.5                          | -0.9              | 19,560                    | 21,122    | 17,658      |

Past performance may or may not be sustained in the future; NAV of Regular Plan - Growth option is considered for computing the returns of the schemes. Returns, in %, are computed on compounded annualised basis for periods above one year and on an absolute basis for period upto one year. Since Inception returns are calculated based on face value of ₹ 10/. Performance data is as on March 31, 2019

# Key Information Memorandum

## Offer of units at NAV

This Key Information Memorandum sets forth the information that a prospective investor ought to know before investing. For further details of the scheme / mutual fund, detailed risk factors, rights of and services for investors, due diligence certificate of Sundaram Asset Management, key personnel, penalties & pending litigations, and associate transactions, to name a few, investors must, refer to the Statement of Additional Information/Scheme Information Document available free of cost at offices of Sundaram Asset Management, Investor Service Centres, distributors and at [www.sundarammutual.com](http://www.sundarammutual.com). The Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI). The units being offered for public subscription have neither been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated 31/03/2019. **Please read the relevant SEBI-mandated documents carefully before investing. By filling and signing this application form, applicants are deemed to have understood and accepted the terms of the offer.**

|                      |  |
|----------------------|--|
| Fund Name/Type       | <p><b>Sundaram Money Fund:</b> An open ended liquid scheme.</p> <p><b>Sundaram Low Duration Fund:</b> An open ended low duration debt scheme investing in instruments such that the Macaulay duration<sup>#</sup> of the portfolio is between 6 and 12 months.</p> <p><b>Sundaram Corporate Bond Fund:</b> An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.</p> <p><b>Sundaram Medium Term Bond Fund:</b> An open ended medium term debt scheme investing in Debt &amp; Money Market instruments such that the Macaulay duration<sup>#</sup> of the portfolio is between 3 and 4 years.</p> <p><b>Sundaram Short Term Credit Risk Fund:</b> An open ended debt scheme predominantly investing in AA and below rated corporate bonds.</p> <p><b>Sundaram Short Term Debt Fund:</b> An open ended short term debt scheme investing in instruments such that the Macaulay duration<sup>#</sup> of the portfolio is between 1 year and 3 years.</p> <p><b>Sundaram Banking &amp; PSU Debt Fund:</b> An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.</p> <p><b>Sundaram Debt Oriented Hybrid Fund:</b> An open ended hybrid scheme investing predominantly in debt instruments.</p> <p><b>Sundaram Money Market Fund:</b> An open ended debt scheme investing in Money Market instruments having maturity up to one year.</p> <p><b>Sundaram Overnight Fund:</b> An open ended debt scheme investing in overnight securities</p> <p><i># The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.</i></p>  |
| Investment Objective | <p><b>Sundaram Money Fund:</b> To provide a level of income consistent with the preservation of capital, liquidity and lower level of risk, through investments made primarily in money market and debt securities. The aim is to optimize returns while providing liquidity.</p> <p><b>Sundaram Low Duration Fund:</b> To provide a level of income consistent with liquidity through investments made primarily in money market and debt securities.</p> <p><b>Sundaram Corporate Bond Fund:</b> To generate income and capital appreciation by investing predominantly in AA+ and above rated corporate bonds.</p> <p><b>Sundaram Medium Term Bond Fund:</b> To generate income and capital appreciation by investing in Fixed Income Securities and Money Market Instruments.</p> <p><b>Sundaram Short Term Credit Risk Fund:</b> To generate income and capital appreciation by predominantly investing in AA and below rated corporate bonds</p> <p><b>Sundaram Short Term Debt Fund:</b> To generate income and capital appreciation by investing primarily in fixed income securities &amp; money market instruments.</p> <p><b>Sundaram Banking &amp; PSU Debt Fund:</b> To generate income and capital appreciation by predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds</p> <p><b>Sundaram Debt Oriented Hybrid Fund:</b> To generate income and capital appreciation through investments predominantly in fixed income securities and in equity and equity related instruments.</p> <p><b>Sundaram Money Market Fund:</b> The investment objective of the scheme is to generate income by investing in a portfolio comprising of Money Market instruments having maturity up to one year</p> <p><b>Sundaram Overnight Fund:</b> To generate income by investing in debt, money market instruments, cash and cash equivalents with overnight maturity / maturing in one business day</p> <p>There is no assurance or guarantee that the investment objective of the scheme(s) will be achieved.<br/><i>The Schemes do not guarantee / indicate any returns.</i></p>   |
| Asset Allocation     | <p><b>Sundaram Money Fund:</b> • Debt securities, Money Market Instruments, cash and cash equivalents*: 0-100% (* Investment in Securitised Debt will be upto 25% of the net assets of the scheme). • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme • The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The scheme shall invest in Credit Default Swaps subject to applicable limits</p> <p><b>Sundaram Low Duration Fund:</b> • Debt securities / Money Market instruments and Cash &amp; Cash Equivalents*: 0 - 100% (* Ensuring that the Macaulay duration of the portfolio will be maintained between 6 &amp; 12 months). • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Debt securities may include securitised debts up to 25% of the net assets • The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme • The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The scheme shall invest in Credit Default Swaps subject to applicable limits</p> <p><b>Sundaram Corporate Bond Fund:</b> • Investment in corporate bonds (only in AA+ and above rated corporate bonds): 80%-100% • Other debt securities and Money Market Instruments, Cash and Cash Equivalents: 0%-20%. • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Debt securities may include securitised debts up to 50% of the net assets • The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme • The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The scheme shall invest in Credit Default Swaps subject to applicable limits</p> <p><b>Sundaram Medium Term Bond Fund:</b> • Debt instruments &amp; Money Market Instruments, Cash and Cash equivalents*: Upto 100% (*Ensuring that the</p> |

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|                                   |   |
|-----------------------------------|---|
|                                   | <p>Macaulay duration of the portfolio will be maintained between 3 years-4 years. Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years). • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Debt securities may include securitised debts up to 50% of the net assets • The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme. • The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The scheme shall invest in Credit Default Swaps subject to applicable limits</p> <p><b>Sundaram Short Term Credit Risk Fund:</b> • Investment in AA* and below rated corporate bonds: 65%-100% (*excludes AA+ rated corporate bonds) • Other Debt &amp; Money Market Instruments, Cash and Cash equivalents: 0-35%. • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Debt securities may include securitised debts up to 50% of the net assets • The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme • The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The scheme shall invest in Credit Default Swaps subject to applicable limits</p> <p><b>Sundaram Short Term Debt Fund:</b> • Debt instruments &amp; Money Market instruments, cash and cash equivalents*: Upto 100% (*Ensuring that the Macaulay duration of the portfolio will be maintained between 1 &amp; 3 years). • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Debt securities may include securitised debts up to 25% of the net assets • The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme • The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The scheme shall invest in Credit Default Swaps subject to applicable limits</p> <p><b>Sundaram Banking &amp; PSU Debt Fund:</b> • Money market and debt* securities issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds: 80-100% • Other Debt and Money Market Securities*: Upto 20%. • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Investment in Securitised Debt will be upto 50% of the net assets of the Plan. • The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme • The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The scheme shall invest in Credit Default Swaps subject to applicable limits</p> <p><b>Sundaram Debt Oriented Hybrid Fund:</b> • Debt Securities, Money Market instruments &amp; Cash and Cash Equivalents: 75%-90% • Equity &amp; Equity related instruments: 10%-25% • Units issued by REITs &amp; InvITs: Upto 10%. • Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. • Investment in Securitised Debt will be upto 50% of the net assets of the Plan. • The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme • The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party. • The scheme shall invest in Credit Default Swaps subject to applicable limits</p> <p><b>Sundaram Money Market Fund:</b> Money Market Instruments* as defined by RBI/SEBI from time to time and Cash: 100%</p> <p><b>Sundaram Overnight Fund:</b> Debt, Money Market instruments, Cash and Cash equivalents with overnight maturity / maturing in one business day: Upto 100%</p> <p><i>Subject to SEBI Regulations, the asset allocation pattern may change from time to time for a short period and for defensive considerations, keeping in view the market conditions/applicable regulations/the perception of the Investment Manager; the intention is at all times to seek to protect the interests of the unit holders.</i></p> <p>Pending deployment of funds in terms of the Investment Objective, the funds may be invested in short-term deposits with scheduled commercial banks, in accordance with applicable SEBI guidelines</p> |
| <p><b>Investment Strategy</b></p> | <p><b>Liquid/Income Schemes:</b> Based on the interest rate view, the optimum duration of the portfolio is first determined. Then depending on this decision, the mix of G-Secs, corporate debt, money market instruments, and cash is arrived at. This mix tries to ensure that returns are maximized while still protecting the liquidity of the portfolio. The schemes may invest in fixed-income instruments/money market instruments of shorter or longer maturities, depending upon the interest rate outlook and the investment objective of the scheme. 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 schemes may invest in the non-publicly offered securities on the merits of the investment proposals. The Investment Manager shall invest in the instruments rated as investment grade or above by a recognised rating agency. In case, the instruments are not rated, specific approval of the Internal Investment Committee or Executive Committee shall be obtained.</p> <p><b>Common to all schemes:</b> The Investment Manager will keep in mind the Investment Objectives of the respective Scheme and the applicable Regulations. Subject to SEBI Regulations, the asset allocation pattern may change from time to time for a short term and for defensive considerations, keeping in view the market conditions/ applicable regulations/the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Though every endeavour will be made to achieve the objective of the Schemes, the Investment Manager/Sponsor/Trustee do not guarantee that the investment objectives of the Schemes will be achieved. No guaranteed returns are being offered under the Schemes. 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 and money market instruments. <b>This is a broad outline of the approach to investing in debt schemes and income schemes. For detailed fund-specific strategy, please refer the respective Scheme Information Document of the schemes.</b></p> <p>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, the exposure to any sector shall not exceed 30% of scheme's net assets. However the said sector exposure limit shall not apply for investments in:</p> <ol style="list-style-type: none"> <li>Treasury bills</li> <li>G Sec</li> <li>Bank CD</li> <li>CBLO</li> <li>AAA rated securities issued by Public Financial Institutions and Public Sector Banks.</li> <li>Short term deposits pending deployment as permitted under the regulations</li> </ol> <p>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:</p> <ol style="list-style-type: none"> <li>Such securities issued by HFCs are rated AA and above;</li> <li>These HFCs are registered with National Housing Bank (NHB).</li> <li>The total investment in HFCs does not exceed 30% of the net assets of the scheme</li> </ol>  |

# Key Information Memorandum

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|                          | 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 KIM as applicable.   |
| <b>Risk Profile</b>      | Mutual fund units involve investment-related and other relevant risks, including the possible loss of principal. Please read, before investment, the Statement of Additional Information/Scheme Information Document of the respective Schemes carefully for details on risk factors.  |
| <b>Risk Mitigation</b>   | An independent risk management team is in place to oversee and monitor portfolio risk on a day-to-day basis. Internal risk control guidelines are in place and the portfolio contours are tracked on a daily basis to ensure adherence. Any deviation is brought to the notice of the Managing Director and the fund manager for corrective action. Follow up actions are 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 Managing Director. <b>Committee monitoring Risk Management:</b> The Board of Sundaram Asset Management has constituted a committee comprising Managing Director and two Independent Directors. 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/Liquid Schemes, 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, the Deputy Managing Director and other Senior Management Personnel will be the permanent invitees to the Committee. The Compliance Officer acts as the secretary to the committee. <b>Role of the Committee:</b> 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. <b>Risk Guidelines:</b> Sundaram Asset Management has internal investment norms and risk guidelines for equity and debt investments. Also fund specific guidelines are in place. <b>Risk Control:</b> Risk control is customized by product according to the level of risk the fund can expose investors to, as specified in the investment mandate.   |
| <b>Plans and Options</b> | <p><b>Sundaram Money Fund:</b> Plans: Regular Plan and Direct Plan: Growth Option • Dividend Pay out (Monthly) • Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly &amp; Quarterly); Default Option: Growth; Default frequency if dividend payout option is chosen: Monthly; Default frequency if dividend reinvestment option is chosen: Daily. <b>Sundaram Low Duration Fund:</b> Plans: Regular Plan and Direct Plan: Growth Option • Dividend Pay out (Weekly, Fortnightly, Monthly &amp; Quarterly) &amp; Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly &amp; Quarterly); Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Daily. <b>Sundaram Corporate Bond Fund:</b> Plans: Regular Plan and Direct Plan: Growth Option • Dividend Pay out (Monthly, Quarterly, Half Yearly &amp; Annual) &amp; Dividend Reinvestment (Monthly, Quarterly, Half Yearly &amp; Annual); Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Monthly. <b>Sundaram Medium Term Bond Fund:</b> Plans: Regular Plan and Direct Plan: Growth Option • Dividend Pay out Option (Quarterly, Half Yearly &amp; Annual) &amp; Dividend Reinvestment Option (Quarterly, Half Yearly &amp; Annual) Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Quarterly. <b>Sundaram Short Term Credit Risk Fund:</b> Plans: Regular Plan and Direct Plan: Growth Option, Dividend Payout (Weekly, Fortnightly, Monthly, Quarterly, Half-Yearly) Dividend Reinvestment (Weekly, Fortnightly, Monthly) Default Option: Growth. Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Weekly. <b>Sundaram Short Term Debt Fund:</b> Plans: Regular Plan and Direct Plan: Growth Option • Dividend Pay out (Weekly, Fortnightly, Monthly, Quarterly, Half yearly and Annual.) • Dividend Reinvestment (Weekly, Fortnightly, Monthly) • Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Weekly. <b>Sundaram Debt Oriented Hybrid Fund:</b> Plans: Regular Plan and Direct Plan: Options: Growth Option • Dividend Pay out Option (Monthly, Quarterly &amp; Half Yearly) &amp; Dividend Reinvestment Option (Monthly, Quarterly &amp; Half Yearly); Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Monthly. <b>Sundaram Banking &amp; PSU Debt Fund.</b> Plans: Regular Plan and Direct Plan Options: Growth, Dividend Payout (Weekly, Monthly, Quarterly), Dividend Reinvestment (Daily, Weekly, Monthly, Quarterly). <b>Sundaram Money Market Fund:</b> Regular Plan &amp; Direct Plan. Options: • Growth • Dividend Pay-out (Monthly &amp; Quarterly) • Dividend Sweep • Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly &amp; Quarterly) <b>Sundaram Overnight Fund:</b> Regular Plan &amp; Direct Plan. Options: • Growth • Dividend Pay-out (Monthly) • Dividend Sweep • Dividend Reinvestment (Daily, Weekly, Fortnightly &amp; Monthly) If investment option is not indicated the default option will be Growth.</p> <p><b>Dividend Sweep:</b> This option will be available only when the dividend amount payable to the investor's account on the Record Date in a folio is equal to or more than Rs.500/-. The dividend so payable will be automatically swept into the Target Scheme (Open ended schemes) as opted by the unitholder, on the immediate Business Day (DSO form available in the website www.sundarammutual.com) after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load and accordingly equivalent units will be allotted in the Target Scheme (Open ended schemes), subject to the terms and conditions of the Target Scheme depending upon whether the investment was registered with or without broker code of the chosen scheme at the applicable NAV. The sweep out date shall be the next business day after the dividend record date. (Please refer Special facilities / products available on DSO in Scheme Information Document)</p> <p>Unless otherwise specified, if an investor chooses the Dividend Option but fails to indicate a sub-option, the default sub-option shall be Dividend Re-Investment.</p> <p>Bonus option has been discontinued from all the schemes wherever available for subscription effective from July 20, 2015. Consequently, no fresh subscriptions would be accepted under the Bonus Option of the Schemes from the effective date whether by way of fresh subscription or additional purchase or under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP). The instalments of Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) registered earlier and processed under the bonus option of the Schemes shall be discontinued from the effective date. The outstanding units in respect of the existing unitholders under the Bonus Option shall be continued without allowing any fresh subscription from the unitholder, till all units under the Bonus Option of the respective schemes have been redeemed.</p> <p>In case the dividend amount payable, if any, to unitholders in dividend payout option of a scheme under a folio is less than or equal to ₹ 250/-, then such amount shall be compulsorily reinvested in the same plan / option instead of payout.</p> <p>Pursuant to SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, subscription, including new SIP and STP registrations, in the Retail and Institutional Plan for Sundaram Money Fund and Sundaram Low Duration Fund Fund, Retail Plan and Institutional Plan in other fixed income schemes (including options under the plan) has been discontinued with effect from October 01, 2012. Also, from November 01, 2012, the dividends declared (irrespective of the amount) under Dividend Reinvestment Option of the discontinued Plan(s)/Option(s) shall be reinvested into the corresponding Option under the Single Plan of the Scheme, i.e. Regular Plan (erstwhile Super Institutional Plan for Sundaram Money Fund and Sundaram Low Duration Fund</p> |

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|  | <p>Fund, Institutional Plan and Retail/Regular Plan in other Fixed Income Schemes).</p> <p>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.</p> <p>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).</p> <p>The expense ratio of Direct Plan shall be lower than that of the Regular Plan as it shall exclude distribution expenses, commission, etc. No commission for distribution of Units will be paid / charged under Direct Plan. The direct plan will also have a separate NAV.</p> <p>Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form.</p> <p>The following matrix will be applied for processing the applications in the Regular or Direct Plan:</p> <table border="1"> <thead> <tr> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Plan under which units will be allotted</th> </tr> </thead> <tbody> <tr> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan.</p> <p>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.</p>  | 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 |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
|--|--|---|--|---|---------------|---------------------|-------------|---------------|---|----------------------------|---------------|---------|---|------------------------------|---------|-------------|--|--------------------------------|-------------|--------|--|--------------------------------------|-----------|---------|--|-------------------------------|---------------|--------------|--|------------------------------------|---------|-------|--|----------------------------------|------------|--------|--|-----------------------------|---------|---------|--|--------------------------|---------|---------|---|
| 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                            |  |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Minimum Application/ Repurchase Amount   | <p><b>Income/Liquid Schemes</b></p> <table border="1"> <thead> <tr> <th>Scheme Name/Plans/Options</th> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Sundaram Money Fund</td> <td>₹ 1,000</td> <td>₹ 500</td> <td>100 units or ₹ 1,000 or account balance, whichever is lower</td> </tr> <tr> <td>Sundaram Low Duration Fund</td> <td>₹ 1,000</td> <td>₹ 1,000</td> <td>100 units or ₹ 1,000 or account balance, whichever is lower</td> </tr> <tr> <td>Sundaram Corporate Bond Fund</td> <td>₹ 5,000</td> <td>₹ 1,000</td> <td>50 units or ₹ 500 or account balance, whichever is lower</td> </tr> <tr> <td>Sundaram Medium Term Bond Fund</td> <td>₹ 5,000</td> <td>₹ 500</td> <td>50 units or ₹ 500 or account balance, whichever is lower</td> </tr> <tr> <td>Sundaram Short Term Credit Risk Fund</td> <td>₹ 5,000</td> <td>₹ 500</td> <td>50 units or ₹ 500 or account balance, whichever is lower</td> </tr> <tr> <td>Sundaram Short Term Debt Fund</td> <td>₹ 5,000</td> <td>₹ 500</td> <td>50 units or ₹ 500 or account balance, whichever is lower</td> </tr> <tr> <td>Sundaram Debt Oriented Hybrid Fund</td> <td>₹ 5,000</td> <td>₹ 500</td> <td>50 units or ₹ 500 or account balance, whichever is lower</td> </tr> <tr> <td>Sundaram Banking &amp; PSU Debt Fund</td> <td>₹ 1,00,000</td> <td>₹ 1000</td> <td>50 units or ₹ 500 or account balance, whichever is lower</td> </tr> <tr> <td>Sundaram Money Market Fund:</td> <td>₹ 1,000</td> <td>₹ 1,000</td> <td>100 units or Rs. 1,000 or account balance, whichever is lower.</td> </tr> <tr> <td>Sundaram Overnight Fund:</td> <td>₹ 5,000</td> <td>₹ 1,000</td> <td>1 unit or Rs. 1,000 or account balance, whichever is lower.</td> </tr> </tbody> </table> <p>All the above mentioned Purchase and Additional Purchase applicable for Regular Plan/Direct Plan.</p> <p><b>SIP/STP Details</b></p> <p><b>Sundaram Money Fund:</b> • STP (Weekly-processed on Wednesday's): ₹ 1000 • STP (Monthly): ₹ 250 • STP (Quarterly): ₹ 750 and any amount thereafter.</p> <p><b>Sundaram Low Duration Fund:</b> <i>Minimum amount for SIP:</i> ₹ 1,000 (Weekly and Monthly) and ₹ 3,000 (Quarterly). <i>Minimum amount for STP:</i> • Weekly-processed on Wednesday's: ₹ 1000 • Monthly: ₹ 250 • Quarterly: ₹ 750 and any amount thereafter.</p> <p><b>Sundaram Corporate Bond Fund, Sundaram Medium Term Bond Fund, Sundaram Short Term Credit Risk Fund, Sundaram Short Term Debt Fund &amp; Sundaram Banking &amp; PSU Debt Fund:</b> <i>Minimum amount for SIP/STP:</i> (Weekly-every Wednesday) ₹ 1000 • (Monthly): ₹ 250 • (Quarterly): ₹ 750 and any amount thereafter. <b>Common for all funds:</b> Daily STP ₹ 1000 Minimum Number of installments 20.</p> <p>If Wednesday is not a business day, the SIP/STP installment will be processed on the next business day.</p> | Scheme Name/Plans/Options               | Purchase   | Additional Purchase                     | Repurchase    | Sundaram Money Fund | ₹ 1,000     | ₹ 500         | 100 units or ₹ 1,000 or account balance, whichever is lower | Sundaram Low Duration Fund | ₹ 1,000       | ₹ 1,000 | 100 units or ₹ 1,000 or account balance, whichever is lower | Sundaram Corporate Bond Fund | ₹ 5,000 | ₹ 1,000     | 50 units or ₹ 500 or account balance, whichever is lower | Sundaram Medium Term Bond Fund | ₹ 5,000     | ₹ 500  | 50 units or ₹ 500 or account balance, whichever is lower | Sundaram Short Term Credit Risk Fund | ₹ 5,000   | ₹ 500   | 50 units or ₹ 500 or account balance, whichever is lower | Sundaram Short Term Debt Fund | ₹ 5,000       | ₹ 500        | 50 units or ₹ 500 or account balance, whichever is lower | Sundaram Debt Oriented Hybrid Fund | ₹ 5,000 | ₹ 500 | 50 units or ₹ 500 or account balance, whichever is lower | Sundaram Banking & PSU Debt Fund | ₹ 1,00,000 | ₹ 1000 | 50 units or ₹ 500 or account balance, whichever is lower | Sundaram Money Market Fund: | ₹ 1,000 | ₹ 1,000 | 100 units or Rs. 1,000 or account balance, whichever is lower. | Sundaram Overnight Fund: | ₹ 5,000 | ₹ 1,000 | 1 unit or Rs. 1,000 or account balance, whichever is lower. |
| Scheme Name/Plans/Options  | Purchase   | Additional Purchase                     | Repurchase   |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Money Fund  | ₹ 1,000  | ₹ 500                                   | 100 units or ₹ 1,000 or account balance, whichever is lower    |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Low Duration Fund   | ₹ 1,000  | ₹ 1,000                                 | 100 units or ₹ 1,000 or account balance, whichever is lower    |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Corporate Bond Fund   | ₹ 5,000  | ₹ 1,000                                 | 50 units or ₹ 500 or account balance, whichever is lower       |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Medium Term Bond Fund   | ₹ 5,000  | ₹ 500                                   | 50 units or ₹ 500 or account balance, whichever is lower       |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Short Term Credit Risk Fund   | ₹ 5,000  | ₹ 500                                   | 50 units or ₹ 500 or account balance, whichever is lower       |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Short Term Debt Fund  | ₹ 5,000  | ₹ 500                                   | 50 units or ₹ 500 or account balance, whichever is lower       |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Debt Oriented Hybrid Fund   | ₹ 5,000  | ₹ 500                                   | 50 units or ₹ 500 or account balance, whichever is lower       |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Banking & PSU Debt Fund   | ₹ 1,00,000   | ₹ 1000                                  | 50 units or ₹ 500 or account balance, whichever is lower       |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Money Market Fund:  | ₹ 1,000  | ₹ 1,000                                 | 100 units or Rs. 1,000 or account balance, whichever is lower. |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Sundaram Overnight Fund:   | ₹ 5,000  | ₹ 1,000                                 | 1 unit or Rs. 1,000 or account balance, whichever is lower.    |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Additional modes of subscription to the schemes of Sundaram Mutual on an ongoing basis | <p><b>Stock Exchange Infrastructure:</b> The following Schemes (excluding Direct Plan) are also available for subscriptions / redemptions / Systematic Investment Plans through the Stock Exchange(s) infrastructure in NSE MFSS &amp; BSE Star Platform. • Sundaram Medium Term Bond Fund • Sundaram Corporate Bond Fund • Sundaram Short Term Credit Risk Fund • Sundaram Select Debt Short Term Asset Plan • Sundaram Debt Oriented Hybrid Fund • Sundaram Low Duration Fund Fund • Sundaram Banking &amp; PSU Debt Fund.</p> <p><b>MF Utility Platform:</b> 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 &amp; conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.</p>   |   |  |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |
| Redemption/Switch/Listing  | <p><b>Redemption &amp; switch-out on an ongoing basis to other schemes of Sundaram Mutual Fund:</b> Allowed on any Working Day at NAV, subject to Exit Load if any. If the Specified Date is a Non Business Day the application will be processed on the next Business Day.</p> <p>Where units under a Scheme are held under discontinued plans as well as Direct Plan and the redemption / Switch request pertains to the Direct Plan, the</p>  |   |  |   |               |                     |             |               |   |                            |               |         |   |                              |         |             |  |                                |             |        |  |                                      |           |         |  |                               |               |              |  |                                    |         |       |  |                                  |            |        |  |                             |         |         |  |                          |         |         |   |

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|  | <p>same must clearly be mentioned on the request (along with the folio number). However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p> <p>Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.</p>   |
| <b>Applicable NAV</b>                  | <p><b>Sundaram Money Fund</b></p> <p>For any subscription request received upto 2 PM on any business day and funds are available for utilisation before the cut-off time, closing NAV of the day immediately preceding the day of receipt of application</p> <ul style="list-style-type: none"> <li>For any subscription request received after 2PM on any business day and funds are available for utilization on the same day, the applicable NAV shall be the closing NAV of the day immediately preceding the next business day ; and</li> <li>Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time, the applicable NAV shall be the closing NAV of the day immediately preceding the day on which the funds are available for utilization.</li> <li>If redemption request is received before 3 PM on any working day, closing NAV of the day immediately preceding the next business day</li> <li>If redemption request is received after 3 PM on any working day, closing NAV of next business day</li> <li>Business day does not include a day on which money markets are closed or otherwise not accessible.</li> </ul> <p><b>a. For allotment in respect of purchase/switch-in from other schemes</b></p> <p>It is necessary that</p> <ul style="list-style-type: none"> <li>Application for purchase/switch-in is received before the applicable cut-off time</li> <li>Funds for the entire amount of subscription/purchase as per the application/switch-in request are credited to the bank account of the respective schemes before the cut-off time.</li> <li>The funds are available for utilization before the cut-off time, by the respective schemes.</li> </ul> <p>Money Fund Applications shall be submitted only at the offices of the Investment Manager. Switch-out shall be treated as redemption request. In case of 'switch' transactions from one Scheme to another the allocation shall be in line with redemption payouts.</p> <p><b>For other Income Schemes covered in this document:</b></p> <p>Pursuant to SEBI Circulars SEBI/IMD/CIR No. 11/142521/08 dated October 24, 2008 and CIR/IMD/DF/19/2010 dated November 26, 2010 read along with the circular CIR/IMD/DF/21/2012 dated September 13, 2012, the applicable NAV shall be as follows:</p> <ul style="list-style-type: none"> <li>For subscription/redemption/switch request received before 3.00 pm on any business day, the closing NAV of the day of receipt of application.</li> <li>For subscription/redemption/switch request received after 3.00 pm on any business day, the closing NAV of next business day after the receipt of application.</li> </ul> <p><b>For allotment of units in respect of purchase of units / switch from other schemes for an amount of ₹ 2 lakhs and above:</b></p> <p>In respect of applications for purchase of units / switch from other schemes of an amount equal to or more than ₹ 2 lakhs, the closing Net Asset Value (NAV) of the Business Day on which the funds are available for utilization shall be applicable provided that:</p> <ol style="list-style-type: none"> <li>Application for purchase / switch-in is received before the applicable cut-off time.</li> <li>Funds for the entire amount of subscription / purchase / switch-in as per the application are credited to the bank account of the scheme before the cut-off time.</li> <li>The funds are available for utilization before the cut-off time without availing any credit facility, whether intra-day or otherwise.</li> </ol> <p>Where application is received after the cut-off time on a day and the funds are available for utilization without availing any credit facility, whether intra-day or otherwise, on the same day, the closing NAV of the next Business Day shall be applicable.</p> <p>Multiple applications / transactions by an investor shall be aggregated as per conditions mentioned below and closing NAV of the day on which funds for respective application / transaction are available for utilization will be applied where the aggregated amount of investment is for ₹2.00 lakhs and above:</p> <ol style="list-style-type: none"> <li>All transactions received on the same business day (as per Time stamp rule).</li> <li>Transactions shall include purchases, additional purchases and excludes Switches.</li> <li>Aggregation shall be done on the basis of Investor/s/Unit Holder/s PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.</li> <li>All transactions will be aggregated where investor holding pattern is same as stated in point no. (3) above, irrespective of whether the amount of the individual transaction is above or below ₹ 2 lakhs.</li> <li>Only transactions in the same scheme shall be aggregated. This will also include transactions at Plan / option level (Regular Plan, Direct Plan, Dividend option, Growth option, etc.)</li> <li>Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian.</li> </ol> <p>The Investment Manager reserves the right to change or modify any of the conditions related to aggregation of transactions in line with directives issued by Securities and Exchange Board of India or AMFI from time to time.</p> <p>For subscription, the applicable NAV will be as indicated only for local cheque or demand draft payable at par in the place of receipt. If the application for subscription is accompanied by an outstation cheque or demand draft not payable at par in the place of receipt, closing NAV of the day on which the cheque or DD is credited will be the applicable NAV.</p> <p>Switch-in shall be treated as subscription request. Switch-out shall be treated as redemption request. While subscribing to an option under Direct Plan which does not have a NAV, units shall be allotted based on the NAV of corresponding option/ sub-option under the Regular Plan. In case of non-availability of NAV in the corresponding option / sub-option (due to NIL investors under the option/sub-option) in the Regular plan, the applicable NAV shall be that of the corresponding Growth Option under the Regular Plan.</p> |
| <b>Despatch of Redemption Proceeds</b> | <p>The redemption or redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of redemption.</p> <p>During circumstances such as market closure / breakdown / calamity / strike / violence / bandh, extreme price volatility/SEBI Directives etc, the Trustee can stop/suspend sale/redemption of Units.</p>  |
| <b>Dividend Policy</b>                 | <p>Dividend will be distributed at the discretion of the Trustee from the available distributable surplus, if any. The dividend when declared will be paid (subject</p>  |

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|                                      | <p>of deduction of tax at source, if any) to those unit holders whose names appear in the register of unit holders on the record date.</p> <p>The AMC Shall issue notice to the public, communicating the decision about the dividend including the record date in one English daily newspaper having nation wide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>However, the requirement of giving notice shall not be applicable for Dividend Options having frequency up to one month.</p> <p>The Dividend Warrants shall be dispatched/ credited to the Registered Bank Account of the Sole/ First Unit holder within 30 days of the declaration. In case of delay, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders. It may be noted that the Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme Information Document for details.</p> <p>In the case of Units held in Demat Form, details/ changes concerning Bank Account/ Address etc are to be sent to the respective DP.</p>  |   |  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|--------------------------------------|--|---|--|-----------|------------------------------|--|--|---------------------|---|--------------------------|----------------------------|---|------------------------------------|------------------------------|---|-----------------------------------|--------------------------------|---|--|--------------------------------------|-----------------|--|-------------------------------|---|-----------------------------------|----------------------------------|---|---------------------------------------|------------------------------------|---|---|-----------------------------|---|---------------------------|--------------------------|---|---------------------|
| <b>Fund Managers &amp; Benchmark</b> | <table border="1"> <thead> <tr> <th>Fund Name</th> <th>Fund Manager</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td colspan="3"><b>Income/Liquid Schemes</b></td> </tr> <tr> <td>Sundaram Money Fund</td> <td>Jointly managed by Dwijendra Srivastava and Siddharth Chaudhary</td> <td>CRISIL Liquid Fund Index</td> </tr> <tr> <td>Sundaram Low Duration Fund</td> <td>Jointly managed by Dwijendra Srivastava and Siddharth Chaudhary</td> <td>CRISIL Ultra Short Term Debt Index</td> </tr> <tr> <td>Sundaram Corporate Bond Fund</td> <td>Jointly managed by Dwijendra Srivastava &amp; Sandeep Agarwal</td> <td>CRISIL AAA Medium Term Bond Index</td> </tr> <tr> <td>Sundaram Medium Term Bond Fund</td> <td>Jointly managed by Dwijendra Srivastava &amp; Sandeep Agarwal</td> <td>Combination of CRISIL AAA Medium Term Bond (60%) and CRISIL AA Medium Term Bond (40%).</td> </tr> <tr> <td>Sundaram Short Term Credit Risk Fund</td> <td>Sandeep Agarwal</td> <td>CRISIL A Short Term Bond Index 15%; CRISIL AA Short Term Bond Index 35% and CRISIL Ultra Short Term Bond Index 50%</td> </tr> <tr> <td>Sundaram Short Term Debt Fund</td> <td>Jointly managed by Dwijendra Srivastava and Sandeep Agarwal</td> <td>CRISIL Short Term Bond Fund Index</td> </tr> <tr> <td>Sundaram Banking &amp; PSU Debt Fund</td> <td>Jointly managed by Dwijendra Srivastava &amp; Siddharth Chaudhary</td> <td>CRISIL AAA Short Term Bond Fund Index</td> </tr> <tr> <td>Sundaram Debt Oriented Hybrid Fund</td> <td>Jointly managed by Dwijendra Srivastava, Siddharth Chaudhary, Sandeep Agarwal, Krishnakumar S, Rohit Seksaria and Rahul Baijal (Equity portion)</td> <td>CRISIL Hybrid 85+15 -Conservative Index</td> </tr> <tr> <td>Sundaram Money Market Fund:</td> <td>Siddharth Chaudhary and Sandeep Agarwal</td> <td>CRISIL Money Market Index</td> </tr> <tr> <td>Sundaram Overnight Fund:</td> <td>Siddharth Chaudhary and Sandeep Agarwal</td> <td>NIFTY 1D Rate Index</td> </tr> </tbody> </table>   | Fund Name   | Fund Manager   | Benchmark | <b>Income/Liquid Schemes</b> |  |  | Sundaram Money Fund | Jointly managed by Dwijendra Srivastava and Siddharth Chaudhary | CRISIL Liquid Fund Index | Sundaram Low Duration Fund | Jointly managed by Dwijendra Srivastava and Siddharth Chaudhary | CRISIL Ultra Short Term Debt Index | Sundaram Corporate Bond Fund | Jointly managed by Dwijendra Srivastava & Sandeep Agarwal | CRISIL AAA Medium Term Bond Index | Sundaram Medium Term Bond Fund | Jointly managed by Dwijendra Srivastava & Sandeep Agarwal | Combination of CRISIL AAA Medium Term Bond (60%) and CRISIL AA Medium Term Bond (40%). | Sundaram Short Term Credit Risk Fund | Sandeep Agarwal | CRISIL A Short Term Bond Index 15%; CRISIL AA Short Term Bond Index 35% and CRISIL Ultra Short Term Bond Index 50% | Sundaram Short Term Debt Fund | Jointly managed by Dwijendra Srivastava and Sandeep Agarwal | CRISIL Short Term Bond Fund Index | Sundaram Banking & PSU Debt Fund | Jointly managed by Dwijendra Srivastava & Siddharth Chaudhary | CRISIL AAA Short Term Bond Fund Index | Sundaram Debt Oriented Hybrid Fund | Jointly managed by Dwijendra Srivastava, Siddharth Chaudhary, Sandeep Agarwal, Krishnakumar S, Rohit Seksaria and Rahul Baijal (Equity portion) | CRISIL Hybrid 85+15 -Conservative Index | Sundaram Money Market Fund: | Siddharth Chaudhary and Sandeep Agarwal | CRISIL Money Market Index | Sundaram Overnight Fund: | Siddharth Chaudhary and Sandeep Agarwal | NIFTY 1D Rate Index |
|                                      | Fund Name  | Fund Manager  | Benchmark  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | <b>Income/Liquid Schemes</b>   |   |  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Money Fund  | Jointly managed by Dwijendra Srivastava and Siddharth Chaudhary   | CRISIL Liquid Fund Index   |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Low Duration Fund   | Jointly managed by Dwijendra Srivastava and Siddharth Chaudhary   | CRISIL Ultra Short Term Debt Index   |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Corporate Bond Fund   | Jointly managed by Dwijendra Srivastava & Sandeep Agarwal   | CRISIL AAA Medium Term Bond Index  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Medium Term Bond Fund   | Jointly managed by Dwijendra Srivastava & Sandeep Agarwal   | Combination of CRISIL AAA Medium Term Bond (60%) and CRISIL AA Medium Term Bond (40%).                             |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Short Term Credit Risk Fund   | Sandeep Agarwal   | CRISIL A Short Term Bond Index 15%; CRISIL AA Short Term Bond Index 35% and CRISIL Ultra Short Term Bond Index 50% |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Short Term Debt Fund  | Jointly managed by Dwijendra Srivastava and Sandeep Agarwal   | CRISIL Short Term Bond Fund Index  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Banking & PSU Debt Fund   | Jointly managed by Dwijendra Srivastava & Siddharth Chaudhary   | CRISIL AAA Short Term Bond Fund Index  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Debt Oriented Hybrid Fund   | Jointly managed by Dwijendra Srivastava, Siddharth Chaudhary, Sandeep Agarwal, Krishnakumar S, Rohit Seksaria and Rahul Baijal (Equity portion) | CRISIL Hybrid 85+15 -Conservative Index  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Money Market Fund:  | Siddharth Chaudhary and Sandeep Agarwal   | CRISIL Money Market Index  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | Sundaram Overnight Fund:   | Siddharth Chaudhary and Sandeep Agarwal   | NIFTY 1D Rate Index  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
|                                      | The Trustee reserves the right to change the Fund Managers / Benchmarks, whenever considered appropriate and the details of the changes will be notified by addendum.  |   |  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
| <b>Name of the Trustee Company</b>   | Sundaram Trustee Company Ltd   |   |  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |
| <b>Load Structure</b>                | <p><b>Entry Load: Nil.</b></p> <p>There shall be no entry load on SIP's including SIP's registered prior to August 1, 2009.</p> <p>However 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 distributors (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.</p> <p><b>Exit Load: Income/Liquid Schemes</b></p> <p>Sundaram Money Fund: Nil</p> <p>Sundaram Low Duration Fund Fund: Nil</p> <p>Sundaram Corporate Bond Fund: Nil</p> <p>Sundaram Medium Term Bond Fund: 1% if redeemed within 1 year from the date of allotment (w.e.f August 24, 2012)</p> <p>Sundaram Short Term Credit Risk Fund: Nil</p> <p>Sundaram Short Term Debt Fund: Nil</p> <p>Sundaram Debt Oriented Hybrid Fund: Nil</p> <p>Sundaram Banking &amp; PSU Debt Fund: Nil</p> <p>Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 read with notification No. LAD-NRO/GN/2012- 13/17/21502 dated September 26, 2012 service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the respective scheme(s) with effect from October 01, 2012. Investors are requested to note that exit load is inclusive of Service Tax at applicable rates as prescribed by Ministry of Finance from time to time.</p> <p><b>Applicability</b></p> <p>(a) Units issued on reinvestment of dividend shall not be subject to exit load.</p> <p>(b) Prescribed exit load will be applicable for switch out and every instalment under a Systematic Transfer Plan and Systematic Withdrawal Plan. The period indicated for exit load shall be reckoned from the date of allotment.</p> <p>(c) Switch of investments from Regular Plan to Direct Plan where the transaction has been received without broker code in the Regular Plan shall not be subject to exit load. However, any subsequent switch / redemption of such investment shall be subject to exit load based on the original date of investment in the Regular Plan and not from the date of switch into Direct Plan. (effective from April 01, 2013)</p> <p>(d) In case of switch of investments from Regular Plan to Direct Plan received with broker code in the Regular Plan, the exit load as applicable to redemption of units under the respective scheme(s) shall apply. However, any subsequent switch-out or redemption of such investment shall not be subject to exit load. (effective from April 01, 2013)</p> <p>(e) In case of switch of investments from Direct Plan to Regular Plan, no exit load shall be levied. However, any subsequent switch-out or redemption of such investment shall be subject to exit load based on the original date of investment in the Direct Plan and not from the date of switch into Regular Plan. (effective from April 01, 2013)</p> <p>(f) Investors wishing to transfer their accumulated unit balance held under discontinued plans and Regular Plan (through lumpsum / systematic</p> |   |  |           |                              |  |  |                     |   |                          |                            |   |                                    |                              |   |                                   |                                |   |  |                                      |                 |  |                               |   |                                   |                                  |   |                                       |                                    |   |   |                             |   |                           |                          |   |                     |



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|  | <p>investments made with Distributor code) to Direct Plan can switch their investments (subject to applicable Exit Load, if any) to Direct Plan. However, any subsequent switch-out or redemption of such investment shall not be subject to exit load. (effective from April 01, 2013)</p> <p>Investors wishing to transfer their accumulated unit balance held under discontinued plans and Regular Plan (through lumpsum / systematic investments made without Distributor code) to Direct Plan can switch their investments, without Exit Load, to Direct Plan. However, any subsequent switch / redemption of such investment shall be subject to exit load based on the original date of investment in the Regular Plan / Discontinued Plans and not from the date of switch into Direct Plan. (effective from April 01, 2013)</p> <p>The Trustees reserve the right to prospectively modify the load structure within the limits permitted under the SEBI regulations. The details of the modifications will be advertised in newspapers and made available in the offices of the Investment Manager and in the website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>. Investors are requested to ascertain the applicable load structure before investing.</p>  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
|--|--|-------------------|-----------------------|---|------------|------------------------|-----------------------|---------------------------|---------------------|--|---|---|---|-----------------------------------|--|--|--|---|----------------|--|-------------------|--|------------|---------------------|-------|--------------------|-------|----------------------|-------|----------------------|-------|----------------------|-------|-----------------------|--|-----------------------|-------|
| <b>Transaction Charge</b>  | <p>In addition to the upfront Commission indicated above, the Distributor would be allowed to charge the Investor a Transaction Charge (@ ₹150 for a New Investor and @₹100 for an existing Investor) where the amount of investment is ₹ 10,000 and above on a per subscription basis. The Transaction Charge will be deducted by the AMC from the amount remitted and paid to the Distributor. The balance amount will be invested in the scheme. 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 not apply to direct Investments. For more details, please refer to the section 'Your guide to fill the application form'. 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.</p>  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| <b>Initial Issue Expenses</b>  | Not Applicable as schemes covered in this KIM are open-end and are offered on a continuous basis.  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| <b>Performance</b>   | Refer page 2 & 27 of this document   |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| <b>Recurring Expenses</b>  | <p>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. Expenses incurred in excess of the permitted limits shall be borne by the Investment Manager or the Trustee or the Sponsor.</p> <p>The expenses chargeable to the scheme shall include investment management &amp; 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:</p> <table border="1"> <thead> <tr> <th>Expense Head</th> <th>% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td> <td rowspan="16">Upto 2.00%</td> </tr> <tr> <td>Trustee fee &amp; expenses</td> </tr> <tr> <td>Audit fees &amp; expenses</td> </tr> <tr> <td>Custodian fees &amp; expenses</td> </tr> <tr> <td>RTA Fees &amp; expenses</td> </tr> <tr> <td>Marketing &amp; Selling expense incl. agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements and dividend redemption cheques and warrants</td> </tr> <tr> <td>Costs of statutory Advertisements</td> </tr> <tr> <td>Cost towards investor education &amp; awareness (at least 2 bps)</td> </tr> <tr> <td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td> </tr> <tr> <td>Service tax on expenses other than investment management and advisory fees</td> </tr> <tr> <td>Service tax on brokerage and transaction cost</td> </tr> <tr> <td>Other Expenses</td> </tr> <tr> <td><b>Maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6)</b></td> <td><b>Upto 2.00%</b></td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)</td> <td>Upto 0.30%</td> </tr> </tbody> </table> <p>"The current expense ratios will be updated on the website viz. <a href="http://www.sundarammutual.com/TER">www.sundarammutual.com/TER</a> at least three working days prior to the effective date of change".</p> <p>Daily TER and proposed changes, if any, are available under the link: <a href="https://www.sundarammutual.com/TER">https://www.sundarammutual.com/TER</a>.</p> <p>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:</p> <table> <tr> <td>First Rs 500 crore:</td> <td>2.00%</td> </tr> <tr> <td>Next Rs 250 crore:</td> <td>1.75%</td> </tr> <tr> <td>Next Rs 1,250 crore:</td> <td>1.50%</td> </tr> <tr> <td>Next Rs 3,000 crore:</td> <td>1.35%</td> </tr> <tr> <td>Next Rs 5,000 crore:</td> <td>1.25%</td> </tr> <tr> <td>Next Rs 40,000 crore:</td> <td>Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores or part thereof.</td> </tr> <tr> <td>On balance of assets:</td> <td>0.80%</td> </tr> </table> <p>As per Regulation 52(6A)(b), 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 30 cities as specified by SEBI, from time to time, are at least:</p> <ol style="list-style-type: none"> <li>30% of the gross new inflows in the scheme (or)</li> <li>15% of the average assets under management (year to date) of the scheme, whichever is higher.</li> </ol> <p>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</p> | Expense Head      | % of daily Net Assets | Investment Management and Advisory Fees | Upto 2.00% | Trustee fee & expenses | Audit fees & expenses | Custodian fees & expenses | RTA Fees & expenses | 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 and 5 bps for cash and derivative market trades resp. | Service tax on expenses other than investment management and advisory fees | Service tax on brokerage and transaction cost | Other Expenses | <b>Maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6)</b> | <b>Upto 2.00%</b> | Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b) | Upto 0.30% | First Rs 500 crore: | 2.00% | Next Rs 250 crore: | 1.75% | Next Rs 1,250 crore: | 1.50% | Next Rs 3,000 crore: | 1.35% | Next Rs 5,000 crore: | 1.25% | Next Rs 40,000 crore: | Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores or part thereof. | On balance of assets: | 0.80% |
| Expense Head   | % of daily Net Assets  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Investment Management and Advisory Fees  | Upto 2.00%   |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Trustee fee & expenses   |  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Audit fees & expenses  |  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Custodian fees & expenses  |  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| RTA Fees & expenses  |  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| 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 and 5 bps for cash and derivative market trades resp. |  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Service tax on expenses other than investment management and advisory fees                               |  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Service tax on brokerage and transaction cost  |  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Other Expenses   |  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| <b>Maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6)</b>                     |  | <b>Upto 2.00%</b> |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)             | Upto 0.30%   |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| First Rs 500 crore:  | 2.00%  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Next Rs 250 crore:   | 1.75%  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Next Rs 1,250 crore:   | 1.50%  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Next Rs 3,000 crore:   | 1.35%  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Next Rs 5,000 crore:   | 1.25%  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| Next Rs 40,000 crore:  | Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores or part thereof.   |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |
| On balance of assets:  | 0.80%  |                   |                       |   |            |                        |                       |                           |                     |  |   |   |   |                                   |  |  |  |   |                |  |                   |  |            |                     |       |                    |       |                      |       |                      |       |                      |       |                       |  |                       |       |

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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.

**Additional TER can be charged based on inflows only from retail investors from B30 cities. Inflows of amount upto Rs.2 lakhs per transaction by individual investors shall be considered as inflows from "retail investor".**

Top 30 cities shall mean top 30 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.

Commission 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.

SEBI vide Circular dated October 22, 2018 made the following changes with regard to Total Expense Ratio and the substance of the circular is as under:

## A. Transparency in TER

1. All scheme related expenses including commission paid to distributors, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.
2. MFs/ AMCs shall adopt full trail model of commission in all schemes, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. However, upfronting of trail commission will be allowed only in case of inflows through Systematic Investment Plans (SIPs).
3. In respect of inflows by new investors (to be identified based on PAN) through SIPs into MF schemes, the upfronting of trail commissions, based on SIP inflows, shall be up to 1% payable yearly in advance, for a maximum period of three years subject to the following:
  - a. The upfronting of trail commission may be for SIP of upto Rs. 3000 per month, per scheme, for an investor who is investing for the first time in Mutual Fund schemes.
  - b. For a new investor, as identified above, only the first SIP(s) purchased by the investor shall be eligible for up-fronting. In this regard, if multiple SIP(s) are purchased on different dates, the SIP(s) in respect of which the instalment starts on the earliest date shall be considered for upfronting.
  - c. The upfront trail commission will be paid from AMC's books.
  - d. The said commission shall be amortized on daily basis to the scheme over the period for which the payment has been made.
  - e. The said commission will be charged to the scheme as 'commissions' and will also account for computing the TER differential between regular and direct plans in each scheme.
  - f. The commission paid shall be recovered on pro-rata basis from the distributors, if the SIP is not continued for the period for which the commission is paid.
5. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee will not exceed the fees and expenses charged under such heads in a regular plan.
6. No pass back, either directly or indirectly, shall be given by MFs/ AMCs/ Distributors to the investors.
7. Training sessions and programmes conducted for distributors should continue and should not be misused for providing any reward or non-cash incentive to the distributors.

## B. Additional TER of 30 bps for penetration in B-30 cities

Additional TER can be charged based on inflows only from retail investors from B30 cities. Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor. The additional commission for B 30 cities shall be paid as trail only.

The Investment Manager will comply with the above circular.

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

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

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

Total expenses, including investment management fee, expressed as percentage of daily net assets for the year ended March 31, 2019 (unaudited) is given in the table below.

| Scheme Name                          | Regular (%) | Direct (%) |
|--------------------------------------|-------------|------------|
| Sundaram Money Fund                  | 0.19        | 0.14       |
| Sundaram Low Duration Fund           | 0.83        | 0.28       |
| Sundaram Short Term Credit Risk Fund | 1.60        | 0.66       |
| Sundaram Short Term Debt Fund        | 0.85        | 0.28       |
| Sundaram Banking & PSU Debt Fund     | 0.37        | 0.24       |
| Sundaram Medium Term Bond Fund       | 2.00        | 1.33       |
| Sundaram Corporate Bond Fund         | 0.48        | 0.30       |
| Sundaram Debt Oriented Hybrid Fund   | 2.12        | 1.06       |
| Sundaram Money Market Fund           | 0.35        | 0.20       |
| Sundaram Overnight Fund              | 0.21        | 0.11       |

Total expenses, including investment management fee, expressed as percentage of daily net assets for the year ending March 31, 2019 (unaudited).

## Tax implications

### Capital Gains

| Transaction  | Short-term capital gains <sup>(a)</sup> | Long-term capital gains <sup>(a)(b)</sup> |
|--|---|---|
| Sale transactions of equity shares and unit of an equity oriented fund both of which attract STT | 15%                                     | 10%*                                      |
| Sale transaction other than mentioned above:   |   |   |
| Individuals (resident and non-residents)   | Progressive slab rates                  | 20% / 10% <sup>(c)</sup>                  |
| Firms (resident and non-residents)   | 30%                                     | 20% / 10% <sup>(c)</sup>                  |
| Resident companies   | 30% <sup>(d)</sup> / 25% <sup>(e)</sup> | 20% / 10% <sup>(c)</sup>                  |
| Overseas financial organizations specified in section 115AB                                      | 40% (corporate)<br>30% (non corporate)  | 10%                                       |
| FIs  | 30%                                     | 10%                                       |
| Other Foreign companies  | 40%                                     | 20% / 10% <sup>(c)</sup>                  |
| Local authority  | 30%                                     | 20% / 10%                                 |
| Co-operative society rates   | Progressive slab                        | 20% / 10%                                 |

\* Finance Act, 2018 terminates the exemption granted under section 10(38) to long term capital gains arising on transfer of listed shares or units of equity oriented mutual funds or units of business trusts by introduction of section 112A to provide that long term capital gains arising from transfer of a long term capital asset being an equity share in a company or a unit of an equity oriented fund or a unit of a business trust shall be taxed at 10% without indexation and without foreign currency fluctuation benefit of such capital gains exceeding one lakh rupees. The concessional rate of 10% shall be available only if securities transaction tax (STT) has been paid on both acquisition and transfer in case of equity shares and on transfer in case of units of equity-oriented mutual funds or units of business trust. Further, the amendment to section 55 of the Act provides for a grandfathering provision upto January 31, 2018.

(a) These rates will further increase by applicable surcharge & health and education cess.

(b) Indexation benefit, as applicable.

(c) Long term capital gains arising to a non-resident from transfer of unlisted securities or shares of a company, not being a company in which the public are substantially interested, subject to 10 per cent tax (without benefit of indexation and foreign currency fluctuation)

(d) This rate applies to companies other than companies engaged in manufacturing business who are to be taxed at lower rate subject to fulfillment of certain conditions.

(e) If total turnover or gross receipts of the financial year 2016-17 does not exceed ₹ 250 crores.

(f) The base year for indexation purpose has been shifted from 1981 to 2001 to calculate the cost of acquisition or to take fair market value of the asset as on that date.

Investors should also refer to the Statement of Additional Information available at [www.sundarammutual.com](http://www.sundarammutual.com) for more details.

Further in defensive circumstances the fund manager may choose to have a lower equity exposure. In the event the equity allocation falls below the threshold of 65% over a prolonged period, the Scheme may be regarded as an "other than equity oriented fund" and the following tax provisions shall be applicable to the unit holders of the Scheme

*The information is provided for general purpose only. Investors are advised to seek the legal opinion before making any investments.*

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|  |  |
|--|--|
| <p><b>Daily Net Asset Value</b></p>                  | <p>On all working days, NAV will be computed (except in special circumstances detailed in the Statement of Additional Information/Scheme Information Document).</p> <p>Sundaram Global Advantage: Since the NAV of the Scheme for any given day shall be determined only when the NAV (for that day) of the underlying scheme(s), in which the Scheme invests is available, the NAV of the scheme for any business day will be available only on the third day following the business day.</p> <p>Common to all Schemes: If the NAV cannot be computed for reasons such as closure of stock exchanges, banks, state of emergency, breakdown in communication and non-dissemination of NAV for the investee schemes for any reason, the Investment Manager may suspend calculations and/or publication of NAV of the units. Transparency will be maintained through half-yearly disclosure of portfolio through newsletters.</p> <p>The NAV shall be updated on the websites of Sundaram Asset Management (<a href="http://www.sundarammutual.com">www.sundarammutual.com</a>) and the Association of Mutual Funds of India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Sundaram Asset Management shall update the NAV on the website of Association of Mutual Funds of India before 9.00 p.m. on every working day.</p> <p>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. (Please refer Methodology of calculating the sale and repurchase price of units available in Scheme Information Document)</p>  |
| <p><b>For Investor Grievances please contact</b></p> | <p><b>Investor Relations Manager</b></p> <p><b>Dhiren H Thakker</b>, Head- Customer Services, Sundaram Asset Management, Company Limited Satellite Gazebo, unit no. 101/102, B Wing, B D Sawant Marg, Chakala, Andheri-Ghatkopar Link Road, Andheri (east), Mumbai – 400 093. Contact No. 1860 425 7237 (India) +40 2345 2215 (NRI)</p> <p>Email us at : <a href="mailto:customerservices@sundarammutual.com">customerservices@sundarammutual.com</a> (NRI); <a href="mailto:nriservices@sundarammutual.com">nriservices@sundarammutual.com</a></p> <p><b>Registrar: KFin Technologies Private Limited</b>, Registrar and Transfer Agents, Unit: Sundaram Mutual Fund, Tower - B, Plot No. 31 &amp; 32, Selenium building Gachibowli Road Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad 500032. Chennai-600034. Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI).</p>  |
| <p><b>Information to unitholders:</b></p>            | <p>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 receipt of transaction request will be sent to the Unit holder's registered e-mail address and/or mobile number. Subject to SEBI Regulations, Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund, unless otherwise required. Money would be refunded in respect of applications rejected, within five business days from the closure of the NFO period. The Scheme shall be available for trading within five business days of allotment.</p> <p><b>Consolidated Account Statement:</b></p> <ol style="list-style-type: none"> <li>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.             <ul style="list-style-type: none"> <li><b>^Consolidated Account Statement (CAS)</b> 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.</li> <li>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</li> </ul> </li> <li>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.</li> <li>3) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.</li> <li>4) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).</li> <li>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.</li> <li>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.</li> <li>7) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically.</li> <li>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.</li> <li>9) Pursuant to SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, the following points have been incorporated to increase the transparency of information to the investors.             <ol style="list-style-type: none"> <li>A Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</li> <li>B Further, CAS issued for the half-year (ended September/ March) shall also provide:                 <ol style="list-style-type: none"> <li>(i) The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc.</li> <li>(ii) The scheme's average Total Expense Ratio (in percentage terms) along with the break up between investment and advisory fees, commission paid to the distributor and other expenses for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.</li> </ol> </li> <li>C Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</li> </ol> </li> </ol> <p>Any circular/clarification issued by SEBI in this regard will automatically become applicable and shall be incorporated in the SID/SAI/KIM wherever</p> |

# Key Information Memorandum

|                                      | <p>applicable.</p> <p>The Investment Manager shall disclose the portfolio (along with ISIN) as on the last day of the month / half-year for all the schemes in its website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> and on the website of AMFI within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.</p> <p>In case of unitholders whose e-mail addresses are registered, the Investment Manager will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.</p> <p>The Investment Manager will publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement will be published in the all India edition of at least two daily newspapers, one each in english and hindi.</p> <p>The Investment Manager will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> 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.</p> <p>Pursuant to regulation 56 of SEBI (Mutual Funds) regulations, 1996 read with SEBI circular no. Cir/IMD/ DF/16/2011 dated September 8, 2011, read with SEBI Mutual Fund (Second amendment) regulation 2018, the Scheme-wise annual report or an abridged summary thereof shall be provided by aMC/Mutual Fund within four months from the date of closure of relevant accounting year in the manner specified by the Board.</p> <p>The scheme wise annual report will be hosted on the websites of the Investment Manager and AMFI. The Investment Manager will display the link on its website and make the physical copies available to the unitholders, at its registered offices at all times.</p> <p>The Investment Manager will e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund.</p> <p>In case of unitholders whose email addresses are not registered with the Mutual Fund, the Investment Manager will communicate to the unitholders, through a letter enclosing self-addressed envelope enabling unitholders to 'opt-in' within 30 days, to continue receiving a physical copy of the scheme-wise annual report or abridged summary thereof.</p> <p>The Investment Manager will conduct one more round of similar exercise for those unitholders who have not responded to the 'opt-in' communication as stated above, after a period of not less than 30 days from the date of issuance of the first communication. Further, a period of 15 days from the date of issuances of the second communication will be given to unitholders to exercise their option of 'opt-in' or 'opt-out'.</p> <p>The Investment Manager will publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement will be published in the all India edition of at least two daily newspapers, one each in english and hindi.</p> <p>The Investment Manager will provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a unitholder.</p> |               |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
|--------------------------------------|--|---------------|-----------------|---------------|---------------------|----------|-------|----------------------------|--------|-------|------------------------------|-------|-----|--------------------------------|-------|----|--------------------------------------|--------|-----|-------------------------------|-------|-----|----------------------------------|-------|-----|------------------------------------|-------|----|----------------------------|-----|-----|-------------------------|----|---|
| <b>General Risk Factors</b>          | <p><b>Mutual Fund Investments are subject to market risks, read all scheme related documents carefully. There can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market. Main types are market risk, liquidity risk, credit risk and systemic risks. The names of the schemes do not in any manner indicate either quality or future prospects and returns.</b> At times, liquidity of investments may be impaired. There is uncertainty of dividend distribution and risk of capital loss. Past performance of the Sponsor/Asset Management Company/Fund does not indicate the future performance. Investors in the schemes are not being offered any guaranteed or indicated returns.</p>   |               |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| <b>Standard Risk Factors</b>         | <p><b>Risk Factors - Equity Markets:</b> Stock Market Volatility, Equity Price Risk, Dependency Risk, Temporary Investment Risk and Non-Diversification Risk and Concentration Risk, to name a few.</p> <p><b>Risks from Derivative Exposures:</b> Counter Party Risk, Market risk, Illiquidity risk and Basis Risk, to name a few.</p> <p><b>Risks-Debt :</b> Credit Risk, Interest Rate Risk, Price Risk, Market Risk, Liquidity Risk, Investment Pattern Risk, Duration Risk and Non-Diversification Risk, to name a few.</p>   |               |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| <b>Scheme-Specific Risk Factors:</b> | <p>For detailed risk factors, please refer to the Scheme Information Document of the respective schemes. <b>Income/Liquid Scheme:</b> • Changes in the prevailing rates of interest are likely to affect the value of the scheme's holdings and consequently the value of the scheme's Units. The scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. There is risk of capital loss.</p>   |               |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| <b>Fund Size &amp; Folios</b>        | <table border="1"> <thead> <tr> <th>Fund Name</th> <th>Folio Count (#)</th> <th>AUM (₹ Crore)</th> </tr> </thead> <tbody> <tr> <td>Sundaram Money Fund</td> <td>1,12,707</td> <td>4,771</td> </tr> <tr> <td>Sundaram Low Duration Fund</td> <td>23,856</td> <td>1,306</td> </tr> <tr> <td>Sundaram Corporate Bond Fund</td> <td>2,000</td> <td>451</td> </tr> <tr> <td>Sundaram Medium Term Bond Fund</td> <td>3,951</td> <td>90</td> </tr> <tr> <td>Sundaram Short Term Credit Risk Fund</td> <td>19,623</td> <td>412</td> </tr> <tr> <td>Sundaram Short Term Debt Fund</td> <td>2,602</td> <td>508</td> </tr> <tr> <td>Sundaram Banking &amp; PSU Debt Fund</td> <td>1,191</td> <td>998</td> </tr> <tr> <td>Sundaram Debt Oriented Hybrid Fund</td> <td>3,410</td> <td>86</td> </tr> <tr> <td>Sundaram Money Market Fund</td> <td>291</td> <td>205</td> </tr> <tr> <td>Sundaram Overnight Fund</td> <td>32</td> <td>1</td> </tr> </tbody> </table> <p><i>Folio count and Assets Under Management as of March 31, 2019</i></p>  | Fund Name     | Folio Count (#) | AUM (₹ Crore) | Sundaram Money Fund | 1,12,707 | 4,771 | Sundaram Low Duration Fund | 23,856 | 1,306 | Sundaram Corporate Bond Fund | 2,000 | 451 | Sundaram Medium Term Bond Fund | 3,951 | 90 | Sundaram Short Term Credit Risk Fund | 19,623 | 412 | Sundaram Short Term Debt Fund | 2,602 | 508 | Sundaram Banking & PSU Debt Fund | 1,191 | 998 | Sundaram Debt Oriented Hybrid Fund | 3,410 | 86 | Sundaram Money Market Fund | 291 | 205 | Sundaram Overnight Fund | 32 | 1 |
| Fund Name                            | Folio Count (#)  | AUM (₹ Crore) |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Money Fund                  | 1,12,707   | 4,771         |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Low Duration Fund           | 23,856   | 1,306         |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Corporate Bond Fund         | 2,000  | 451           |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Medium Term Bond Fund       | 3,951  | 90            |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Short Term Credit Risk Fund | 19,623   | 412           |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Short Term Debt Fund        | 2,602  | 508           |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Banking & PSU Debt Fund     | 1,191  | 998           |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Debt Oriented Hybrid Fund   | 3,410  | 86            |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Money Market Fund           | 291  | 205           |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| Sundaram Overnight Fund              | 32   | 1             |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |
| <b>Statutory</b>                     | <p>Sundaram Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882 <b>Sponsor:</b> Sundaram Finance Limited <b>Investment Manager:</b> Sundaram Asset Management Company Limited. <b>Trustee:</b> Sundaram Trustee Company Limited. The sponsor is not responsible or liable for any loss beyond the contribution of ₹ 1 lakh to set up the Mutual Fund.</p>   |               |                 |               |                     |          |       |                            |        |       |                              |       |     |                                |       |    |                                      |        |     |                               |       |     |                                  |       |     |                                    |       |    |                            |     |     |                         |    |   |

# Your guide to fill the application form

Please read Riskometer details available on cover page before proceeding

|                                      |                                    |
|--------------------------------------|------------------------------------|
| Sundaram Money Fund                  | Sundaram Short Term Debt Fund      |
| Sundaram Low Duration Fund           | Sundaram Banking & PSU Debt Fund   |
| Sundaram Corporate Bond Fund         | Sundaram Debt Oriented Hybrid Fund |
| Sundaram Medium Term Bond Fund       | Sundaram Money Market Fund         |
| Sundaram Short Term Credit Risk Fund | Sundaram Overnight Fund            |

Neither the SID/KIM/SAI nor the units of the schemes of Sundaram Mutual Fund have been registered in any jurisdiction, outside India. The distribution of the SID/KIM/SAI in certain jurisdictions may be restricted or totally prohibited or subject to registration requirements and accordingly, persons who come into possession of the SID/KIM/SAI in such jurisdictions are required to inform themselves about, and to observe, any such restrictions and / or legal compliance requirements. No person receiving a copy of the SID/KIM/SAI or any application form in such jurisdiction may treat the SID/KIM/SAI or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance of any registration or other legal requirements. The units offered under the schemes of Sundaram Mutual Fund have not been and will not be

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

## Checklist

**KYC is compulsory to all investors.**

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

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

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

**Investors are requested to take note that, if the Scheme name on the application form/transaction slip and on the payment instrument are different, the application shall be processed and units will be allotted at the applicable NAV of the scheme mentioned in the application form /transaction slip duly signed by investor(s) with immediate effect, provided that the application is valid and complete in all other aspects.**

**The Investment Manager reserves the right to call for other additional documents as may be required, for processing such transactions and also to reject such transactions, if the application is found to be invalid / incomplete. The Investment Manager shall not be responsible for any loss suffered by the investor due to the discrepancy in the scheme name mentioned in the application form/transaction slip and Cheque/ Demand Draft.**

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

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

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

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

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

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

- Permanent Account Number (PAN) is mandatory for all investors except Micro SIP of an individual investor.

- Mode of operation in case of joint applicants
- Bank account details of the first applicant
- Bank details for direct credit/ ECS/NEFT/RTGS
- Central KYC Form (available in our website)

**If the investor is a minor, the following points should be noted for opening folio / account.** For detailed instructions, please refer the Statement of Additional Information:

(i) The minor shall be the first and the sole holder in an account. No joint holders are allowed in such accounts.

(ii) Guardian in the account/folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian. Documents supporting the date of birth of the minor and also the relationship of the minor and guardian should be enclosed with the application form.

For further details please refer to Statement of Additional Information.

**Please attach:**

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

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

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

**Not In Good Order (NIGO)**

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

# Your guide to fill the application form

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

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

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

- 2. Existing Investor Information:** If you are an investor in any fund of Sundaram Mutual Fund serviced by KFin Technologies Private Limited, please provide the Folio Number. You are not required to fill details required in Section 3. (If you have an existing folio with KYC validated, please mention here and skip to Investment & Payment section). **If you wish to change any of the existing details, use a transaction slip available with your account statement.**

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

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

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

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

## Go Green Services: Save the Future

- Go Green E-Update/Mobile Services:** *Registration of Contact Details:* By opting to receive the Account Statement and Abridged Scheme Annual Report in a paperless mode by e-mail, you contribute to the environment. The investor is deemed to be aware of security risks including interception of documents and availability of content to third parties. Sundaram Asset Management provides interesting information on the economy, markets and funds. If you wish to receive documents such as The Wise Investor, India Market Outlook, Global Outlook, Fact Sheet and One Page Product Updates, to name a few, please choose the 'yes' option.

- Go Green Web Service:** If you are an existing investor and wish to transact online without an IPIN please register online by visiting [www.sundarammutual.com](http://www.sundarammutual.com).

- Go Green IPIN Service:** If you are an existing investor, please register for your IPIN (Internet Personal Identification Number) online in 3 Simple Steps by visiting us at [www.kfintech.com](http://www.kfintech.com). With this you can access your account statement/capital gain statement 24x7, view your portfolio and transact online, receive transactional alerts by email/ SMS and subscribe for daily NAV alerts. If you are a new investor, you may use the attached PIN agreement Form. Applicants who request a Personal Identification Number (PIN) will be deemed to have read, understood and agreed to the terms and conditions for the PIN available at [www.sundarammutual.com](http://www.sundarammutual.com).

- Go Green Call Service:** If you are an existing investor and wish to register your email ID & mobile number with us, please call our Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI) between 9.00 & 6.00 pm on any business day. Provide E-mail ID of either Self or Family Member with Relationship.

'Family' for this purpose shall mean self, spouse, dependent children, dependent parents as specified in SEBI Circular No. CIR/MIRSD/15/2011 dated Aug 02, 2011

- As per AMFI Best practices Guidelines Circular No.77/2018-19, Primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

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

## Transaction charges:

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

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

- 2 For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be ₹ 100/- per subscription of ₹ 10,000/- and above**

**For a First Time Mutual Fund Investor, the Transaction Charge allowed will be ₹ 150/- per subscription of ₹ 10,000/- and above**

- 3 The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will be invested in the scheme. Thus units will be allotted against the net investment.**

- 4 No Transaction charges shall be levied:**

a) Where the distributor/agent of the investor has not opted to 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 ₹ 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.

**Permanent Account Number (PAN):** SEBI has mandated that PAN shall be the sole identification number for all participants in the securities market, irrespective of the amount of the transaction. Accordingly, the applicant (or incase of applications in joint names, each applicant), is required to mention their PAN Card and attach an signed/attested copy of PAN card with the application.

Investors can also submit a copy of PAN card number attested by the Bank Manager/Gazetted Officer of State or Central Government /Notary Public/Judicial Authority. Applications without a copy of the PAN will be rejected.

The application form will not be processed in case of not furnishing CKYC docs.

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

**Instructions for verification of PAN Card:** If an investor provides a copy of PAN card without required attestation, officials at the branches of Sundaram Asset Management/Registrar and Transfer Agents and designated persons at Investor Centres must verify the PAN card copy with the original. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested. Distributors can also verify the PAN card copy with original. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested.

**Know Your Customer (KYC) Requirement:** The Securities and Exchange Board of India has issued detailed guidelines on 18/01/2006 and 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](http://www.sundarammutual.com)
- The Mutual Fund shall perform initial KYC of its new investors and send the application form along with the supporting documents to the KYC Registration Agency (KRA).
- During the KYC process, the Mutual Fund will also conduct In Person Verification (IPV) in respect of its new investors. Sundaram Asset Management Company Limited and the NISM / AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for investors in mutual funds. In case of applications received directly from the investors (i.e. not through the distributors), mutual funds may rely upon the IPV performed by the scheduled commercial banks.
- The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof.
- Investors who have obtained the acknowledgement after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form.
- Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds.
- Existing Investors, who have already complied with the KYC requirements, can continue to invest as per the current practice.

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

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

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

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

- 4. Investment & Payment Details: Fund in which you wish to invest and Plans & Options:** Please indicate clearly the complete name of the fund in which you wish to invest. The fund names are available in the Key Information Memorandum.

**Payment Details:** Investors must write the Permanent Account Number/Folio Number on the reverse of the cheque / demand draft accompanying the application form. Sundaram Asset Management is pleased to bear DD charges as per rates of State Bank of India where there are no collection centers.

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

1. Gifts to a minor from Parents/Grand Parents up to ₹ 50,000(for each Purchase /per SIP Installment)
2. Employer's Remittance of Payroll deduction on behalf of Employees
3. Custodian's payment on behalf of an FII /Client

For further details please refer to Statement of Additional Information.

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 allotted | Plan mentioned by the investor | Plan under which units will be |
|--|--------------------------------|--------------------------------|
| 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.

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

In case of NRIs, if the payment is by Demand Draft, or source of funds is not clear on the cheque leaf, please provide a copy of the FIRC (Foreign Inward Remittance Certificate).

Proceeds of any redemption will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.

Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption payment request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. Valid change of bank mandate requests with supporting documents will be processed within ten business days of necessary documents reaching the head office of the RTA and any financial transaction request received in the interim will be carried based on previous details only. Effective May 01, 2012 the forms for redemption request and change of bank account have been segregated to ensure that the two different requests are handled and executed separately for all existing and new customers. For more details please refer to the Website [www.sundarammutual.com](http://www.sundarammutual.com) or contact the offices of the AMC/RTA.

**Mode of payment of redemption/dividend proceeds via Direct credit / NEFT / Other Mode**

**How do you wish to receive:**

- **Redemption Proceeds:** Please refer to the details of the various facilities for receiving redemption proceeds as outlined hereunder:

**RTGS & NEFT:** RTGS is Real Time Gross Settlement and applicable for payments/fund transfer in excess of ₹ 1 lakh. NEFT is National Electronic Funds Transfer and is applicable for payments/fund transfer of less than ₹ 1 lakh. RTGS & NEFT are modes of transferring money through electronic system and are easy and secured mode to receive your redemption proceeds.

**Direct Credit:** The redemption proceeds are directly and automatically credited to your designated bank account. It is available now with select banks and Sundaram Asset Management plans to enhance the coverage. At present, Direct Credit Facility is available for investors who have an account with Axis Bank, BNP Paribas Bank, Citibank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Royal Bank of Scotland, SBI, Standard Chartered Bank, YES Bank. If your bank falls in this list your Redemption/ Dividend proceeds will be directly credited to your account. Alternatively, you will receive the payment through NEFT mode based on the bank details available. Otherwise, payment will be made by way of a cheque/demand draft/warrant. An investor who opts for Direct Credit facility is requested to enclose a cancelled cheque or a photocopy of the cheque to ensure that the correct bank account number and MICR code are entered in his/her record. In case the bank account of an investor is covered under Direct Credit facility, then the payment of redemption/dividend proceeds (if any), will happen via direct credit payout only.

**Warrants/Draft:** Warrant/draft will be payable only at cities where Sundaram Mutual Customer Service Centres are located. Sundaram Asset Management will strive to effect the payout by sending a cheque / demand draft. In case of unforeseen circumstances, the Sundaram Asset Management reserves the right to issue a demand draft / payable at par cheque.

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

- 6. SIP Information:** For a detailed understanding of the SIP process, please read guide to investing through SIP available in this KIM.

- 7. Nomination:** Please indicate a nominee who should be entitled to the benefits of your investment in the event of an untoward development. Proportion (%) in which units will be shared by each nominee should aggregate to 100%. The section on Nomination is not applicable in the case of Non- individuals. The following points on nomination procedures may please be noted. For detailed procedure, please refer the Statement of Additional Information (SAI):



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

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

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

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

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

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

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

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

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

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

### Central KYC

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

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

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

Since the records are stored digitally, it helps intuitions de-duplicate data so that they don't need to do KYC of customers multiple times. It helps institutions find out if the client is KYC compliant based on Aadhaar, PAN and other identity proofs. If the KYC details are updated on this platform by one entity, all other

institutions get a real time update. Thus, the platform helps firms cut down costs substantially by avoiding multiplicity of registration and data upkeep.

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

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

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

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

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

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

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

Applicants (Including joint holders, Guardian, POA holder) are required to refer and mandatorily fill "FATCA-CRS Details". Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided / declaration in the application form may undergo a change on receipt of communication / guidelines from AMFI/SEBI from time to time.

### FATCA-CRS Instructions

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

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

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

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

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

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

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

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

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

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

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

### Agreement for Personal Identification Number – PIN

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Common Application Form

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

Application No:



**SUNDARAM MUTUAL**

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

|                 |                     |                            |       |               |                 |                                   |
|-----------------|---------------------|----------------------------|-------|---------------|-----------------|-----------------------------------|
| Distributor ARN | Sub Distributor ARN | Internal Sub-Broker/Sol ID | EJIN* | Employee Code | PMRN / RIA Code | ISC Date Time Stamp Reference No. |
|                 |                     |                            |       |               |                 |                                   |

Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.  
 \* Declaration for "Execution only" transaction (only where EJIN box is left blank)  "I/We hereby confirm that the EJIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

|                                   |                  |                 |                          |
|-----------------------------------|------------------|-----------------|--------------------------|
| First / Sole Applicant / Guardian | Second Applicant | Third Applicant | Power of Attorney Holder |
|-----------------------------------|------------------|-----------------|--------------------------|

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

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

|   |                                       |  |  |  |
|---|---------------------------------------|--|--|--|
| <b>1. MODE OF HOLDING</b>                     |                                       |  | <b>2. Existing Folio no:</b> <small>(if you have an existing folio with KYC validated, please mention here and skip to Investment &amp; Payment section)</small> |  |
| <input type="checkbox"/> <b>Single</b>        | <input type="checkbox"/> <b>Joint</b> | <input type="checkbox"/> <b>Anyone or Survivor</b> |  |  |
| <b>UNIT HOLDING OPTION</b>                    |                                       |  | <b>Depository Participant Name ↓</b>   |  |
| <input type="checkbox"/> <b>Physical Mode</b> |                                       |  | <input type="checkbox"/> <b>Demat Mode</b>   |  |

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

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

|             |                |  |             |                |  |
|-------------|----------------|--|-------------|----------------|--|
| <b>NSDL</b> | DPID           |  | <b>CDSL</b> | DPID           |  |
|             | Beneficiary ID |  |             | Beneficiary ID |  |

Note: Please attach copy of Client Master List.

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

### 3. FIRST HOLDER DETAILS

|            |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Name       | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| PAN        | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          | DOB                      |                          | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     |                          |                          |
| CKYC       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| KIN        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Mobile No* | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          | Email ID*                |                          | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |

E-mail ID:  **Self** OR  **Family Member** (Relationship)..... **\*Mandatory**

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓)  Account Statement  Annual Report  Other Statutory Information

Note Primary holder(s) / guardian own email address and mobile number should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions.

|                              |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Father / Guardian / PoA Name | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| PAN                          | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          | DOB                      |                          | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     |                          |
| CKYC                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| KIN                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Relationship of guardian     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### SECOND HOLDER DETAILS

|      |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Name | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| PAN  | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          | DOB                      |                          | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     |                          |
| CKYC | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| KIN  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### THIRD HOLDER DETAILS

|      |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Name | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| PAN  | <input type="text"/>     |                          |                          |                          |                          |                          |                          |                          |                          |                          | DOB                      |                          | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     | <input type="text"/>     |                          |
| CKYC | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| KIN  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

# Application Form

| 4. INVESTMENT & PAYMENT DETAILS  |   | Payment Type <input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form') <input type="checkbox"/> Non Third Party Payment |   |
|--|---|---|---|
| Scheme Name  | Scheme-1  | Scheme-2  | Scheme-3  |
| Plan   | <input type="checkbox"/> Regular <input type="checkbox"/> Direct  | <input type="checkbox"/> Regular <input type="checkbox"/> Direct  | <input type="checkbox"/> Regular <input type="checkbox"/> Direct  |
| Option   | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend   | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend   | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend   |
|  | <input type="checkbox"/> Payout   | <input type="checkbox"/> Payout   | <input type="checkbox"/> Payout   |
|  | <input type="checkbox"/> Re-Investment  | <input type="checkbox"/> Re-Investment  | <input type="checkbox"/> Re-Investment  |
|  | <input type="checkbox"/> Sweep*   | <input type="checkbox"/> Sweep*   | <input type="checkbox"/> Sweep*   |
|  | <i>Dividend Frequency (For Fixed Income Funds only):</i>  | <i>Dividend Frequency (For Fixed Income Funds only):</i>  | <i>Dividend Frequency (For Fixed Income Funds only):</i>  |
|  | <i>(applicable as per SID &amp; KIM of respective Funds)</i>  | <i>(applicable as per SID &amp; KIM of respective Funds)</i>  | <i>(applicable as per SID &amp; KIM of respective Funds)</i>  |
|  | *Dividend Sweep Target Scheme   | *Dividend Sweep Target Scheme   | *Dividend Sweep Target Scheme   |
|  | <input type="checkbox"/> Regular Growth <input type="checkbox"/> Direct Growth  | <input type="checkbox"/> Regular Growth <input type="checkbox"/> Direct Growth  | <input type="checkbox"/> Regular Growth <input type="checkbox"/> Direct Growth  |
| <i>(If target scheme is not mentioned for Dividend Sweep, default scheme is "Sundaram Money Fund") Any / each correction carried out in selecting the target scheme has to be counter-signed by the investor(s) to make it a valid selection</i> |   |   |   |
| Payment Mode   | <input type="checkbox"/> OTM <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> Fund Transfer | <input type="checkbox"/> OTM <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> Fund Transfer     | <input type="checkbox"/> OTM <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> Fund Transfer |
| Reference No.  |   |   |   |
| Amount   | Figures:<br>Words:  |   |   |
| Account Type   | <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Current                                   | <input type="checkbox"/> FCNR <input type="checkbox"/> Others   | Drawn on Bank, Branch   |

| 5. BANK ACCOUNT DETAILS FOR PAYOUT |                |
|------------------------------------|----------------|
| IFSC CODE                          | MICR           |
| Bank Account No                    |                |
| Bank Name                          | Bank Branch    |
| Account Type                       | Please specify |

| Address of First / Sole Applicant |                |        |           |
|-----------------------------------|----------------|--------|-----------|
| Town:                             | City/District: | State: | PIN Code: |

| Overseas Address (in case of NRIs/FIIs) (Mandatory) |  |
|---|--|
|   |  |
|   |  |

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

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

| SIP Period   |             | SIP Date  | SIP Frequency   |
|--------------|-------------|---|---|
| SIP Starting | SIP Ending  | for Monthly/Quarterly frequency only  | <input type="checkbox"/> Weekly (Minimum amount ₹ 1000 Every Wednesday. Minimum No of installments 5) |
| M M Y Y Y Y  | M M Y Y Y Y | <input type="checkbox"/> 1 <input type="checkbox"/> 7 <input type="checkbox"/> 14 <input type="checkbox"/> 20 <input type="checkbox"/> 25 | <input type="checkbox"/> Monthly (Minimum amount ₹ 100 Minimum No of installments 20)                 |
|              |             |   | <input type="checkbox"/> Quarterly (Minimum amount ₹ 750 Minimum No of installments 7)                |

Each SIP Amount ₹

| Normal STP                    |  | SWP                           |  |
|-------------------------------|--|-------------------------------|--|
| Source Scheme                 |  | Scheme                        |  |
| Target Scheme                 |  | Amount / percentage (figures) |  |
| Amount / percentage (figures) |  | Amount / percentage (words)   |  |
| Amount / percentage (words)   |  | Frequency                     | Weekly / Monthly / Quarterly           |
| Frequency                     | Weekly / Monthly / Quarterly           | Preferred SWP date            | Please write the debit date as per SID |
| Preferred STP date            | Please write the debit date as per SID | STP Period                    | From Date To Date                      |
| STP Period                    | From Date To Date                      | SWP Period                    | From Date To Date                      |

**7. NOMINATION DETAILS** If you do not wish to nominate Tick here

1st Nominee Name:

|  |  |
|--|--|
|  |  |
|--|--|

Relationship:.....  
Address:.....

If nominee is a minor:  
Date of birth: 

|  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|

Name of Guardian:.....  
Address of Guardian:.....

Proportion (%)\* in which units will be shared by first nominee.....%

# Application Form

**2nd Nominee Name:**

|                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

Relationship:.....  
Address:.....

**If nominee is a minor:**  
Date of birth:

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
| <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
|---|---|---|---|---|---|---|---|---|

Proportion (%)\* in which units will be shared by second nominee.....%

Name of Guardian:.....  
Address of Guardian:.....

**3rd Nominee Name:**

|                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

Relationship:.....  
Address:.....

**If nominee is a minor:**  
Date of birth:

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
| <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
|---|---|---|---|---|---|---|---|---|

Proportion (%)\* in which units will be shared by third nominee.....%

Name of Guardian:.....  
Address of Guardian:.....

\* Proportion (%) in which units will be shared by each nominee should aggregate to 100%

*Signature of 1st / Sole Applicant / Guardian*

*Signature of 2nd Applicant*

*Signature of 3rd Applicant*

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

| GROSS ANNUAL INCOME |                          |                          |                          |                          |                          |                          |   |   |   |   |   |   |   |   |   |   |   |
|---------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---|---|---|---|---|---|---|---|---|---|---|
|                     | Below 1 Lac              | 1-5 Lacs                 | 5-10 Lacs                | 10-25 Lacs               | > 25 Lacs - 1 Crore      | > 1 Crore                | Net worth (Mandatory for Non-Individuals) - ₹ | As on date                                |   |   |   |   |   |   |   |   |   |
| 1st Holder          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>                      | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| 2nd Holder          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>                      | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| 3rd Holder          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>                      | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |

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

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

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

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

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

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

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

**Acknowledgement**

Sundaram Asset Management Company Limited, CIN: U93090TN1996PLC034615,  
1 & II Floor, 46 Whites Road, Chennai - 600 014. Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI)

Application No. \_\_\_\_\_

---

ISC's Signature & Stamp

Received From Mr./Mrs./Ms. ....

Communication in connection with the application should be addressed to the Registrar **KFin Technologies Private Limited**, Registrar and Transfer Agents, Unit: Sundaram Mutual Fund, Central Processing Center, 23, Cathedral Garden Road, Nungambakkam, Chennai 600034. Contact No: 1860 425 7237 (India) +91 40 2345 2215 (NRI)

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

## FATCA-CRS Instructions

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

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

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

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

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

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

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

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

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

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

| Name of First / Sole Applicant / Guardian        | Name of Second Applicant        | Name of Third Applicant        |
|--|---------------------------------|--------------------------------|
|  |                                 |                                |
| ✍ Signature of First / Sole Applicant / Guardian | ✍ Signature of Second Applicant | ✍ Signature of Third Applicant |

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

Please tick  as applicable:

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

ISC's signature & Time Stamping

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

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

Sole/First Applicants's Signature Mandatory

Name of First/Sole Applicant Gender\*  Male  Female  Others

Name of Second Applicant Gender\*  Male  Female  Others

Name of Third Applicant Gender\*  Male  Female  Others

E-Mail\*

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

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

First/Sole Applicant/Guardian \_\_\_\_\_  
 Second Applicant \_\_\_\_\_  
 Third Applicant \_\_\_\_\_

Bank Name..... Dated.....

Cheque No..... Dated.....

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

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

| Sr. No | Scheme/Plan/Option/Sub-option            | SIP Installment Amount (₹) | SIP Date  | Frequency   | SIP Top Up (Optional)   | Start Month/Year | End Month/Year (Default Dec 2031)#                          |
|--------|--|----------------------------|---|---|---|------------------|---|
| 1      | Scheme .....<br>Plan.....<br>Option..... |                            | <input type="checkbox"/> 1st <input type="checkbox"/> 7th<br><input type="checkbox"/> 14th <input type="checkbox"/> 20th<br><input type="checkbox"/> 25th | <input type="checkbox"/> Weekly@<br><input type="checkbox"/> Monthly*<br><input type="checkbox"/> Quarterly | Top-up amount \$<br>₹.....<br>Top-up Frequency ^ <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly | MM YY YY YY      | MM YY YY YY<br><input type="checkbox"/> Till Further Notice |
| 2      | Scheme .....<br>Plan.....<br>Option..... |                            | <input type="checkbox"/> 1st <input type="checkbox"/> 7th<br><input type="checkbox"/> 14th <input type="checkbox"/> 20th<br><input type="checkbox"/> 25th | <input type="checkbox"/> Weekly@<br><input type="checkbox"/> Monthly*<br><input type="checkbox"/> Quarterly | Top-up amount \$<br>₹.....<br>Top-up Frequency ^ <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly | MM YY YY YY      | MM YY YY YY<br><input type="checkbox"/> Till Further Notice |
| 3      | Scheme .....<br>Plan.....<br>Option..... |                            | <input type="checkbox"/> 1st <input type="checkbox"/> 7th<br><input type="checkbox"/> 14th <input type="checkbox"/> 20th<br><input type="checkbox"/> 25th | <input type="checkbox"/> Weekly@<br><input type="checkbox"/> Monthly*<br><input type="checkbox"/> Quarterly | Top-up amount \$<br>₹.....<br>Top-up Frequency ^ <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly | MM YY YY YY      | MM YY YY YY<br><input type="checkbox"/> Till Further Notice |

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

\$ Top up amount should be in multiples of ₹ 500 only; ^ Quarterly SIP offers top-up frequency at yearly intervals only; @Only on Wednesdays

**DEMAT Account Details**

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

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

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

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

|   |                                |
|---|--------------------------------|
| Signatures [as per Mutual Fund Records / Application] | First Unit Holder's Signature  |
|   | Second Unit Holder's Signature |
|   | Third Unit Holder's Signature  |

**NACH/OTM Registration**

Sf SUNDARAM MUTUAL UMRN \_\_\_\_\_ Date DD|MM|YY|YY|YY

Tick (✓) Create Modify Cancel

Sponsor Bank Code \_\_\_\_\_ Utility Code \_\_\_\_\_

I/We hereby authorise **SUNDARAMMUTUALFUND** to debit Tick (✓)  SB  CA  SB-NRE  SB-NRO  Others.....

Bank Account No \_\_\_\_\_

④ With Bank Name of customers bank \_\_\_\_\_ IFSC \_\_\_\_\_ or MICR \_\_\_\_\_

⑥ an amount of ₹ (in words) \_\_\_\_\_ ₹

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

⑦ Reference 1 Folio No \_\_\_\_\_ Phone No \_\_\_\_\_

⑧ Reference 2 Application No \_\_\_\_\_ Email ID \_\_\_\_\_

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

⑩ PERIOD From DD|MM|YY|YY|YY To DD|MM|YY|YY|YY

Signature Primary Account holder \_\_\_\_\_ Signature Account holder \_\_\_\_\_ Signature Account holder \_\_\_\_\_

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

• This is to confirm that the declaration has been carefully read, understood and made by me/us. I am authorising the user entity/corporate to debit my account.  
 • I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.  
 I/We hereby declare that the above information is true and correct and that the mobile number listed above is registered in my/our name(s) and/or is the number that I/we use in the ordinary course. I/We hereby declare that, irrespective of my/our registration of the above mobile in the provider customer preference register, or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We consent to the Bank communicating to me/us about the transactions carried out in my/our aforesaid account(s).

# Guide to fill SIP Registration / Renewal Form with NACH/One Time Mandate (OTM)

## General Instructions

1. This facility is offered to investors having Bank accounts in select banks (269) mentioned in our application form. The Banks in the list may be modified/updated/ changed/removed at any time in future entirely at the discretion of Sundaram Asset Management Ltd (“SAMC”), Sundaram Trustee Company Ltd. (“Trustee”) or Sundaram Mutual Fund (“SMF”) without assigning any reasons or prior notice. SIP instructions for investors in such Banks via NACH route will be discontinued.
2. The AMC/ Trustee/ SMF will not be liable for any transaction failures due to rejection by the investors bank/branch.
3. SIP through NACH/OTM Facility is available only on 1st / 7th / 14th / 20th / 25th of the month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
4. The investor agrees to abide by the terms and conditions of NACH facility of NPCI.
5. Investor will not hold AMC / Trustee / SMF and its service providers responsible if the transaction is delayed or not effected by the Investor’s Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration / Cancellation / Rejections.
6. The AMC/ Trustee/ SMF reserves the right to reverse allotments in case the NACH/OTM is rejected by the bank for any reason whatsoever.
7. The AMC/ Trustee/ SMF shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the facility of NACH/OTM and takes full responsibility for the same.
8. The AMC/Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
9. The AMC/ Trustee reserves the right to discontinue the SIP in case of Direct Debit through NACH routes are rejected by the investor bank for any reasons.
10. For scheme related details, please refer to the Scheme Information Document (SID) / Key Information Memorandum (KIM) and the addendum issued from time to time.
11. The AMC/ Trustee reserves the right to reject any application without assigning any reason thereof.
12. SIP cancellation can be done separately by submitting the request at least 21 Business days in advance; however the associated NACH mandate can be retained for future investments.
13. For intimating the change in bank particulars, please use the NACH/OTM Form to modify transaction limit or add / remove banks from the NACH/OTM facility. Also fill-up all the relevant details as applicable. Requests for any changes / cancellation in the NACH Bank Mandate request should be submitted at least 30 Business days in advance.
14. In case of Micro SIPs, please refer to KIM under “your guide to fill the application form” for more details.
15. **SIP Frequency**
  - Weekly every Wednesday (For Minimum amount of ₹ 1000, Minimum No. of installments is 5)
  - Monthly (For Minimum amount of ₹ 100, minimum No. of installments is 20)
  - Quarterly (For Minimum amount of ₹ 750, minimum No. of installments is 7)
16. SIP default date is 7th of every month, if no date is mentioned
17. **In case of SIP transaction where the mode of payment is through NACH/ECS/SI/Auto Debit, investors are required to submit SIP request at least 30 days prior to the date of first instalment**

## The following applications will be considered as ‘Not In Good Order’ (NIGO) and are liable to be rejected:

- If folio number mentioned in the Fresh / Additional Purchase, SIP NACH/OTM form, Switch, STP, SWP & NCT request does not match Folio Number mentioned in NACH/OTM registration mandate Form.
- If the folio number mentioned in the NACH/OTM mandate registration form does not match with our record, the NACH/OTM mandate will not be registered.
- If the SIP period mentioned in SIP via NACH/OTM form is beyond the NACH/OTM validity period or NACH/OTM validity period expired.

## Following fields need to be filled mandatorily

1. Date: In format DD/MM/YYYY
2. Bank A/c Type: Tick the relevant box
3. Fill Bank Account Number
4. Fill name of Destination Bank
5. IFSC / MICR code: Fill respective code
6. Mention Maximum Amount
7. Reference 1: Mention Folio Number
8. Reference 2: Mention Application Number
9. Telephone Number (Optional)
10. Email ID
11. Period: Starting date of NACH registration (in format DD/MM/YYYY)
12. Signature as per bank account
13. Name: Mention Holder Name as Per Bank Record

## Other Instructions

- NACH/OTM Bank Mandate can be used for both SIP and Lump Sum Purchase.
- Investors are allowed to perform Lump sum purchase and SIP on a same day provided the NACH/OTM bank account has the adequate funds to honor multiple debits
- NACH/OTM is applicable for both Individual and Non-Individual
- Registration of Multiple NACH/OTM forms is acceptable with different Bank and Accounts.
- Per transaction limit should be less than or equal to the amount as mentioned in NACH/OTM Form already registered or submitted, if not registered
- Investors are required to submit “NACH/OTM” registration first and only after successful registration an existing “NACH” associated with a SIP can be cancelled.
- NACH/OTM request will be accepted only if the “Bank” mentioned in the request form is listed in the NACH banks list. Please contact offices of Sundaram Asset Management Company/ visit [www.sundarammutual.com](http://www.sundarammutual.com) for updated list of banks eligible for NACH/OTM Facility.
- Submitting NACH/OTM form does not confirm your investments in SMF unless supported by SIP Investment Form or Common Transaction forms
- Sundaram Mutual will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.
- For other Terms and Conditions governing NACH/OTM payments please refer KIM or [www.sundarammutual.com](http://www.sundarammutual.com)
- NACH/OTM is applicable only for investments via debit instructions
- By submitting the NACH/OTM the investor authorizes Sundaram Mutual to utilize the information provided herein for the purpose of his/her investments in Sundaram Mutual Fund, including creation of a folio
- Investors are deemed to have read and understood the requirements and contents of Statement of Additional Information (SAI), Scheme Information Document (SID) and all other scheme related documents



**Channel Partner / Agent Information**

|                          |                         |                            |  |
|--------------------------|-------------------------|----------------------------|--|
| Distributor's ARN & Name | Sub-broker's ARN (code) | Sub-broker Code (internal) | EUIN*<br>(Employee Unique Identification Number) |
|--------------------------|-------------------------|----------------------------|--|

Serial No: FI

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

|                                   |                     |                    |
|-----------------------------------|---------------------|--------------------|
| First/Sole Applicant/<br>Guardian | Second<br>Applicant | Third<br>Applicant |
|-----------------------------------|---------------------|--------------------|

ISC's signature  
&  
Time Stamping

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

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

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

Folio No

**New Investor Information**

Name of First/Sole Applicant

Permanent Account Number KYC completed  Yes  No

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

Permanent Account Number (PAN) KYC completed  Yes  No Relationship

Name of Second Applicant

Permanent Account Number (PAN) KYC completed  Yes  No

Name of Third Applicant

Permanent Account Number (PAN) KYC completed  Yes  No

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

|        |          |           |        |
|--------|----------|-----------|--------|
| E-Mail | STD Code | Telephone | Mobile |
|--------|----------|-----------|--------|

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

**Systematic Transfer Plan**

Transferring funds from Scheme Sundaram

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

Transferring funds to Scheme Sundaram

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

Each STP Amount ₹

STP Frequency  Daily (₹ 1000 Minimum Number of installments 20)  Weekly (every Wednesday-Minimum amount ₹ 1000 Minimum Number of installments 5)  Monthly (Minimum amount ₹ 250 Minimum Number of installments 20)  Quarterly (Minimum amount ₹ 750 Minimum Number of installments 7)

STP Date (for monthly and quarterly options)  1  7  14  20  25 **STP Period**

|              |            |    |                      |
|--------------|------------|----|----------------------|
| STP Starting | STP Ending | OR | Till further notice* |
| MMYYYY       | MMYYYY     |    | 3 1 1 2 2 0 3 1      |

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

**Nominee (available only for individuals)**

I wish to nominate the following person(s)

|   |  |   |
|---|--|---|
| <p><b>1st Nominee</b><br/>Name:.....<br/>Address:.....<br/>Proportion (%)* in which units will be shared by first nominee.....%<br/>If nominee is a minor:<br/>Date of birth:.....Relationship:.....<br/>Name of Guardian:.....<br/>Address of Guardian:.....</p> | <p><b>2nd Nominee</b><br/>Name:.....<br/>Address:.....<br/>Proportion (%)* in which units will be shared by second nominee.....%<br/>If nominee is a minor:<br/>Date of birth:.....Relationship:.....<br/>Name of Guardian:.....<br/>Address of Guardian:.....</p> | <p><b>3rd Nominee</b><br/>Name:.....<br/>Address:.....<br/>Proportion (%)* in which units will be shared by third nominee.....%<br/>If nominee is a minor:<br/>Date of birth:.....Relationship:.....<br/>Name of Guardian:.....<br/>Address of Guardian:.....</p> |
|---|--|---|

\* Proportion (%) in which units will be shared by each nominee should aggregate to 100%

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

**Signature**

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

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

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

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

## List of banks eligible for Auto Debit Facility-NACH/OTM

Abhyudaya Co-Operative Bank • Abu Dhabi Commercial Bank • Adarniya P.D. Patilsaheb Sahakari Bank Ltd. • Adarsh Co-Operative Bank Ltd • Ahmednagar Shahar Sahakari Bank Maryadit • Allahabad Bank • Ambarnath Jai-Hind Co-Op.Bank Ltd. • Andhra Bank • Andhra Pragathi Grameena Bank • Apna Sahakari Bank Ltd. • Ashok Sahakari Bank Ltd • Assam Gramin Vikash Bank • Axis Bank • Bangiya Gramin Vikash Bank • Bank Of America • Bank Of Bahrain & Kuwait • Bank Of Baroda • Bank Of Ceylon • Bank Of India • Bank Of Maharashtra • Barclays Bank Plc • Bassein Catholic Co-Op Bank Ltd • Bhagini Nivedita Sahakari Bank Ltd. • Bhartiya Mahila Bank • BNP Paribas • Canara Bank • Capital Local Area Bank • Central Bank Of India • Citibank N A • City Union Bank Limited • Corporation Bank • Credit Agricole Corporate & Investment Bank • Dcb Bank Ltd • Delhi Nagrik Sehkar Bank Ltd • Dena Bank • Deutsche Bank Ag • Development Bank Of Singapore • Dhanalaxmi Bank • Dharmapuri District Central Co Op Bank Ltd • Dindigul Central Co-Operative Bank Ltd • Dombivili Nagari Sahakari Bank Ltd. • Federal Bank • Fingrowth Co-Operative Bank Ltd • George Town Co-Operative Bank Ltd. • Gopinath Patil Parsik Janata Sahakari Bank • Guardian Souharda Sahakari Bank Niyamita • Hdfc Bank Ltd • Icici Bank Ltd • Idbi Bank • Idfc Bank Limited • Indian Bank • Indian Overseas Bank • Indraprastha Sehkar Bank Ltd • Indusind Bank • Ing Vysya Bank Ltd • J.P.Morgan Chase Bank N.A • Jalgaon Janata Sahkari Bank Ltd • Jamia Co-Operative Bank Ltd • Janakalyan Sahakari Bank • Janaseva Sahakari Bank (Borivli) Ltd • Janata Co-Op. Bank Ltd, Malegaon. • Janata Sahakari Bank Ltd. • Jodhpur Nagrik Sahakari Bank Limited • Kallappanna Awade Ichalkaranji Janatasahakari Bank • Karnataka Bank Ltd • Karnataka Vikas Grameena Bank • Karur Vysa Bank • Kotak Mahindra Bank Ltd • Kurla Nagarik Sahakari Bank Ltd • Maharashtra Gramin Bank • Malda District Central Cooperative Bank Ltd • Manipur Rural Bank • Mizuho Bank Ltd. • Mumbai District Central Co-Op Bank Ltd • Nagpur Nagarik Sahakari Bank Ltd. • Narmada Jhabua Gramin Bank • Navabharat Co-Op. Urban Bank Ltd. • New India Co-Op Bank Ltd • Nkgsb Co-Op. Bank Ltd. • Nutan Nagarik Sahakari Bank Ltd • Oriental Bank Of Commerce • Parshwanath Co-Operative Bank Ltd • Prathama Bank • Prime Co-Operative Bank Ltd. • Priyadarshani Nagari Sahakari Bank Ltd., Jalna. • Pudukottai District Central Cooperative Bank Ltd • Pune District Central Co-Operative Bank Ltd • Punjab & Maharashtra Co-Operative Bank • Punjab & Sind Bank • Punjab National Bank • Pused Urban Co-Op,Bank Ltd. • Rabobank International • Rajgurunagar Sahakari Bank Ltd • Rajkot Nagarik Sahakari Bank Ltd. • Ratnakar Bank • Sangli Urban Co-Operative Bank Ltd • Sant Sopankaka Sahakari Bank Ltd. • Saraswat Bank • Sbm Bank (Mauritius) Ltd • Shivalik Mercantile Co-Op Bank Ltd • Shree Mahalaxmi Urban Co-Op Credit Bank Ltd. • Shree Warana Sahakari Bank Ltd. • Shri Chhatrapati Rajarshi Shahu Urban Co-Op Bank • Shri Veershaiv Co-Op Bank Ltd. • Sindhudurg District Central Cooperative Bank Ltd • South Indian Bank • Sri Potti Sriramulu Nellore Dccb • Standard Chartered Bank • State Bank Of Bikaner & Jaipur • State Bank Of Hyderabad • State Bank Of India • State Bank Of Patiala • Suco Souharda Sahakari Bank • Sudha Co-Operative Urban Bank Ltd • Sumitomo Mitsui Banking Corporation • Suvarnayug Sahakari Bank Ltd. • Syndicate Bank • Tamilnad Mercantile Bank Ltd. • Tamilnadu State Apex Co-Op Bank Ltd • Tamluk-Ghatal Central Co-Operative Bank Ltd • Textile Traders Co-Operative Bank Limited • Thane Bharat Sahakari Bank Ltd. • The Abhinav Sahakari Bank Limited • The Adarsh Cooperative Urban Bank Limited • The Adilabad District Co-Op Central Bank Ltd. • The Agrasen Co-Operative Urban Bank Ltd • The Ahmedabad Mercantile Co-Op Bank Ltd • The Alappuzha District Co Operative Bank Ltd • The Amritsar Central Cooperative Bank Limited. • The Anantapur District Cooperative Central Bank Lt • The Andhra Pradesh State Cooperative Bank Ltd • The Annasaheb Savant Co-Op Urban Bank Mahad Ltd • The Aryapuram Cooperative Urban Bank Ltd • The Bank Of Nova Scotia • The Baramati Sahakari Bank Ltd • The Bathinda Central Co-Operative Bank Ltd. • The Bhagalakshmi Mahila Sahakari Bank Ltd • The Bharat Co-Operative Bank Ltd • The Bicholim Urban Co-Operative Bank Ltd • The Catholic Syrian Bank • The Chembur Nagarik Sahakari Bank • The Chengelpattu Co-Op Urban Bank Ltd • The Chikhli Urban Co-Op Bank Ltd. • The Chiplun Urban Cooperative Bank Ltd • The Chittoor District Co-Op Central Bank Ltd • The Citizen Cooperative Bank Limited • The Citizens Urban Cooperative Bank Ltd. • The Coimbatore District Central Co-Op Bank Limited • The Cosmos Co-Operative Bank Ltd • The Cuddalore District Central Cooperative Bank • The Delhi State Cooperative Bank Limited • The District Central Coop Bank Limited, Elluru • The District Central Coopearative Bank Ltd,Khammam • The District Co-Op

Central Bank Ltd, Kakinada • The District Co-Op Central Bank Ltd, Visakhapatnam • The District Co-Operative Central Bank Ltd.Medak • The District Coop Central Bank Ltd,Vizianagaram • The District Cooperative Central Bank Ltd, Kurnool • The District Cooperative Central Bank Ltd,Srikakul • The District Cooperative Central Bank,Mahabubnagar • The Erode District Central Co-Operative Bank Ltd • The Faridkot Central Cooperative Bank Ltd • The Fatehgrah Sahib Central Cooperative Bank • The Fazilka Central Coop. Bank Ltd • The Ferozepur Central Coop. Bank Ltd • The Gadchiroli District Central Cooperative Bank • The Gayatri Cooperative Urban Bank Ltd • The Goa State Co-Operative Bank Ltd • The Goa Urban Co-Operative Bank Ltd. • The Greater Bombay Co-Operative Bank Limited • The Guntur District Cooperative Central Bank Ltd. • The Gurdaspur Central Cooperative Bank Ltd • The Hasti Co-Op. Bank Ltd. • The Hongkong & Shanghai Banking Corporation Ltd • The Hoshiarpur Central Co-Operative Bank Ltd • The Hyderabad District Cooperative Bank Ltd • The Jalandhar Central Cooperative Bank Limited • The Jalgaon Peoples Co Op Bank Ltd • The Jammu And Kashmir Bank Ltd • The Kadappa District Co-Operative Central Bank Ltd • The Kalapur Commercial Co-Operative Bank • The Kalyan Janata Sahakari Bank Ltd. • The Kangra Central Co-Operative Bank Ltd • The Kangra Co-Operative Bank Ltd • The Kanyakumari District Central Cooperative Bank • The Kapol Co-Operative Bank Ltd. • The Kapurthala Central Cooperative Bank Ltd • The Karad Janata Sahakari Bank Ltd • The Karad Urban Co-Op Bank Ltd • The Karimnagar District Cooperative Central Bank • The Karnataka State Co-Operative Apex Bank Ltd. • The Kottayam District Co-Operative Bank Ltd. • The Krishna District Cooperative Bank • The Kumbakonam Central Co-Operative Bank Ltd • The Lakshmi Vilas Bank Ltd. • The Ludhiana Central Cooperative Bank Ltd • The Madgaum Urban Cooperative Bank Ltd • The Madurai District Central Cooperative Bank Ltd • The Mahanagar Co-Op. Bank Ltd. • The Malkapur Urban Co-Op Bank Ltd • The Mansa Central Co-Operative Bank Ltd. • The Mapusa Urban Cooperative Bank Of Goa Ltd • The Mehsana Urban Co-Operative Bank • The Moga Central Cooperative Bank Ltd • The Mugberia Central Co-Operative Bank Ltd • The Muktsar Central Co-Operated Bank Ltd • The Municipal Co-Op Bank Ltd • The Nainital Bank Limited • The Nalgonda Dist. Co-Op. Central Bank Ltd. • The Nasik Merchants Cooperative Bank Ltd • The Nav Jeevan Co-Op Bank Ltd • The Nawanshahr Central Cooperative Bank Ltd. • The Nilgiris District Central Coop Bank Ltd • The Nizamabad District Co-Op Central Bank Ltd • The Odisha State Co-Operative Bank Ltd • The Pachora Peoples Co-Op. Bank Ltd.Pachora • The Panchkula Central Co-Operative Bank Ltd • The Patiala Central Cooperative Bank Ltd. • The Pochampally Cooperative Urban Bank Ltd • The Prakasam District Co-Op Central Bank Ltd • The Punjab State Cooperative Bank Ltd • The Rajasthan State Co-Operative Bank Ltd • The Ramanathapuram District Central Co Op Bank Ltd • The Ropar Central Cooperative Bank • The Royal Bank Of Scotland • The S.A.S Nagar Central Cooperative Bank Ltd. • The Sahebrao Deshmukh Co-Op. Bank Ltd. • The Sahyadri Sahakari Bank Ltd • The Saidapet Co-Op Urban Bank Ltd • The Salem District Central Co-Operative Bank Ltd • The Sangrur Central Co-Operative Bank Ltd. • The Shamrao Vital Co-Operative Bank • The Surat District Co-Op Bank • The Surat People'S Co-Op. Bank Ltd. • The Sutex Co-Op.Bank Ltd. • The Tamilnadu Industrial Cooperative Bank Ltd • The Tarn Taran Central Cooperative Bank Ltd • The Thane Dist. Central Co-Op. Bank Ltd • The Thiruvannamalai District Central Coop Bank Ltd • The Tirunelveli District Central Co-Op Bank Ltd • The Udaipur Mahila Urban Co-Op Bank Ltd • The Udaipur Urban Co-Op Bank Ltd • The Vaish Co-Operative New Bank Ltd • The Varachha Co-Op Bank Ltd • The Vellala Co-Operative Bank Limited • The Vellore District Central Co-Op Bank Ltd. • The Villupuram District Central Co-Op Bank Ltd • The Virudhunagar District Central Co-Op Bank Ltd., • The Vishweshwar Sahakari Bank Ltd • The Warangal District Cooperative Central Bank Ltd • The Washim Urban Co-Operative Bank Ltd. • The Wayanad District Co-Operative Bank Ltd. • The West Bengal State Co-Op Bank Ltd • The Yashwant Co-Op Bank Ltd • Thrissur District Cooperative Bank Ltd • Tiruvallur Co-Operative Urban Bank Limited • Tjsb Sahakari Bank Ltd • Tripura Gramin Bank • Tumkur Grain Merchant'S Co-Operate Bank Ltd • Uco Bank • Union Bank Of India • United Bank Of India • Vasai Vikas Sahakari Bank Ltd • Vijaya Bank • Vishwas Co-Op Bank Ltd. • Vivekanand Nagrik Sahkari Bank Mydt • Yavatmal District Central Co-Operative Bank Ltd • Yes Bank • Youth Development Co-Operative Bank Ltd.

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

Name of the entity: .....

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

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

Customer ID / Foio Number: .....

PAN.....

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

City of

incorporation:.....

Country of incorporation:.....

Net Worth in INR. In ₹ Lakhs  Net Worth as on 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

 (Date should not be older than one year)

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

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

Please tick the applicable tax resident declaration:

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

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

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

<sup>%</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent<sup>\$</sup>

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

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

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

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

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

#### Part B (please fill any one as appropriate ‘to be filled by NFEs other than Direct Reporting NFEs’)

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

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

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

## UBO Declaration

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

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

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

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

# If Passive NFE, please provide below additional details.

(Please attach additional sheets if necessary)

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

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

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

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

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

## FATCA - CRS Terms and Conditions

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

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

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

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

<sup>6</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

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

|             |             |
|-------------|-------------|
| Name        |             |
| Designation |             |
| Signature   | Signature   |
| Signature   | Signature   |
|             | Place ..... |
|             | Date .....  |

## Part D: FATCA-CRS Instructions & Definitions

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

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

**or**

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

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

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

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

- **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- **FIs not required to apply for GIIN:**

A. Reasons why FI not required to apply GIIN

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

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

Types of NFEs that are regarded as excluded NFE are:

a. *Publicly traded company (listed company)*

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

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

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

## b. Related entity of a publicly traded company

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

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

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

### 3. Other definitions

#### (i) Related entity

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

#### (ii) Passive NFE

The term passive NFE means

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

or

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

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

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

## (iii) Passive income

The term passive income includes income by way of :

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

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

## (iv) Controlling persons

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

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

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

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

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

### (A) Controlling Person Type:

#### Code Sub-category

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

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

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

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

(vi) *Owner documented FFI*

An FFI meets the following requirements:

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

(vii) *Direct reporting NFE*

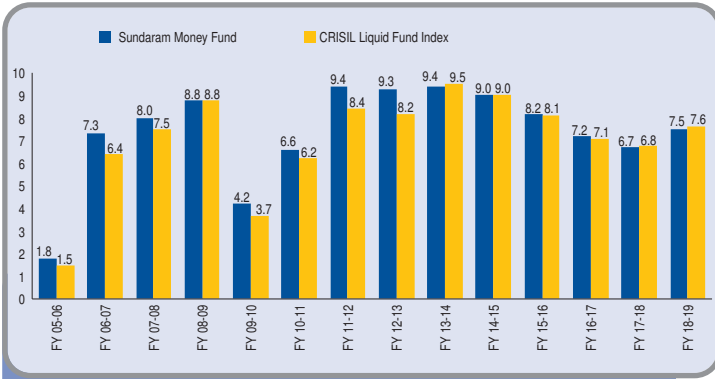
A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

(viii) *Exemption code for U.S. persons*

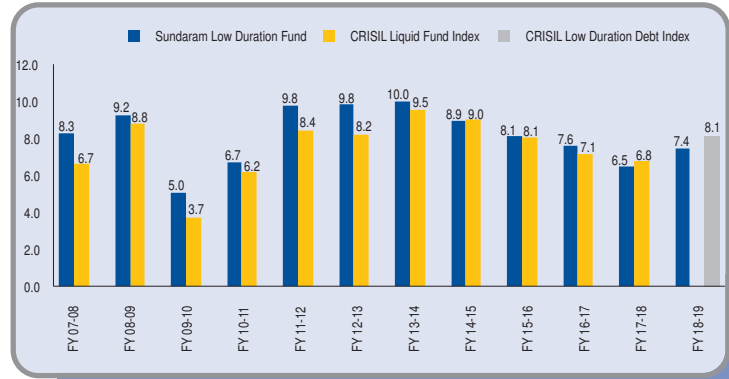
| Code | Sub-Category   |
|------|--|
| A    | An organization exempt from tax under section 501 (a) or any individual retirement plan as defined in section 7701(a)(37)  |
| B    | The United States or any of its agencies or instrumentalities  |
| C    | A state, the District of Columbia, a possession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



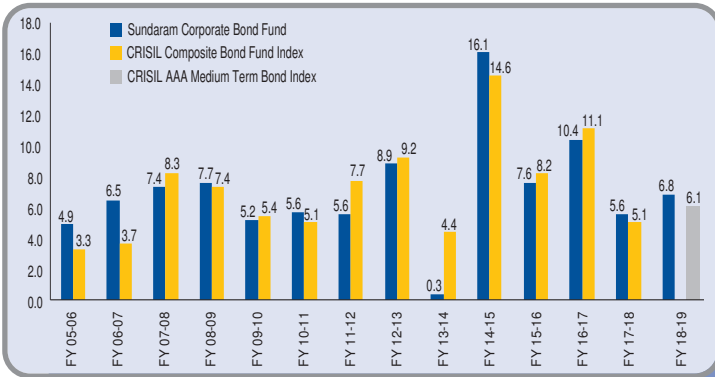
# Track Record - Income/Liquid Schemes



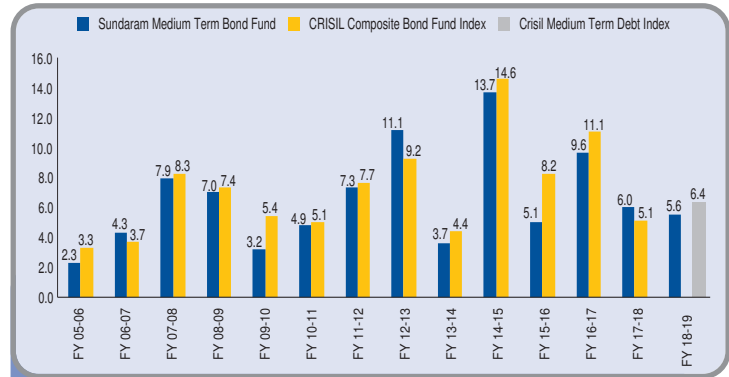
**Sundaram Money Fund**



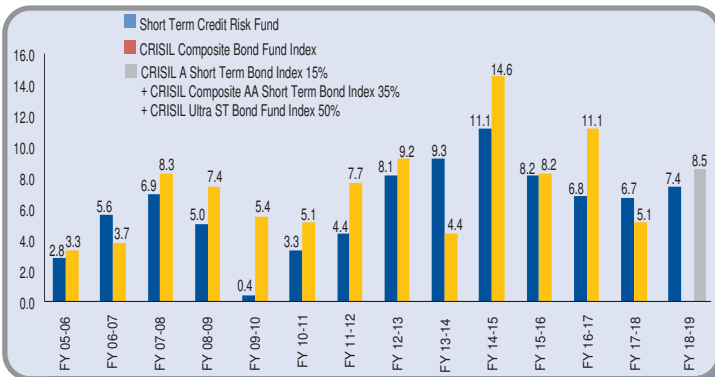
**Sundaram Low Duration Fund**



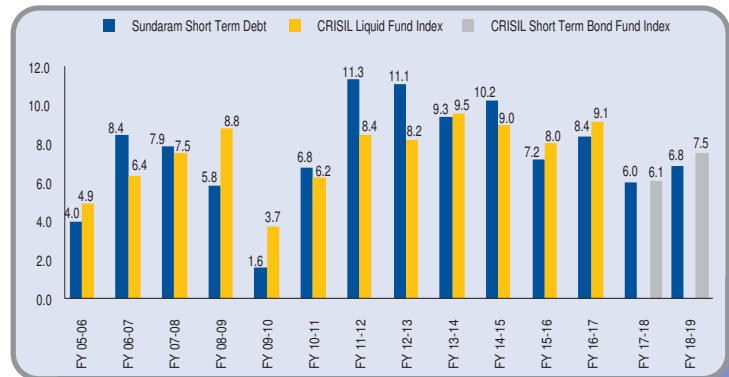
**Sundaram Corporate Bond Fund**



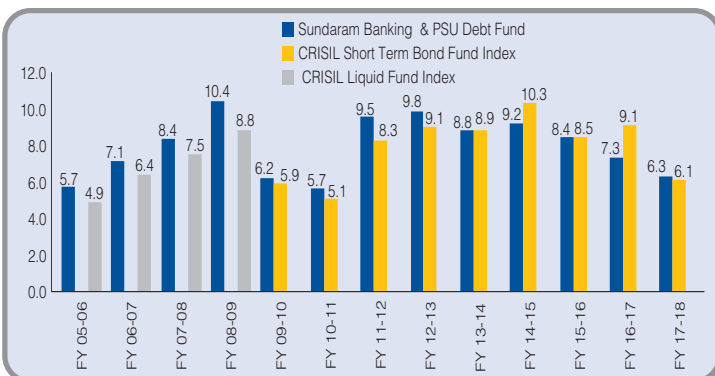
**Sundaram Medium Term Bond Fund**



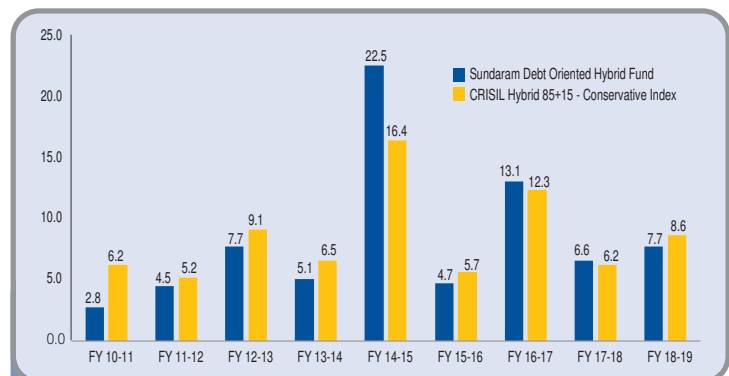
**Sundaram Short Term Credit Risk Fund**



**Sundaram Short Term Debt Fund**



**Sundaram Banking & PSU Debt Fund**



**Sundaram Debt Oriented Hybrid Fund**

*Past performance may or may not be sustained in the future; Returns computed on absolute basis using NAV of Regular Plan-Growth Option as on March 31, 2019 (Date source and computation: In-house).*

## Customer Care Centres of Sundaram Asset Management Company Limited

**Agra**, Shop no.9/4,Shanker Point, Sanjay Place,Near Income Tax Building, Pin code: 282002. **Ahmedabad**, No 409, Shree Balaji Paragon, Near Hotel Rock Regency, C.G. Road, Navragpura, Ahmedabad - 380009. **Ajmer**, 1st Floor, Adjoining K C Complex Opp: Daulat Bagh, Ajmer 305001. **Akola**, C-13, First Floor, Dakshata Nagar, Vyapar Complex, Sindhi Camp Chowk, Akola-444001. **Allahabad**, Vashishtha Vinayal Tower, Upper Ground Floor, 38/1 Tashkhan Marg, Allahabad - 211001. **Amaravati**, Sundaram Finance Ltd, 2nd floor, Sakshi Complex,Opp. Rajapeth Police Station, Mudholkar Peth, Badnera Road, Amravati-444605. **Amritsar**, C/O Sundaram Finance Ltd, 1st Floor, 27-A, Classic Plaza, Majitha Road, Amritsar 143001. **Anand**, 202 Drashit Arcade, Opp . HDFC Bank, Lambhvel Road . Anand 388001. **Aurangabad**, Office No-36 Motiwala Trade Center, Nirala Bazar Opp HDFC Bank, Aurangabad-431001. **Bangalore**, No.F18, First Floor, Lucky Paradise, 8th F Main, 22nd Cross, 3rd Block Jayanagar, Bangalore-560011. **Bangalore**, Ground Floor Sana Plaza, 21 / 14 - A , M.G. Road, Near Trinity Metro Station, Bangalore - 560001. **Baroda**, Office No. 109, First Floor, Siddharth Complex, R C Dutt Road, Baroda - 390007. **Bhagalpur**, Ground Floor, Chandralok Complex, Near Ghantaghar, Radha Rani Sinha Road, Mashakchak, Ps Adampur (Kotwali), Bhagalpur 812001. **Bhavnagar**, F1 Krishna Complex, Near desai nagar petrol pump, Chitra, Bhavnagar - 364003. **Bhilai**, 36/5, 1st Floor, Nehru Nagar, Beside of ING Vysa Bank, Bhilai 490020. **Bhopal**, Plot no,6 VNV Plaza 2nd Floor Bank Street ,M.P Nagar Zone 2, Bhopal - 462011. **Bhubaneswar**, Office No. 16, 2nd Floor, Deen Dayal Bawan, Ashok Nagar, Bhubaneswar 751009. **Burdwan**, 5 B, M.V Apartment, 36 G.T. Road, Parbiharta, Po: Sripally, Burdwan 713103. **Calicut**, 1st Floor, Karupalli Square, YMCA Cross Road, Calicut-673001. **Chandigarh**, S.C.O II Floor, 2475-2476, 22/C, Chandigarh 160022. **Chennai (HO)**, Sundaram Towers 1st & 2nd Floor, No.46 Whites Road , Royapettah, Chennai - 600014. **Chennai (Mount Road)**, 1st Floor Metro Plaza, 221 (Old No. 162), Anna Salai, Mount Road, Opp. Spencer Plaza, Chennai-600 002. **Cochin**, Kassim Towers, 36/1899 Door No,D I Floor Sebastian Road, Off. Kaloor, Kadavanthra Road, Kaloor, Cochin - 682017. **Coimbatore**, 101-E, II Floor, Kala Mansion Building, D B Road, R. S Puram, Coimbatore - 641002. **Cuttack**, 1st Floor, Kailash Plaza, (In Front of BSNL Office), Link Road, Cuttack-753012. **Davangere**, C/O Sundaram Finance Ltd, # 268 Jayavivhava Nilaya, 1st Floor ,4th Main, Opp Ram & Co. Provision Stores, P J Extension, Davangere -577002. **Dehradun**, 57/19, Raipur Road, II Floor, Shiva Palace, Dehradun - 248 006. **Delhi**, Room no. 301/314, 3rd floor, Ashoka Estate, 24 Barakhamba Road, New Delhi - 110001. **Dhanbad**, 1st Floor, Shop No.107, Sree Ram Plaza, Bank More , Dhanbad 826001. **Durgapur**, A-307, Bengal Shristi Complex, II Floor, Citi Center, Durgapur - 713 216. **Erode**, Ms. URT Tower, No 139/1, Perundurai Road, Erode 638011. **Goa**, F 30, Alfran Plaza, Opp Don Bosco, MG Road Panjim, Goa - 403001. **Gorakhpur**, Opposite M. G. Inter College Mane Gate, M. G. Lean, Bank Road, Gorakhpur 273001. **Gurugram**, Unit No 11, Vipul Agora, Mehrauli - Gurugram Road, Gurugram - 122002. **Guwahati**, Anandi Commercial Complex, II Floor, Bora Service, GS Road, Gowhati - 781005. **Gwalior**, II Floor, 44 City Centre, Narayan Krishna, Madhav Rao Scindia Road, Gwalior -474002. **Hubli**, Shop No. UGF 4/5, Eureka Junction, T.B.Road Hubli, Karnataka - 580029. **Hyderabad**, Level-5, (5th Floor)6-3-1089/F, RVR Towers, Raj Bhavan Road, Somajiguda, Hyderabad-500082. **Indore**, 205 Starlit Tower 29/1 Y N Road, Indore-452001. **Jabalpur**, Second Floor, Digambar Tower, 936, Wright Town, Pandit Bhawani Prasad Ward, Napier Town, Jabalpur-482002. **Jaipur**, No. 202, Second Floor, OK Plus Towers, Church Road, C-Scheme, Jaipur - 302001. **Jalandhar**, Shop No - 11 B, 3rd Floor, City Square Mall, Civil Lines, Jalandhar 144 001. **JALGAON** , Second Floor, India Plaza Complex, Vivekanand Nagar, Swatantry Chowk, Jiha Peth, Jalgaon - 425 001. **Jamnagar**, 404, Corporate House, Opp. To St. Ann'S High School, Pandit Nehru Marg, Jamnagar -361008. **Jamshedpur**, Shop No - 4, 3rd Floor, Meghdeep Building, Beside Hotel South Park, Q Road, Bistupur, Jamshedpur - 831004. **Jodhpur**, 116, 1st Floor, Mody Arcade, Chopasani Road, Near Bombay Motor Cycle, Jodhpur - 342001. **Kanpur**, 218/219 Kan Chambers, 2nd Floor, 114/113 Civil Lines Kanpur 208001. **Kolhapur**, Office No:12, 1st Floor, R.D.Vichare Complex (Gemstone) Near Central Bus Stand, New Shahupuri Kolhapur 416001. **Kolkatta**, P-38 Prince Street, Ground Floor, Off Bentinck Street, (Opp Orient Cinema), Kolkata-700072. **Kolkatta**, No. 7, Camac Street, Azimganj House III Floor, Block No. 6, Kolkatta - 700017. **Kota**, Second Floor, (Above Reebok Showroom), 393, Shopping Centre, NR.Ghode Wale Baba Circle, Kota,Rajasthan - 324007. **Kottayam**, CSI ascension Square, Logos Junction, Collectorate .P.O, Kottayam-686002. **Lucknow**, 104, UGF Sky Hi Chambers, 5- Park Road, Lucknow-226001. **Ludhiana**, SCO 18,Cabin No.401, 4Th Floor, Feroz Gandhi Market, Ludhiana - 141001. **Madurai**, No. 183 C - North Veli Street,Opp Duke Hotel, Madurai - 625001. **Mangalore**, B-2, Souza Arcade, Balmatta Road, Mangalore 575001. **Mehsana**, FF/01, Sigma Oasis,Near Rajkamal Petrol Pump, B/S HDFC Bank,Highway Road,Mehsana-384002. **Moradabad**, C/O Sundaram BNP Fund Services, Office no. 3 , Second Floor Sri Vallabh Complex near PMS School, Moradabad - 244001. **Mumbai (Andheri East)**, Satellite Gazebo, Office No. 101 & 102, B - Wing, 1st Floor, B D Sawant Marg, Mota Nagar, Andheri East, Mumbai - 400093. **Mumbai - Mumbai (Borivali) West**, Shop No. 2, Ground Floor in "Suchita Enclave" Co-operative Housing Society Limited, Maharashtra Nagar, Off. Chandavarkar Road, Borivali (West), Mumbai - 400092. **Mumbai (Nariman Point)**, Office No. 1222, 12Th Floor, Maker Chamber V, Nariman Point, Mumbai - 400021. **Mumbai (Thane West)**, Shop No 3, Ramrao Sahani Sadan, Kaka Sohoni Road, Behind P.N.Gadgil Jewellers, Off Ram Maruti Road, Thane West-400601. **Muzaffarpur**, Saroj Complex, Diwan Road, Muzaffarpur - 842002. **Mysore**, 145, 2nd Floor, 5th main, 5th cross, Opposite to Syndicate Bank, Saraswathipuram, Mysore -570009, Karnataka, Phone: 97310-11115. **Nagpur**, C/O.Fortune Business Centre, Plot No.6, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur - 440010. **Nashik**, Shop No. 1, Shrinath Apartment, Pandit Colony- Lane No. 3, Sharanpur Road, Nashik- 422 002. **Panipat**, No 75 BMK market, Sundaram finance near Hive Hotel GT above Airtel office/Panipat-132103. **Patna**, 205, Ashiana Hariwasi, New Dak Bungalow Road, Patna - 800001. **Pondicherry**, No. 181, Thiruvaluvar Salai, Pillaihattom, Opp to Bahavan Saw Mill, Pondichery - 605013. **Pune**, Second Floor 1202/5 "Shalini Sky I" building Near ICICI Bank Ghole Road, Shivaji Nagar, Pune - 411 005. **Raipur**, Office No. S-8 , 2nd floor, Raheja Towers, Near Fafadhih Square, Jail Road, Near Fafadhih Square, Jail Road, Raipur, PIN 492001. **Rajkot**, 301, Metro Plaza, Nr Eagle Travels, Jansata Press Road, Bhilwas Chowk, Rajkot - 360001. **Ranchi**, #205, 2nd Floor, M.R. Tower, Line Tank Road, Ranchi-834001. **Rourkela**, C/O SBFS Ltd, Dhananjay Niwas, 2nd Floor, Udit Nagar. Rourkela-769012. **Salem**, No. 20, 1st Floor, Ramakrishna Road, Near Federal Bank, Salem - 636007. **Sangli**, S1 - S2, Second Floor, Shiv Ratna Complex, CST No 1047B, Shiv Ratan Complex, College Corner North Shivaji Nagar, Madhav Nagar, Sangli - 416416. **Siliguri**, C/O Home Land, 4th Floor, Opp. Sona Wheels Showroom, 2.5 Mile, Sevoke Road,PS-Bhakti Nagar, Siliguri - Dist - Jalpaiguri-734008, West Bengal. **Surat**, HG-18 International Trade Centre, Majuragate, Surat - 395002. **Tanjavur**, C/O. Sundaram Finance Ltd, Crs Towers 1st Floor, Opp To Hotel Sangam, Near Kavitha Mandaram, Thanjavur - 613007. **Thirunelveli**, First Floor, No 985/1-C2,1D,Indira Complex, South Bye Pass Road, Opp To Passport Office, Tirunelveli 627005. **Thrissur**, 2nd Floor, Sri Lakshmi Building, Shornool Road,Near, Thiruvampady Temple, Thrissur - 680022. **Trichy**, 60/2, Krishna Complex, I St Floor, Shastrri Road, Thennur, Trichy - 620017. **Trivandrum**, 1st Floor, Bava Sahib Commercial Complex, Ambujavilasam Road, Old GPO, Thiruvananthapuram-695001. **Udaipur**, C/O Sundaram Finance Ltd , 04th Floor , Plot No-32/1105 Centre Point Building ,Opposite- B.N College, Udaipur, Rajasthan-313001. **Vapi**, Shop No - 19 & 20, First Floor, Walden Plaza, Imran Nagar (Opp to SB), Daman - Silvassa Road, Vapi - 396191. **Varanasi**, Shop No-60, 1st Floor, Kuber Mall, Rathyatra, Varanasi - 221010. **Vellore**, C/O Sundaram Finance Limited. First floor, 141/3, M P Sarathi Nagar, Vellore District Bus Owners Association Building, Chennai - Bangalore Bye Pass Road, Vellore - 632012. **Vijayawada**, Rajagopala Chari Street, Mahalakshmi Towers, 1st Floor, Shop No 4. Buckinghampet Post Office Road, Vijayawada - 520 002. **AP Visakhapatnam**, Shop No.2, 3 Rd Floor, Navaratna Jewel Square, Dwarakanagar, Beside Jyothi Book Depot, Visakhapatnam-530016.

**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.

## Customer Care Centres of KFin Technologies Private Limited

**Agartala**, Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), 799001. **Agra**, 1st Floor, Deepak Main Plaza, Behind Holiday Inn, Sanjay Place, 282002. **Ahmedabad**, 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, 380006. **Ajmer**, 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, 305001. **Akola**, Yamuna Tarang Complex, Shop No 30,, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, 444004. **Aligarh**, 1St Floor, Kumar Plaza, Ramghat Road, 202001. **Allahabad**, Rsa Towers, 2Nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, 211001. **Alleppy**, 1st Floor, Jp Towers, Mullackal, Ksrct Bus Stand, 688011. **Alwar**, 101, Saurabh Tower . Opp. Uit , Near Bhagat Singh Circle, Road No. 2, 301001. **Amaravathi**, Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, 444601. **Ambala**, 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, 133001. **Amritsar**, 72-A, Taylor'S Road, Opp Aga Heritage Club, 1432001. **Anand**, B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room , Grid Char Rasta, 380001. **Ananthapur**, #15/149,1St Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, 515001. **Ankleshwar**, L/2 Keval Shopping Center, Old National Highway, Ankleshwar, 393002. **Asansol**, 114/71 G T Road, Bhanga Panchij Near Nokia Care, 713303. **Aurangabad**, Ramkunj Niwas , Railway Station Road, Near Osmanpura Circle, 431005. **Azamgarh**, 1St Floor, Alkal Building, Opp. Nagaripalika Civil Line, 276001. **Balalore**, M.S Das Street, Gopalgaon,, Balasore,Orissa, 756001. **Bangalore**, 59, Skanda puttanna Road, Basavanagudi, 560004. **Bankura**, Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, 722101. **Bareilly**, 1st Floor,Rear Side,A -Square Building, 154-A Civil Lines,Opp.D. M. Residence, Station Road ,Bareilly, 243001. **Barhampore (WB)**, Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, 742101. **Baroda**, 203, Corner point,, Jetalpur Road,, Baroda, Gujarat. 390007. **Begusarai**, Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, 851117. **Belgaum**, Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, 590001. **Bellary**, Shree Gayathri Towers, #4, 1st Floor, K.H.B.Colony,, Gopalaswamy Mudaliar Road, 583103. **Berhampur (Or)**, Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar,, Near Lohiya Motor, 760001. **Betul**, 107,1St Floor, Hotel Utkarsh, J. H. College Road, 460001. **Bhagalpur**, 2Nd Floor, Chandralok Complex,Ghantaghar, Radha Rani Sinha Road, 812001. **Bharuch**, Shop No 147-148, Aditya Complex, Near Kasak Circle, 392001. **Bhatinda**, #2047-A 2Nd Floor, The Mall Road, Above Max New York Life Insurance, 151001. **Bhavnagar**, 303, Sterling Point, , Waghawadi Road, 364001. **Bhilai**, Shop No -1, First Floor Plot No -1, Commercial Complex Nehru Nagar - East, 490020. **Bhilwara**, Shop No. 27-28, 1St Floor, Heera Panna Market, Pur Road, 311001. **Bhopal**, Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, 462011. **Bhubaneswar**, A/181 , Back Side Of Shivam Honda Show Room, Saheed Nagar, 751007. **Bikaner**, 70-71, 2Nd Floor I Dr. Chahar Building , Panchsati Circle, Sadul Ganj , 334003. **Bilaspur**, Shop No -225,226 & 227,2nd Floor, Narayan Plaza, Link Road, 495001. **Bokaro**, B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, 827004. **Burdwan**, 63 Gt Road, Halder Complex 1St Floor, 713101. **Calicut**, 2nd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoora Road, 673004. **Chandigarh**, Sco- 2423-2424, , Above Mirchi Restaurent, New Aroma Hotel, First Floor, Sector 22-C, 160022. **Chandrapur**, Shop No-6 Office No-2, 1St Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, 424202. **Chennai**, F-11, Akshaya Plaza, 1St Floor, 108, Adithanar Salai, Egmore, Opp To Chief Metropolitan Court, 600002. **Chinsura**, J C Ghosh Saranu,Bhanga Gara,, Chinsurah, Hooghly, 712101. **Cochin**, Ali Arcade, 1St Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, 682036. **Coimbatore**, 3rd Floor, Jaya Enclave, 1057 Avinashi Road, -, 641018. **Cuttack**, Opp Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar, 753001. **Darbhanga**, Jaya Complex,2Nd Floor, Above Furniture Planet, Donar, Chowk, 846003. **Davangere**, D.No 376/2, 4th Main, 8th Cross,, P J Extension, Opp Byadgishettar School, 577002. **Dehradun**, Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, 248001. **Deoria**, 1St Floor, Shanti niketan, Opp. Zila Panchayat, Civil Lines, 274001. **Dewas**, 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, 455001. **Dhanbad**, 208 New Market 2Nd Floor, Bank More, 826001. **Dharwad**, 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony,P B Road, 580001. **Dhule**, Ground Floor Ideal Laundry, Lane No 4,, Khol Galli, Near Muthoot Finance,, Opp Bhavasar General Store,, 424001. **Dindigul**, No: 9 Old No:4/B,

